

# **Sedgwick Claims Kit**

## **Colorado**











### Dear Insured:

We would like to welcome you as a policyholder of Accredited Casualty and Surety Company. Sedgwick is your Claims Administrator, and we are pleased to be able to provide you with workers' compensation claims handling services. Please follow the below instructions for filing a new claim and note the claim kit attachments.

### Where do I report a claim?

>Phone: 855-728-5277 (855-7ATLAS)

>Email: 6200AtlasGeneralInsurance@sedgwick.com

>Fax: 866-383-3296

### Where do I send my employee for medical treatment?

>Sedgwick will send a customized medical panel within the next 30 days. More information is located in the attachment "Employer Medical Provider Panel – Colorado".

>For interim needs access the website www.sedgwickproviders.com.

### Claim Kit Attachments:

- >Employer Medical Provider Panel Colorado
- >Employer Insurance Coverage Notice (WC49 & WC49S)
- >Workers' Compensation Posting Notice (WC50)
- >Employer's First Report of Injury (WC1)
- >Express Scripts first fill temporary pharmacy card and participating pharmacies

For additional information please visit the Colorado Department of Labor and Employment at <a href="https://www.colorado.gov/pacific/cdle/dwc.">https://www.colorado.gov/pacific/cdle/dwc.</a>

### Need a loss run?

> Email us: Lossruns@atlas.us.com

### Have more questions?

Contact the Atlas Customer Care Team at Sedgwick - One of our friendly Client Services Associates will be happy to assist you.

> Phone: 866-738-9201

> Email: AtlasTeam@Sedgwick.com

We appreciate your business and believe that communication is critical for successful claims administration. We encourage you to contact us if you have any questions.

www.Atlas.us.com/claims





### **Employer Medical Provider Panel Instructions - Colorado**

Atlas General Insurance Agency has shared your Workers' Compensation policy information with Sedgwick Claims Management. Within 30 days, Sedgwick will deliver a panel of medical providers to be utilized in the event of an employee work injury that utilizes state mandated forms and specified provider types for *Colorado*.

The purpose of utilizing a provider panel is to ensure your employee is being treated by a top medical provider that is innetwork and accepting Workers' Compensation injuries. You will receive a separate panel for each physical location that you have covered under your policy. If you do not receive a panel for a specific location that is covered, please email <a href="Mailto:AtlasTeam@Sedgwickcms.com">AtlasTeam@Sedgwickcms.com</a> with the policy number, name, and address of the missing panel location. Once received a panel will be created and delivered to the email address on file for your policy within 30 days. Upon renewal of your policy, a re-validated panel will be delivered within 30 days.

If during your policy effective dates, a panel provider's information is no longer accurate, please email and attach the outdated panel to <u>AtlasTeam@Sedgwickcms.com</u> and request an updated panel. Failure to have a valid provider panel can result in the loss of medical care direction and lead to higher claim costs.

We encourage you to reach out to the providers on the panel to foster a relationship with the clinical staff, provide light duty availability, and help the staff understand the type of business you are engaged in.

Instructions are provided to ensure the specific rules on panel posting are followed along with instructions on the notice necessary at the time of injury. Also provided is the state's website for additional information.

#### ✓ Colorado

- Each physical location must post the panel for employees to see, typically in a breakroom or near a time clock
- The panel should be provided to the employee upon notice of an injury or within 7 days of traumatic emergency injury to choose a physician from the panel
- If the panel is not provided, the employee may select the health care provider of their choice
- The states' website for additional information: <a href="https://cdle.colorado.gov/employers/designating-a-medical-provider">https://cdle.colorado.gov/employers/designating-a-medical-provider</a>

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## COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT DIVISION OF WORKERS' COMPENSATION

### **Colorado Workers' Compensation Information**

Your employer has workers' compensation coverage for employees through:

Workers' compensation is a type of insurance coverage that employers must provide to their employees. The cost of workers' compensation insurance is paid entirely by the employer and may not be deducted from an employee's wages.

