

Table of Contents

Oklahoma Workers' Compensation Claim Kit

Argent Mission Statement/Core Values

Workers' Compensation Reporting Tips/How to Write Injury Descriptions

Report of Injury and/or Disease or Illness

Oklahoma Workers' Compensation Notice and Instruction (English) and (Spanish)

WC Cost Containment Initiatives

myMatrixx

Medical Authorization

Attending Physician's Return to Work Recommendations Record

The Silverlining Advantage

Claims Practices

Subrogation

Loss Control Services

Post Accident Investigative Forms- Management, Employee, Witness and RTW log (Employer letterhead can be incorporated into these documents)

POLICYHOLDER INSIGHTS DASHBOARD – EXPLORE YOUR WORKERS' COMPSENTATION DATA



-Vision -

To be the company of choice for associates, agents, and policyholders.

- Mission -

Exceed in service. Lead in results.

- Core Values -

Excellence

Integrity

Innovation

WORKERS' COMPENSATION REPORTING TIPS

- ATTENTION-YOU MAY BE FINED IF YOU DO NOT REPORT ON-THE-JOB INJURIES ON TIME

You must complete an Employer's First Report of Injury immediately after an on–the–job injury occurs and forward the report to Argent. You may be fined if you do not submit the report on time.

Report online, fax, or email the Employer's First Report of Injury even if you do not have all the information about the injury.

- · Do not wait for medical bills.
- Do not withhold the Employer's First Report of Injury because you believe the claim is questionable. Reporting
 a loss is not an admission of liability.
- Be sure to include the claim number on all correspondence.

Claim Reporting Options for <u>NEW</u> <u>LOSSES ONLY</u>:

- Online Reporting (Insured Access) Our online reporting system is referred to as Insured Access. Online claim reporting is our preferred method, and allows you to instantly obtain confirmation of your report, as well as the claim number. Insured Access also allows you to have limited access to claim notes, claim reserves, and loss control resources. In order to set up Insured Access, please contact your dedicated claim representative. Or,
- Fax: 888-926-9299 or,
- Email: ArgentWCCLossScanCtr@wbmi.com

Do not withhold the Employer's First Report of Injury for any reason. You may be fined if the claim representative cannot make the initial lost time payment because you failed to send the Employer's First Report of Injury on time.

If you need to notify your agent, please send your agent a copy of the Employer's First Report of Injury and indicate the report has been filed with Argent. Direct reporting saves time.

If you have any questions, please call your claim representative.

For any follow up correspondence, please refer to the below instructions:

Submit follow up correspondence with the claim number to:

Fax: 888-926-9299

Email: Argent_WCC_scan_ctr@wbmi.com

HOW TO WRITE INJURY DESCRIPTIONS

The following instructions will help you avoid some common errors and save time when describing an injury on the Employer's First Report of Injury form.

For most accidents, you can describe what happened in one or two sentences. "He strained his lower back lifting a box." "She bruised her left knee when she fell on a wet floor." However, your descriptions must be specific. "Hurt back working" does not provide enough information.

Answer the following questions when describing an injury:

1. What part of the body was injured?

· Lower back

• Upper right leg

· Right forearm

· Third toe on left foot

2. How did the accident happen?

- Did the person fall?
- · Did they twist their body as they got out of a chair?
- · Were they moving or stationary when the accident happened?

3. Was the injured person carrying anything?

Even if it probably didn't cause the injury, we need to know if the person was carrying anything. For example, "Carrying broom, stepped wrong and twisted left ankle."

4. What specifically appears to have caused the accident?

If someone hurt their back lifting a box, say that. Don't say:

· Lifting a unit of material

· Lifting equipment

· They hurt their back lifting product

Avoid jargon or trade names for equipment. Explain precisely what they were doing.

· Lifting an air conditioner

Carrying magazines

· Pushing a cart

· Bending over to pick up a wrench

If a machine caused the injury, tell us what kind.

A grinder

A shear

A hoist

Again, avoid jargon or trade names.

5. What injury appears to have resulted?

Strain

Bruise

Fracture

Cut

Please be sure to include the injured person's birthdate or age and Social Security number. Also, indicate the geographical location of the accident (city, county, and state).

CC-FORM-2

Applicable to Injuries / Deaths Occurring On or After 2/1/14

WORKERS' COMPENSATION COMMISSION 1915 NORTH STILES AVENUE STE 231

OKLAHOMA CITY, OK 73105

Send original to Workers' Compensatio	n Commission and						
L copy to Insurance Carrier Please type or print. Enter all dates in MM/DD/YY format.		EMPLOY	EMPLOYER'S FIRST NOTICE OF INJURY				
Full Name of Employee - LAST, FIRST, MIDDLE			Employee Email Address				
Complete Address	City	State	Zip	_			
Telephone Number		Employee's Social S	Security Number (LAST 4 DIGITS ONLY)				
Date of Birth	Sex		Length of Employment: YearsMonths Date of Hire:				
Average Weekly Wage	Occupation (job descript	ion)	1	Was employm	ent agreemen NO	t made in Oklahoma?	

