

Welcome to the FFVA Mutual family.

As a policyholder, your company has access to a variety of tools and resources to help provide a safe environment for your employees. Our services include support from our safety consultants, a library of online resources, access to *Safety Key*, and ongoing training programs to reduce workplace injuries and manage claim costs.

In this welcome packet you will find:

- 1. **Virginia Workers' Compensation Notice** this poster **must be posted** in a conspicuous place for your employees to see. This poster should be present at all locations for your business.
- 2. **Virginia Workers' Compensation Panel of Physicians** this panel **must be posted** in a conspicuous place for your employees to view. A specific panel has been created for each of your business locations.
- 3. When a Workplace Accident Occurs procedures to follow when reporting an injury.
- 4. Initial Treatment Authorization to copy and send with your injured employee when treatment is sought.
- 5. **Pharmacy Benefits form** to copy and send with injured employee to bring to the pharmacy when filling authorized prescriptions.
- 6. **First Report of Injury (FROI)** We encourage employers to immediately report all workplace injuries. Report injuries 24/7 by phone, fax, email or online.

To access **state-specific forms online**, visit <u>www.ffvamutual.com/employers/claims/forms</u> – click to expand state.

- For medical emergencies, call 911, and report the injury to FFVA Mutual's Claims Center at 800-226-0666 (available 24/7).
- For non-life-threatening injuries, call our Claims Center at 800-226-0666 (available 24/7).
- For initial treatment have the injured worker select a provider from the Panel of Physicians form.
- After the claim is reported, your dedicated claims adjuster will begin to manage the injured worker's care and return to work transition.

### Login assistance:

 Online Policyholder account, please contact our customer support staff at 800-346-4825 or customersupport@ffvamutual.com.

Rest assured your workers' compensation needs are covered with FFVA Mutual.

# WORKERS' COMPENSATION NOTICE

The employees of this business are covered by the Virginia Workers' Compensation Act. In case of injury by accident or notice of an occupational disease:

### THE EMPLOYEE SHOULD:

- 1. Immediately give notice to the employer, in writing, of the injury or occupational disease and the date of accident or notice of the occupational disease.
- 2. Promptly give to the employer and to the Virginia Workers' Compensation Commission notice of any claim for compensation for the period of disability beyond the seventh day after the accident. In case of fatal injuries, notice must be given by one or more dependents of the deceased or by a person in their behalf.
- 3. In case of failure to reach an agreement with the employer in regard to compensation under the act, file application with the Commission for a hearing within two years of the date of accidental injury or first communication of the diagnosis of an occupational disease.
- 4. If medical treatment is anticipated for more than two years from the date of the accident and no award has been entered, the employee should file a claim with the Commission within two years from the date of the accident.

**NOTE:** The employer's report of accident is not the filing of a claim for the employee. The voluntary payment of wages or compensation during disability, or of medical expenses, does not affect the running of the time limitation for filing claims. An award based on a voluntary agreement must be entered or a claim filed within two years; one year in death cases.

### THE EMPLOYER SHOULD:

- 1. At the time of the accident, give the employee the names of at least three physicians from which the employee may select the treating physician.
- 2. Report the injury to the Commission through your carrier or directly to the Commission.
- 3. Accurately determine the employee's average weekly wage, including overtime, meals, uniforms, etc.

Questions may be answered by contacting the Commission. A booklet explaining the Workers' Compensation Act is available without cost from:

THE VIRGINIA WORKERS' COMPENSATION COMMISSION 1000 DMV Drive Richmond, Virginia 23220

> 1-877-664-2566 vwc.state.va.us

Every employer within the operation of the Virginia Workers' Compensation Act MUST POST THIS NOTICE IN A CONSPICUOUS PLACE in his place of business.

