



WCTI CLAIMS MANAGEMENT PROCEDURES

1. Form 45

“Date of the Report” should be the date the employee reported the accident.

Form should be completed in its entirety by the employer. Forms are not to be completed by the employee.

Phone number of employee should be listed next to employee’s name. If employee does not have a phone but can be reached at another phone number, that number should be listed.

A claim does not qualify as a lost time claim until the employee loses 3 or more scheduled working days. If the employee does not miss more than 3 scheduled working days, the form 45 should be marked as a no lost time claim.

The type of physician the employee is treating with is to be listed next to the physician’s name (i.e. chiropractor, surgeon, etc.)

The supervisor or person completing the form should sit down with the injured employee to fill out the form. If this is not possible, the form can be completed over the phone.

2. Wage Statement

Wage statement is based on wages for 52 weeks preceding the date of accident, including overtime hours reported either weekly or bi-weekly.

Vacation/Sick Pay is a gray area – the law does not specify – we consider vacation/sick pay to be earned income – therefore, it is to be included on the wage statement.

If the employee has not worked a full 52-week period prior to the date of accident, the wage statement is to be completed back to the date of hire.

If there is not sufficient information for us to calculate an accurate wage, we will request the employer to find another employee in the same job classification and list their earnings for a 52-week period prior to the injured employee’s date of injury. If the employer should feel that he does not have sufficient information, he should call his claim representative.

A computer printout can be used in lieu of completing the wage statement.

If a wage statement or a computer printout is not provided, the injured employee’s average weekly wage will most likely be inaccurately calculated. This could substantially affect the reserves on the claim.

3. Transmittal Form

Form should be completed and sent in with all claims.

If the employer is unclear as to how the incident occurred, the form should be marked questionable and a note should be sent explaining the circumstances.

If the claim is a lost time claim, the first four scheduled days missed are to be written on the form.

4. Miscellaneous

All lost time claims are to be submitted with a completed Form 45 and medical authorization form. A wage statement should follow as soon as possible.

Post accident drug test results should be submitted with all claims.

All claims are to be submitted preferably within 24 hours but at the latest within 5 days. The Illinois Workers' Compensation Law states that we must have a determination made on the claim within 14 days from the date of accident. If a determination is not made, the employer is subject to penalties.

There should be at least two people who know how to complete all forms and who are familiar with the program.

All doctor's released information or any information received on an injured employee should be sent to our office immediately.

When an injured employee returns to work, the employer is to call our office immediately.

The employee should be informed that the employer is to be kept advised at all times of whom the injured employee's treating physician is. If the employee changes treating physicians, our office is to be notified immediately.

It is mandatory that the employer place injured employees who qualify for a work consideration program in a position.

The medical authorization form should be completed on all claims and signed by the injured employee. The form merely allows us to obtain medical records and reports concerning the employee's treatment.

You will receive a print out of all medical payments for your employee's claims. You should keep these for your records.

You will receive Temporary Total Disability (TTD) checks for your employees. Please check the disability period specified in the "Comment" section of the check to make certain that the employee did not work during the period indicated. Be sure to monitor this on all future checks that you receive. If the employee has returned to work during the period indicated, please return the check to our office.

We recommend that the employees be required to pick up their TTD checks if ambulatory.

When the employee comes in to pick up his or her check, you should express concern for their unfortunate injury, inquire as to how they are doing, what their doctor has told them, the date of their next appointment, etc. If you feel the employee is not being totally honest with you or the employee has any problems, please contact us.