If you are injured or sustain an occupational disease while at work, you may be entitled to compensation benefits as provided by law. WRITTEN NOTICE MUST BE GIVEN TO YOUR EMPLOYER WITHIN 4 WORKING DAYS OF THE ACCIDENT. If you don't report your injury or occupational disease promptly your benefits may be reduced.

If you are unable to work as the result of a work-related injury or occupational disease, compensation (wage replacement) benefits will be based on 2/3 of your average weekly wage up to a maximum set by law. No compensation is payable for the first 3 days' disability unless the period of disability exceeds two weeks.

You are entitled to reasonable and necessary medical treatment of compensable injuries or occupational diseases. If you notify your employer of an injury or occupational disease and are not offered medical care, you may select the services of a licensed physician or chiropractor.

You may file a Worker's Claim for Compensation with the Division of Workers' Compensation. To obtain forms or information regarding the workers' compensation system, you may call Customer Service at 303-318-8700 or toll-free at 1-888-390-7936 or visit our website at <a href="https://www.colorado.gov/cdle/dwc">www.colorado.gov/cdle/dwc</a>.

COLORADO DIVISION OF WORKERS' COMPENSATION 633 17th Street, Suite 400, Denver, CO 80202-3626

Any information provided below comes from your employer and is specific to this place of employment:

WC49 Rev 05/19

## COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT DIVISION OF WORKERS' COMPENSATION

### Información De Indemnización Por Accidentes Laborales De Colorado

Su empleador tiene cobertura de indemnización por accidentes laborales para empleados completamente:

La indemnización por accidentes laborales es un tipo de cobertura de seguro que los empleadores deben proveer a sus empleados. El coste del seguro de indemnización por accidentes laborales es pagado completamente por el empleador y no puede ser deducido de los sueldos de un empleado.

Si usted sufrió un accidente o mantiene una enfermedad profesional en su trabajo, usted puede calificar para los beneficios de compensación. Usted tiene la obligación de NOTIFICAR POR ESCRITO A SU EMPLEADOR DENTRO DE 4 DÍAS DEL ACCIDENTE. Si usted no informa sobre su accidente o enfermedad profesional inmediatamente sus beneficios podrían ser reducidos.

Si usted no puede trabajar por el resultado de su accidente de trabajo o la enfermedad profesional, los beneficios de compensación serán pagados sobre la base de 2/3 de su sueldo semanal hasta un máximo fijado por ley. Los primeros 3 dias no son cubiertos por la aseguranza.

Usted está autorizado para el tratamiento médico que sea razonable y necesario si usted sufrió lesiones en el trabajo o enfermedades profesionales. Si usted notifica a su empleador sobre una lesión o la enfermedad profesional y no le ofrecen atención médica adecuada, usted puede seleccionar los servicios de otro médico que tenga licencia o que sea quiropráctico.

Usted puede reportar su propio reclamo si su empleador no lo ha hecho. Para obtener formularios o información acerca de accidentes laborales usted puede puede llamar al servicio de asistencia al numero 303-318-8700 o sin costo a 1-888-390-7936 o visitar nuestro sitio web en <a href="https://www.colorado.gov/cdle/dwc.">www.colorado.gov/cdle/dwc.</a>

### COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT 633 17th St. Suite 400, Denver, CO 80202-3660

Cualquier información proveída abajo viene directamente de su empleador y es exclusivo de este lugar del empleo:

## **WARNING**

IF YOU ARE INJURED ON THE JOB, WRITTEN NOTICE OF YOUR INJURY MUST BE GIVEN TO YOUR EMPLOYER WITHIN FOUR WORKING DAYS AFTER THE ACCIDENT, PURSUANT TO SECTION 8–43–102(1) AND (1.5), COLORADO REVISED STATUTES.

IF THE INJURY RESULTS FROM YOUR USE OF ALCOHOL OR CONTROLLED SUBSTANCES, YOUR WORKERS'
COMPENSATION DISABILITY BENEFITS MAY BE REDUCED BY ONE-HALF IN ACCORDANCE WITH SECTION
8-42-112.5, COLORADO REVISED STATUTES.