# NOTICIA SOBRE COMPENSACIÓN LABORAL

Los empleados de ésta empresa estan cubiertos por la Ley de Compensacion Para Los Trabajadores de Virginia (Virginia Workers' Compesation Act). En caso de lesion por accidente o aviso de una enfermedad ocupacional:

### **EL EMPLEADO DEBE:**

- 1. Dar aviso inmediato, por escrito, al empleador sobre lesiones o enfermedad ocupacional y dar la fecha del accidente o del aviso de la enfermedad ocupacional.
- 2. Dar aviso inmediato al empleador y a "Virginia Workers' Compensation Commission" de cualquier reclamo por compensación por periodos de incapacidad de más de siete dias despues del accidente. En caso de lesiones fatales, el aviso debe ser dado por uno o mas de los dependientes o herederos del difunto o las personas que los representan.
- 3. Presentar una solicitud a la Comisión para una audencia dentro de dos años de la fecha de la lesión por accidente or de la primera comunicación del diagnóstico de enfermedad ocupacional, si no llega a un acuerdo con el empleador en relacion al pago de compensación bajo la Ley.
- 4. Presentar una solicitud a la Comisión dentro de los dos años de la fecha del accidente, si el tratamiento médico es anticipado por mas de dos años de la fecha del accidente y el empleado no ha récibido una orden de la Comisión.

**NOTA:** El reporte de accidente del empleador no es la presentacion del reclamo del empleado. El pago voluntario sueldos o compensacion durante la incapacidad o de los gastos medicos, no afecta el transcurso de la limitación del tiempo para presentar reclamos. La Comisión debe de dar una orden cubriendo acuerdos voluntarios y si no, una reclamación debe de ser presentada por el empleado dentro de los dos anos del accidente; un año en caso de fallecimiento.

### **EL EMPLEADOR DEBE:**

- 1. Al momento del accidente, dar al empleado los nombres de por lo menos tres médicos, de los cuales el empleado puede escoger un médico para su tratamiento.
- Reportar las lesiones a la Comisión a traves de su representate o directamente a la Comisión.
- 3. Determinar exactamente el salario semanal del empleado, incluyendo sobretiempo, comidas, uniformes, etc.

Preguntas pueden ser contestadas llamando a la Comision. Un folleto explicando la Ley de Compensación Para Los Trabajadores esta disponible sin costo de:

THE VIRGINIA WORKERS' COMPENSATION COMMISSION 1000 DMV Drive Richmond, VA 23220 1-877-664-2566 vwc.state.va.us

Cada empleador dentro de la operacion de la Ley de Compensacion Para Trabajadores en Virginia, DEBE DE EXPONER ESTE AVISO EN UN LUGAR VISIBLE, en la empresa o lugar de negocios.



### WHEN A WORKPLACE ACCIDENT OCCURS

Immediately report all workplace injuries to our Claims Center at 800-226-0666 for 24-hour assistance and healthcare provider referrals. Notice of Injuries can be reported by email to <a href="mailto:claimsnoi@ffvamutual.com">claimsnoi@ffvamutual.com</a> or by fax to 321-214-0235. Please do not delay your call for lack of information.

We will always ask for your tax ID number and policy number. Fill in below for quick reference:			
Tax ID #	Policy #		
Employee Information			
Address and Phone			
Date of birth			
Gender			
Marital status			
Name			
Social Security Number			
Employee Job Information			
Average hourly wages			
Date disability began			
Hire Date			

### **Employer Information**

Hours worked per day Payroll job class code

Date employer first notified of injury
Did injury occur due to not using a safety device?
Do you agree with employee's description of the accident?
Name, address and phone number
Tax ID #
Type of business

### **Injury Information**

Accident description
Date and time injury reported to employer
Time of day accident occurred
Where accident occurred (address and county)

### **Medical Care Information**

Did employee request medical care?

Name, address, phone of doctor or hospital providing initial care
Was medical care provided?

Was medical treatment authorized?

### **Work Information**

Has employee returned to work? (If yes, what date?) Last day employee worked What was the employee doing when injured?



