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Element-Blueprint to Create Your Workers' Comp Employee Brochure

The primary goal of the employee brochure is to explain the workers' compensation program and proactively set employees' expectations in the event they are injured. It is (and should be) the first piece of information employees receive about their roles and responsibilities, as well as those of their employer in the workers' compensation program.

The employee brochure should clearly communicate that the company will take care of them if they are injured, help them return to work, and should convey a positive attitude. Include sections on what they can expect from you, as well as what you expect from them to receive the benefits and avoid consequences.

The brochure should include the following outline of information:

1

What to Expect If You Are Injured At Work

- Employees are our greatest asset and we want you back at work
- We have a workers' comp injury management system and will provide all the resources you need to recover

2

What is Workers' Compensation?

- Basis work comp 101 – why it was created and what it covers
- Workers' comp benefits come at no cost to the employee
- Workers' comp benefits are paid for by (your company)

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3 How You Obtain Medical Treatment

- How injured employees obtain medical treatment
- The company pays for the medical treatment
- There is no co-pay or deductible involved for the employee

4 How We Ensure You Receive The Most Effective Medical Care

- The company and its affiliated providers follow evidence-based medicine. (*Explain EBM basic information*).
- Utilization review may be applied to some services. (*Explain UR basic information and the appeals process if a service is denied*).



5 Payment of Your Medical Bills

- The employee will incur zero out of pocket expenses
- The claims administrator pays the medical bills

6 Your Wage Payment

- Explain wage replacement (indemnity)
- Percentage of weekly wage (*66 2/3% or other*) to max weekly wage
- Waiting period
- Who to contact if experiencing a delay

7 Will I Be Punished Because I Got Hurt?

- No! It is a mistake to punish employees for reporting injuries.

8 What to Expect From Us

- A caring service team
 - Communication
 - *Adjuster contact*
 - *Contact from injury coordinator*
 - *Weekly meetings*
 - Thorough Post-Accident Investigation
 - *Make appropriate decisions*
- Accommodation for Your Injury
 - *RTW & Benefits*
 - *We want you back as part of the team*

9 What We Expect From You

- Immediate claim reporting
- Cooperation and participation: in weekly meetings, the RTW program, and medical treatment
- Honesty and integrity

Some may argue that providing information encourages employees to file claims. However, if you as the employer are not providing them with information and setting expectations, their expectations will come from outside sources; such as plaintiff attorneys, TV commercials, or their family and friends.



WORKERS' COMP TRAINING CENTER

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