## **AVISO**

SI SE LASTIMA EN EL TRABAJO, DEBE DARLE UN AVISO POR ESCRITO A SU EMPLEADOR DENTRO DE CUATRO DÍAS LABORABLES DEL ACCIDENTE, SEGÚN A LA SECCIÓN DE LOS ESTATUOS REVISADOS DE COLORADO 8-43-102(1) Y (1.5).

SI EL ACCIDENTE RESULTA DEBIDO AL USO DE ALCOHOL
O UNA SUSTANCIA CONTROLADA, SUS BENEFICIOS DE
LA INCAPACIDAD DE LA COMPENSACIÓN DE LOS
TRABAJADORES PUEDEN SER REDUCIDOS POR UN MEDIO
EN ACUERDO DE LA SECCIÓN DE LOS ESTATUOS
REVISADOS DE COLORADO 8-42-112.5.

### Instructions for Completing the

## First Report of Injury

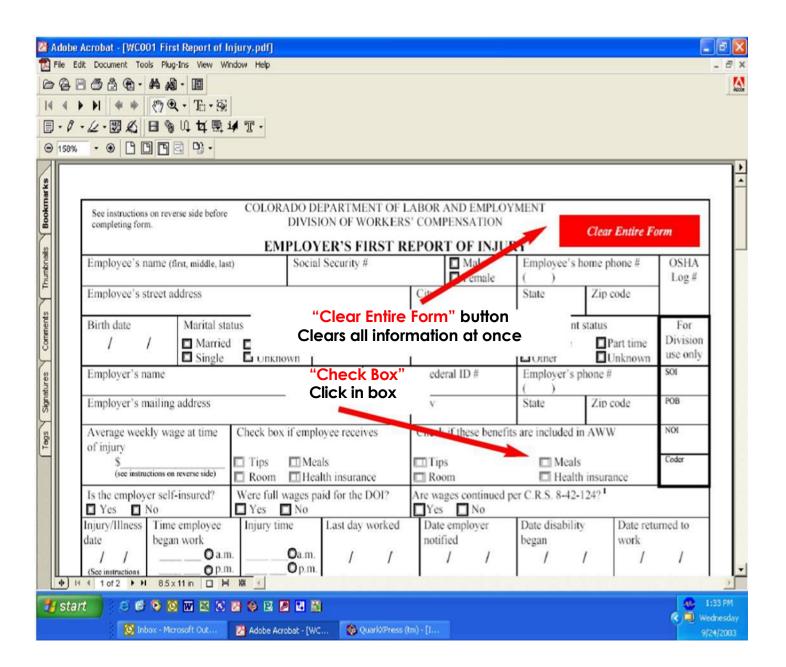
### Please read all pages

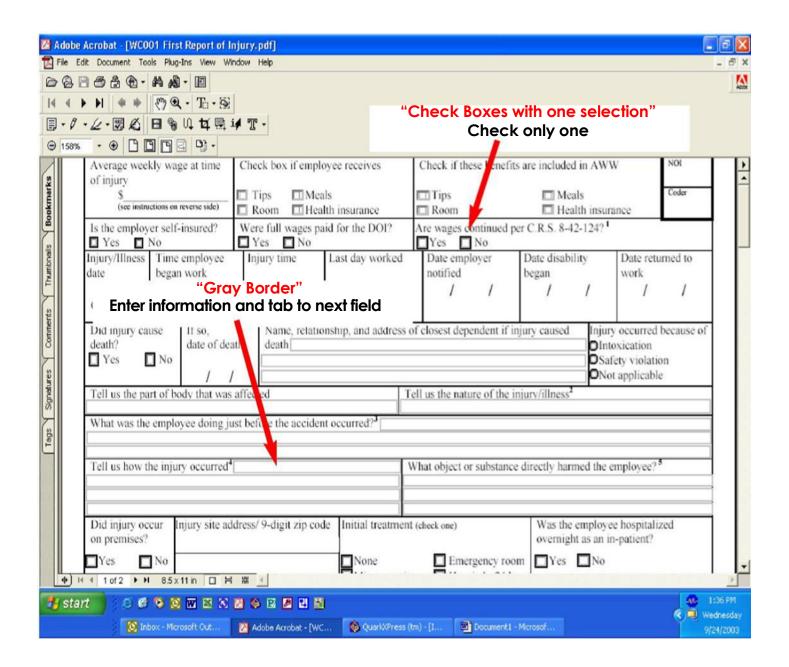
This form is "fillable." That means you can type the information onto the form from your computer and print the form. You will <u>not</u> be able to save the form onto your computer's hard drive.

