

WORKER'S COMPENSATION GUIDELINES

- Complete an **EMPLOYER'S FIRST REPORT OF INJURY STATE OF WISCONSIN DWD – WKC-12 form** as soon as you are aware of the accident. Details are always more accurate when the information is fresh in one's mind.
- **ALL** work-related injuries must be reported **within 14 days** from the date of injury. The state is very strict in enforcing the 14-day rule and will assess fines. The injury should be reported on the state form WKC-12 and **MUST** be filled out by a **SUPERVISOR**. **EMPLOYEES** are **NEVER** to fill out their own injury report form.
- **You must report all injury claims, even if they are questionable.** Reporting a claim does not mean we are accepting the claim. By reporting a claim immediately, it will allow us to do the proper investigation to determine compensability.
- All **EMPLOYER'S FIRST REPORT OF INJURY forms** **must be completed** in their **entirety**. Any unanswered questions will cause a delay in state reporting.
- For those claims being submitted by a consolidated school system, please **list the school system** as well as **the specific school name** on all **EMPLOYER'S FIRST REPORT OF INJURY forms**.
- All original **EMPLOYER'S FIRST REPORT OF INJURY forms** must be sent **immediately** to our insurance carrier at the following address:

Ben Burrow
Assistant Claims/Risk Manager
3710 East Avenue South
La Crosse, WI 54601
Work: 608-519-9890
Cell: 608-386-6406
BBurrow@catholicmutual.org

24-Hour Claim Service
1-800-228-6108

- Catholic Mutual will file all **EMPLOYER'S FIRST REPORT OF INJURY** reports with the state in compliance with the state reporting requirements. **DO NOT** send your WKC-12 forms in yourself. This is Catholic Mutual's responsibility.
- Any medical bills pertaining to this claim should be immediately forwarded to Catholic Mutual Group when they are received.

- If a medical-only claim that has already been reported turns into a lost-time claim, Ben Burrow at Catholic Mutual must be advised by phone or fax immediately.
- Any serious claims that result in hospitalization should be reported by phone to Ben Burrow at Catholic Mutual immediately.
- Catholic Mutual will investigate all lost-time injuries by making contact with the employer, the injured worker, and the treating doctor.
- Any injured worker that has had lost-time from work is required to provide a written release from work by the treating doctor including any light duty restrictions as well as a second release before they can return to work.
- Employees who are off work for work-related injuries or illnesses are not entitled to be paid their regular wages or paid time off including sick leave, vacation, etc. This is Catholic Mutual's responsibility.
- Getting the employee back to work as soon as possible means reductions in lost wages and medical costs. It is the responsibility of Catholic Mutual's claims professionals to work closely with the employers, injured workers, and doctors in an effort to return the employee to gainful employment as soon as possible.
- Employers are encouraged to contact the injured worker while recovering at home to show interest in their recovery and to assure them that they are looking forward to their return to work. An injured worker often needs encouragement to get them back into the work force. Too often we hear, "The employer does not care because I have never heard from them."