### **INITIAL TREATMENT AUTHORIZATION**

To: Medica	al Facility:	
From: Emp	oloyer	
Date:		
RE:	Claimant D/B Soc. Sec. No. Employer D/A	:
	•	ization for initial medical treatment on the above-captioned injured rker needs to be referred out, please call FFVA Mutual at 800-226-0666.
	•	ort to FFVA Mutual, PO Box 945927, Maitland, Florida 32794-5927; -0666; fax number (321) 214-0235.
Date:		
Fu	ıll Duty	
Lię	ght Duty (as the er	mployer participates in an Early-Return-to-Work Program)
Restriction	าร:	
Diagnosis:		
Next Offic	e Visit:	
Please pro	ovide the employed	e with a copy of the completed form.
Thank you	for your prompt a	attention to the above.

### Workers' Compensation Temporary Prescription ID Card



### To the Injured Worker:

On your first visit, please give this notice to any pharmacy to speed up the processing of your approved workers' compensation prescriptions.

Questions or need assistance locating a participating retail network pharmacy? Call the Patient Care Contact Center at 800.945.5951.

### Atención Trabajador Lesionado:

En su primera visita, por favor entregue esta notificación a cualquier farmacia para acelerar el procesamiento de sus recetas aprobadas de compensación para trabajadores (según las pautas establecidas por su empleador).

Si tiene cualquier duda o necesita ayuda para localizar una farmacia de venta al por menor participante de la red, por favor llame al Centro de Contacto para Atención a Clientes de Express Scripts, al 800.945.5951.

,	ir temporary ID number; present to the pharmacy at the
time prescriptio	on is filled. You will receive a new ID number shortly.
Date of Inju	ry:// MM/DD/YYYY
Group #:	ZX3A

**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.

### To the Pharmacist:

myMatrixx, an Express Scripts company administers this workers' compensation prescription program. Please follow the steps below to submit a claim. Standard first fill shall not exceed a 30-day supply or a cost of \$500. This form is valid for up to 30 days from date of injury (DOI). Limitations may vary. For assistance, call myMatrixx at 888.786.9640.

### **Pharmacy Processing Steps**

Step 1: Enter BIN number 003858

Step 2: Enter processor control WC

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

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

### **Employee Information**

First	M	Last	
Street Address or PO Box			
City		State	ZIP
			<del>-</del>
Employer Name			

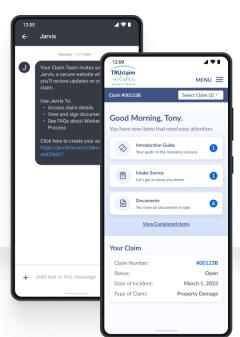






## **Making Workplace Insurance Claims Easier**

TRUclaim Solution is a website designed to support and guide injured workers through the Workers' Compensation process.



### **Top Benefits for Employers**

By quickly connecting your injured employees to claim and recovery resources, TRUclaim Solution helps maintain positive relationships while guiding your employees back to work.



### **Connect Employee to Insurer**

Once the claim is in TRUclaim Solution, your employee will be contacted by their claims team within 24 hours.



### **Return to Work Faster**

TRUclaim Solution helps to minimize prolonged claims through proactive check-ins and streamlined processing.

### Top Benefits for your Injured Workers

By increasing transparency and access to resources, TRUclaim Solution empowers injured employees to understand and easily navigate the claims process to achieve better outcomes.



### Send messages anytime

Securely communicate with your insurance claims team via text, email, or in-app messaging 24/7.



### View & sign documents faster

Read, upload, and e-sign documents directly in TRUclaim Solution without waiting for mail.



### **Appointments and Reminders**

Reminders for upcoming appointments and to share updates with their claims team.



### **Expectation-Setting Content**

Access to a library of resources and FAQs to reduce anxiety and extra communications.