When you open the form, click in the "Employee's Name" box (field), complete the information, and use the tab key to navigate to the next field. Do not use the <u>Enter</u> key; pressing the <u>Enter</u> key will only page down. Each field has been *limited*. This means that you <u>cannot</u> continue to type information into a field if it doesn't fit into the space provided.

Use numbers <u>only</u> to fill in the fields for Social Security #, phone numbers and dollar amounts. If a dollar amount contains cents, <u>do</u> type the period. To fill in a <u>check box</u>, click inside the box with your mouse. Some <u>check boxes</u> require you to select only one answer; you cannot check both. The "Injury Description", "Name of Witness", and "Name of Doctor" fields have a gray border to indicate how many lines you have to type in. Use the tab key to navigate to the next field.

To clear or delete all the information you have typed onto the form, click on the red "Clear Entire Form" button. To change the information in one field, use the backspace or delete key.





See instructions on completing form.	reverse side t	pefore		IVISI	ON OF V	VORKERS	S' COM	IPENS	ATION					
EmpLoyer's name (first, middle, last)  Social Security Social Security Social Security Securi							EPORT OF INJUE		Employee's home pl		me pho	ne#	OSHA Log#	
Employee's street address								City		State		Zip code		
Birth date		tal stati arried	us	ed				Occupation			Employmentstatus    Full time			For Division use only
Employer's name		• /		•		Employ	er's Fed	leral II	<b>)</b> #	Employer				SOI
Employer's mail	ng address	S				1	City			State		Zip c	ode	POB
Average weekly wage at time of injury  Check box if employee received to the control of the cont				ives	Check if these benefits are included					NOI				
				☐ Mea☐ Hea	als ılth insura	□ Tips □ Room			<ul><li>☐ Meals</li><li>☐ Health insurar</li></ul>		ince	Coder		
Is the employer:  ☐ Yes ☐ No	self-insure		Were full waş □ Yes □	ges pa No	id for the	DOI?	Are w □ Yes		ontinued p No	per C.R.S. 8	-42-1	24?	1	
	Time employee Injury tim began work		Last day worked			Date employer notified		Date disability began		y	Date reto	urned to		
(See instructions on reverse side)		a.m. p.m.		a.m. p.m.	/	/			/	/	,	/	/	/
					na address	Injury occurred because of  ☐ Intoxication ☐ Safety violation ☐ Not applicable								
Tell us the part of body that was affected					7	Tell us the nature of the injury/illness <sup>2</sup>								
What was the em	ployee doi	ng just	before the a	ccider	nt occurre	d? <sup>3</sup>								
Tell us how the i	njury occu	rred <sup>4</sup>					What o	oject o	r substanc	ee directly h	arme	d the er	nployee?	5
Did injury occur on premises?			digit zip Initial treatment			ent (check one)				Was the employee hospitalize overnight as an in-patient?			ized	
□ Yes □ N	No.				□ N □ M	one Iinor on-si Iinic/hosp	te		ergency ro spital >24	oom 🗆 Ye	•		patient.	
Names of witnes	ses				•		Name o	f empl	loyer repre	esentative n	otifie	d		
Name and address	s of treating	ng doct	or or other he	ealth c	are profe	ssional	Name a	nd add	lress of fa	cility where	treat	ed		
Completed by (name) T			Title	e	Phone #				Date completed /			d /		
The Name of insuran			oe completed	by th	ne insure		<b>filing v</b> Address		e Divisio	n of Worke	ers' C	ompen	sation.	
Name of third pa	rty admini	strator	(if applicable	e)			Address							
Adjuster name						Adjuster phone #								
Policy # Carrier claim #						I	Date insurer received first report				Block	# A	Adj. Code	

