

Client's Guide to Workers' Compensation Claims

1. Immediate Response:

- In the event of a serious employee injury (broken bones, excessive bleeding, etc...) ensure that the injured employee receives immediate medical attention.
- If the injury is minor, provide first aid on-site.

2. Reporting the Incident:

- Immediately report the incident to Universal Select Inc. so that authorization can be sent to an approved medical facility.
- Once an injury report is received from Universal Select, provide details such as the date, time, location, and nature of the injury.

3. Employee's Responsibilities:

- Universal Select will provide an incident/injury report for the employee to complete.
- Encourage the employee to seek medical care and follow any treatment recommendations (CareSpot locations available)

4. Employer's (Universal Select) Responsibilities:

- Complete employer portion of the injury report and submit it to the insurance carrier.
- Correspond with assigned employee Case Worker
- Keep records of all communication related to the incident.
- Maintain accurate records of all incidents, including incident reports, medical records, and communication with the injured employee.

5. Return-to-Work Process:

- Universal Select will coordinate with Insurance Case Worker to determine suitable work restrictions or accommodations during recovery.
- Universal Select will correspond between the Case Worker and the client when notified of any updates/developments with the WC claim.

6. Communication with Employees:

- Once a WC case has been created, the employee should ONLY be corresponding with their assigned Case Worker. They will update the injured employee on the progress of their claim.

If an employee **refuses** medical treatment after an injury, here are some important considerations:

1. Document the Refusal:

- If refusing treatment, the employee should write "I am refusing medical treatment through workers compensation" and provide their signature and date on the bottom of the injury report.
- Note the date, time, and details of the refusal.

2. Educate the Employee:

- Explain the importance of seeking timely medical attention.
- Emphasize that prompt treatment can prevent complications.

3. Legal Implications:

- Refusal of medical treatment may affect workers' compensation benefits.