### First Report of Injury

Virginia Workers' Compensation Commission 1000 DMV Drive Richmond Virginia 23220 1-877-664-2566



Reason for filing:	
VWC Jurisdiction Claim #:	
(If assigned)	

SEE INSTRUCTIONS ON REVE	RSE SIDE www	w.vwc.state.va.us	Claim Administrator File#:		
Employer					
Employer's Legal Name	Federal Emp		oloyer Identification Number (FEIN)		
Employer's Mailing Address		<u> </u>			
Name/FEIN of Entity on Policy		Nature of Bu	Nature of Business		
Name and Address of Insurer or Self-Insurer for this Claim		Policy Numb	per		
Time and Place of Accide			I.u. a.u.		
Location where accident occurred	Date of injury		Hour of injury		
			□ a.m. □ p.m.		
Date injury or illness reported	If fatal, give date of death		If fatal, give marital status		
			☐ Single ☐ Divorced		
	If fatal, give number of dependent	ent children			
			☐ Married ☐ Widowed		
Injured Worker					
Name of Injured Worker	Phone Number		Injured Worker ID Number		
Injured Worker's mailing address			Type of ID		
			☐ Social Security No. ☐ Employment Visa		
			Green Card Passport No.		
			Unknown		
Occupation at time of injury or illness	Date of birth		Sex		
			□ Mala □ □ Famala		
Nature and Cause of Acc	ident		☐ Male ☐ Female		
Machine, tool, or object causing injury of					
Describe fully how injury or illness occu	rred				
Describe nature of injury, occupational	disease, or illness, including body	y parts affected			
Signatures					
Submitter (name, signature, title)	Date		Phone number		
Submitter's Address					

### First Report of Injury

### Filing Instructions

The Virginia Workers' Compensation Act requires that **ALL** injuries occurring in the course of employment be reported to the Commission pursuant to Va. Code §65.2-900.

### **Employer**

The employer is responsible for accurately completing all sections of this form when an employee is injured. It should be typed or legibly printed, signed, and dated by the preparer. Send the original form to the claim administrator for the insurance company who provided insurance coverage on the date of the occurrence. The claim administrator will report this information to the Commission. Contact your workers' compensation insurance provider for additional information.

### **Claim Administrator**

Claim administrators who are EDI enabled will use the information contained on the paper form and submit electronic data to the Commission.

Claim administrators who are NOT EDI enabled must immediately file the completed form with the Commission. Please note: EDI is mandatory no later than June 30, 2009, after which time paper reports will no longer be accepted. Until you are in EDI production, mail the completed form to the Virginia Workers' Compensation Commission, 1000 DMV Drive, Richmond, VA 23220. At the top of the form, use a numerical code (1-7) to indicate the reason for filing the form for accidents meeting one of the filing criterion.\* If none of the criteria apply, you must still report the accident, but may use either Form 45A or this form to do so. (Leave "reason for filing" blank in such a case.)

For questions or assistance in completing the form, please contact the Commission toll-free at 877-664-2566.

<sup>\*</sup>Criteria for filing are: (1) lost time exceeds seven days; (2) medical expenses exceed \$1,000.00; (3) compensability is denied; (4) issues are disputed; (5) accident resulted in death; (6) permanent disability or disfigurement may be involved; and (7) a specific request is made by the Virginia Workers' Compensation Commission.



### **SAFETY & LOSS CONTROL**

What sets FFVA Mutual apart is our hands-on approach to loss control provided by expert safety consultants. We offer a variety of services, training and resources at no additional cost to our policyholders.

### Safety Services

- Ergonomic assessments
- Hazard identification
- Incident and accident analysis
- Industrial hygiene evaluations
- On-site and off-site training courses
- Regulatory compliance assistance
- Safety Key, an online toolkit
- Webcasts

### **Training Courses and Events**

- Defensive driving
- First aid
- Hazardous communications
- Job hazard analysis (JHA)
- OSHA (10-hour) for construction and general industry
- Personal protective equipment (PPE)
- Recordkeeping
- Safety Foundations
- Safety Leadership Academy



### **Unlock Safety Resources**

Safety Key is an online area that provides access to:

- Customizable programs and policies
- Meeting materials, forms and checklists by topic
- On-demand webcasts and short talks
- Safety program guides, general and by industry
- Workplace safety tips

To request a Safety Key login, visit <u>go.ffvamutual.com/get-safetykey</u> For in-person training, visit <u>go.ffvamutual.com/get-training</u>