#### INSTRUCTIONS

### This form contains all items requested on OSHA Form No. 301, "Injuries & Illnesses Incident Report"

#### General

- All injuries no matter how trivial must be reported to your insurance company.
- All injuries or occupational diseases which result in lost time from work in excess of three shifts or calendar days, or in permanent physical impairment, must be reported to your insurance carrier on this form within ten days after notice or knowledge of the injury or disease. Fatalities must be reported to your insurance carrier immediately.
- Forms should be typed or printed legibly.
- All questions must be answered completely to meet requirements of the Colorado Workers' Compensation Act and to conform to the OSHA requirements for Form No. 301.
- The employer has the right in the first instance, to select the physician who attends the injured employee.

### Calculation of Average Weekly Wage

- Determine the weekly wage rate.
- Add the average weekly amount of any overtime wages, tips or commissions.
- Add the average weekly value of any board, rent, housing, or lodging provided by the employer *if the employer will not be paying* such benefit during the period of disability.
- If the employee is covered by group health insurance *and* the employer does not continue the employee's health insurance coverage during the period of disability, add the employee's cost of conversion to a similar or lesser insurance plan and include this cost in the average weekly wage computation.
- Compute the total from the above categories and insert in the Average weekly wage at time of injury field.

#### **Injury Date Information**

In the case of an occupational disease, use the date of the last injurious exposure.

#### Notes

Are Wages continued per C.R.S. 8-42-124?<sup>1</sup>

(Subject to application with and approval of the Director of the Colorado Division of Workers' Compensation)

Any employer who, by separate agreement, working agreement, contract of hire, or any other procedure, continues to pay a sum in excess of the temporary total disability benefits to an employee temporarily disabled as a result of a work related injury or disease, and has not charged the employee with any earned vacation leave, sick leave, or other similar benefits, shall be reimbursed if insured by an insurance carrier or shall take credit if self-insured, to the extent of all moneys that such employee may be eligible to receive as compensation for temporary partial or temporary total disability subject to the approval of the Director of the Colorado Division of Workers' Compensation.

Injury Description (Tell us the part of body that was affected. Tell us the nature of the injury/illness <sup>2</sup>; What was the employee doing just before the accident occurred? <sup>3</sup>; What happened? <sup>4</sup>; What object or substance directly harmed the employee? <sup>5</sup>)

- 2 Be more specific than ""hurt", "pain", or "sore." Examples: "strained back"; "chemical burn, hand"; "carpal tunnel syndrome."
- 3 Describe the activity, as well as the tools, equipment or material the employee was using. Be specific. Examples: "climbing a ladder while carrying roofing materials"; "spraying chlorine from hand sprayer"; or "daily computer key-entry."
- 4 Tell us how the injury occurred. Examples: "When ladder slipped on wet floor, worker fell 20 feet"; "Worker was sprayed with chlorine when gasket broke during replacement"; "Worker developed soreness in wrist over time."
- 5 Examples: "concrete floor"; "chlorine"; "radial arm saw." If this question does not apply to the incident, leave it blank

#### **Notices**

You are hereby notified that if a child support obligation is owed, compensation benefits may be attached and payment of the child support obligation may be withheld and forwarded to the obligee pursuant to sections 8-42-124 and 26-13-122(4), C.R.S. YOU ARE FURTHER NOTIFIED that you must provide written notice of any award for social security, pension, disability or other source of income that might reduce your compensation benefits. This notice must be sent to the insurance carrier or self-insured employer within 20 days after learning of the payment or award. Failure to report may result in suspension of your benefits pursuant to section 8-42-113.5, C.R.S.

C.R.S. Section 10-1-128(6) (a) states: "It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purposes of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies."

