



WORKERS' COMPENSATION REPORTS & CLAIMS PROCESS

Workers' compensation is insurance to protect team members injured on the job or at the workplace. It covers medical treatment and may also cover a portion of loss of wages. The medical treatment is covered by the workers comp medical carrier (NOT by the team member's BJL Anthem insurance or by the team member's personal medical insurance.)

When a team member is injured at work, it is very important that General Managers and Department Heads follow this BJL Reports & Claims Process for workers compensation. Otherwise, the team member may become ineligible to benefits that they should be entitled to.

The medical treatment facility must be informed that the injury occurred at work and that it will be a workers compensation claim. The First Report of Injury (FROI) form has all the necessary information for the facility to process the claim correctly so that it is paid by workers comp. The FROI form is located in The Caddy Shack. (This form is updated annually in March, so please refer to The Caddy Shack for the most current version.)

The team member should NOT provide their personal insurance card, including the BJL Anthem card. **Expenses and charges related to a work injury are paid by our workers comp insurance carrier.** To be clear, the expenses should NOT be paid by the team member and reimbursed.

1. When a team member is injured on the job, please immediately do the following:

- **If the injury is life threatening**, call 911. The GM or DH should go with the team member to the nearest medical facility. Notify the paramedics that it is a worker's comp claim and take a FROI form with you, if possible. Of course, in an emergency, the priority is to get the team member the care they need as quickly as possible.
- **If the injury is not life threatening**, provide the team member with the panel of physicians (i.e. Doctors approved by the workers comp insurance carrier). The panel of physicians should be posted at the club on the wall with Labor Law posters at all clubs in Georgia. If the club is not in Georgia, you can access the in-network facilities by clicking the following link:

<https://www-sf.talispoint.com/amtrust/external/>

If possible, the GM or DH should go with the team member and notify the facility that it is a works comp claim, provide the FROI form and request a drug test.

If not possible to go with the team member, the GM or DH should contact the medical facility and inform them the team member is in route, request drug and alcohol testing and provide billing information (found on the FROI form.)

- **If the team member does not think they need immediate treatment**, please provide the team member the panel of physicians and the FROI form in case they decide to seek treatment later. The team member will also need to sign the Refusal of Treatment Form.

If the team members chooses to seek medical care at a later time, they must inform the facility that the injury occurred at work, and it is a worker's comp claim. The FROI form has the necessary information for the facility to invoice our insurance company.

- **If the team member does seek medical treatment**, an Incident Report and First Report of Injury must be completed and emailed to the contacts listed in #2 below.

2. The GM or DH should complete the Incident Report and FROI.

In order to open a claim, the forms must be emailed within 1 hour of the injury to:

- workerscompclaimreport@amtrustgroup.com
- tbrown@tbmins.com
- hr@bobbyjoneslinks.com
- BJL Vice President of Operations

3. The GM or DH should complete the OSHA forms. All workers comp injuries that require medical care should be documented on the club's OSHA forms.
4. All documentation related to the injury should be filed in the team member's medical file (not in their personnel file.)
5. After seeking medical treatment, a team member must obtain a doctor's signed release before returning to work.
6. Until the team member is injury free and/or the Workers' Compensation claim is closed, there must be ongoing communication between the General Manager, the team member and the adjuster to determine injury status, additional doctor appointments, work limitations, etc.
7. If the team member is out from work for more than 3 days due to the injury, please contact BJL HR at hr@bobbyjoneslinks.com. HR will verify if the team member is entitled to paid time off and verify if the team member is eligible for FMLA, STD and/or LTD.