### Workers' Compensation Temporary Prescription ID Card



### >>> To the Injured Worker:

On your first visit, please give this notice to any pharmacy listed on the back side to speed processing your approved workers' compensation prescriptions (based on the guidelines established by your employer).

Questions or need assistance locating a participating retail network pharmacy? Call the Express Scripts Patient Care Contact Center at 1-866-590-5882.

### Atencion Trabajador Lesionado:

Este form ulario de identificación para servicios temporales de prescripción de recetas por compensación del trabajador DEBERÁ SER PRESENTADO a su farmacéutico al surtir su(s) receta(s) inicial(es).

Si tiene cualquier duda o necesita localizar una farmacia participante, por favor contacte al área de Atención a Clientes de Express Scripts, en el teléfono 1-866-590-5882.

### To the Pharmacist:

Express Scripts administers this workers' compensation prescription program. Please follow the steps below to submit a claim. Standard claim limitations include quantity exceeding 150 pills or a day supply exceeding 14 days. This form is valid for up to 30 days from DOI. Limitations may vary. For assistance, call Express Scripts at 1-866-590-5882.

### **Pharmacy Processing Steps**

Step 1: Enter bin number 003858

Step 2: Enter processor control A4

Step 3: Enter the group number as it appears above

Step 4: Enter the injured worker's nine-digit ID number

Step 5: Enter the injured worker's first and last name

Step 6: Enter the injured worker's date of injury

	Express Scripts
ID #: _	
	N is your temporary ID number; present to the pharmacy at the scription is filled. You will receive a new ID number shortly.
Date of	Injury:
	MM/DD/YYYY
Group #	t: <u>GIC6200</u>
Employ	ee Date of Birth:
,	

**Thank you** for using a participating retail network pharmacy. Even though there is no direct cost to you, it's important that we all do our part to help control the rising cost of healthcare.

Please see other side for a list of participating retail network pharmacies.

To the Supervisor: Please fill in the information requested for the injured worker.

First	М	Last		
	Street Address or PO	Вох		
City		State	ZIP	





### **Participating Retail Network Pharmacies**

A & P Drug Acme Pharmacy **Emporium** Albertson's Drug Fair Drug Albertson's/Acme Town Drug Albertson's/Osco World Eckerd Albertson's/Sav-On **Econofoods** Amerisource **EPIC** Bergen Pharmacy **Anchor Pharmacies** Network FamilyMeds Arrow Aurora Farm Fresh Bartell Drugs Farmer Jack Food City Food Bigg's Bi-Lo Lion Fred's Bi-Mart Gemmel BJ's Wholesale Giant Giant Eagle Club **Brooks** Giant Foods Hannaford **Brookshire Brothers Brookshire Grocery** Harris Teeter Bruno H-E-B Carrs Hi-School Cash Wise Pharmacy Coborn's Hy-Vee Costco Jewel/Osco Cub Kash n Karry **CVS** Keltsch D&W Kerr Dahl's Kmart **Knight Drugs** Dierbergs **Discount Drugmart** Kroger LeaderNet (PSAO) Doc's Drugs Dom inicks Longs Drug Store

Major Value Marsh Drugs Medic Discount Medicap Medistat Meijer Minyard NCS HealthCare Neighborcare Network Pharmaceuticals Northeast Pharmacy Services Osco P & C Food Markets Pamida Park Nicollet Pathm ark **Pavilions** Price Chopper **Publix Quality Markets** Raley's Randalls Rite Aid Rosauers Rx Express **RXD** Safeway Sam's Club Sav-On

Save Mart

Schnucks Scolari's Sedano Shaw's Shop 'N Save Shopko ShopRite Snyder Stop & Shop Sun Mart Super Fresh Super **Rx Target** Texas Oncology Srvs The Pharm Thrifty White Times Tom Thumb Tops Ukrop's **United Drugs** United Supermarkets Vons Waldbaums

Walgreens

Wal-Mart

Wegmans

Winn Dixie

Weis



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