NOTE: Mediation is available to	o neip resolve certair	i workers compen	sation dispu	ites. Foi illioilliati	011, Call (403) 322-330	o or in-state roll Free	(655) 291-3012.
Date of accident or last exposure	Time of accident or exposure o			Date Employer Notified	Time workday	began oʻʻclock AM	РМ 🔲
Last date employee worked	Has employee returned to w	vork?		Did the employ	/ee die?		
	YES NO If	yes, on what date ?		YES	NO If yes, on what date	?	
OSHA Log Case #	F	Place of Accident or Occurr City:	ence	County	:	State:	
Injury Resulted from: Single Incident	Cumulative Train	uma Occupatio	nal Disease]			
Nature of Injury or Illness				employee participate in a name of CWMP:	certified workplace medical pla	n: YES NO	
Describe activities when injury occurred with	details of how event occurred	d. Include object or substa	nce which directly	y injured the employee.			
Identify part(s) of body involved in injury or il	lness						
Full Name and address of Treating Physician ((please be complete)						
Employer's Insurance Carrier or Own Risk Gre	oup			Policy/Self-	Insured Number		
Name		Phone		Policy Perio	od: From —	То	
Address			City		State	Zip	
Employer's Name and Complete Address							
Name Address		Federal ID#	City		Phone # State	Zip	
Type of business (Example: manufacturing, f	ood service, construction)					NAICS Number	
Type of Ownership: Private	State Gover	nment 🔲	County Go	overnment	Local Governm	nent 🔲	

Administrative Workers' Compensation Act, 85A O.S., §6(A)(1)(a): "Any person or entity who makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who employs any device, scheme, or artifice, or who aids and abets any person for the purpose of: (1) obtaining any benefit or payment ... shall be guilty of a felony."

Any person who commits workers' compensation fraud, upon conviction, shall be guilty of a felony punishable by imprisonment, a fine or both.

The undersigned hereby declares under PENALTY OF PERJURY that they have examined this notice and all statements contained herein are true, correct and complete, to the best of their knowledge. The undersigned certifies this CC-Form 2 was sent to the Workers' Compensation Commission and a copy thereof to the employer's insurer on the date noted below:

Signed -Signature of Preparer Name and Title of Preparer (Please Print) Telephone Number-Area Code and Number DateA CC-Form 2 must be sent to the Workers' Compensation Commission and to the employer's workers' compensation insurance carrier within 10 days after the date of receipt of notice or knowledge of death or injury that results in more than three days' absence from work for the injured employee.

THIS SPACE FOR COMMISSION USE ONLY

PROVIDING THIS FORM TO THE COMMISSION IS NOT EVIDENCE OF ANY FACT STATED IN THE REPORT IN ANY PROCEEDING WITH RESPECT TO THE INJURY OR DEATH ON ACCOUNT OF WHICH THE REPORT IS MADE.

CC-Form-1A Oklahoma Workers' Compensation Notice and Instruction to Employees

All employees of this employer who are entitled to benefits of the Administrative Workers' Compensation Act are hereby notified that this employer has complied with all rules of the Workers' Compensation Commission and that this employer has secured payment of compensation for all employees and their dependents in accordance with the Act. All employees are further notified this employer will furnish first aid, medical, surgical, hospital, optometric, podiatric, and nursing services, medicine, crutches and other apparatus as may be reasonably necessary in connection with the injury received by the employee, as well as payments of compensation to any injured employee or the employee's dependents as provided in the Act.

Any employee who has suffered a compensable injury covered by the Administrative Workers' Compensation Act is entitled to vocational rehabilitation services, including retraining and job placement, if, as a result of the injury, the employee is unable to perform work for which the person has previous training or experience.

The Oklahoma Workers' Compensation Commission has a Counselor Division to provide information to injured workers, employers, and other interested persons.

Mediation is available to help resolve certain workers' compensation disputes. For information, call the Counselor Division at 405-522-5308 or In-State Toll Free 855-291-3612.



Signature of Employer

Insurer Name and Address

Date of Expiration of Insurance Policy (Not applicable to employers authorized to self-insure.)

Employee's Responsibilities In Case of Work Related Injury

If accidentally injured or affected by cumulative trauma or an occupational disease arising out of and in the course of employment, however slight, the employee should notify the employer immediately. If this employer is a partnership, notice shall be given to any partner. If this employer is a corporation, notice shall be given to any agent or officer of the corporation upon whom legal process may be served. Notice shall also be given to the person in charge of business at the location of operations where the injury occurred. Unless oral or written notice is given to the employer within thirty (30) days, the claim for compensation may be forever barred.

The employee may file a claim for compensation with the **WORKERS' COMPENSATION COMMISSION** for an accidental injury, death, cumulative trauma or occupational disease or illness occurring **ON OR AFTER** February 1, 2014. Forms to file a compensation claim should be furnished by this employer and also are available from the Workers' Compensation Commission. The forms are posted on the Commission's website, www.wcc.ok.gov.

A claim for compensation must be filed with the Commission within the time specified by law, or be forever barred. Based on law effective February 1, 2014, a claim for compensation for any accidental injury must be filed with the Commission within one (1) year of the date of injury; a death claim must be filed within two (2) years of the date of death; a claim for compensation for occupational disease or illness must be filed within two (2) years of the last injurious exposure; and a claim for compensation for cumulative trauma must be filed within one (1) year of the date of injury. A claim for additional compensation is barred unless filed within one (1) year of the last payment of disability compensation or two (2) years from the date of injury, whichever is longer.

Claims for compensation for accidental injury, death, cumulative trauma or occupational disease or illness occurring BEFORE February 1, 2014 may be filed with the WORKERS' COMPENSATION COURT OF EXISTING CLAIMS and are subject to different notice of injury requirements and claims filing deadlines than those for accidental injury, death, cumulative trauma or occupational disease or illness occurring on or after February 1, 2014. Failure to comply with applicable notice requirements and deadlines may operate to forever bar the claim. Contact the WORKERS' COMPENSATION COURT OF EXISTING CLAIMS for additional information.

Employer's Responsibilities

The employer must provide employees with immediate first aid, medical, surgical, hospital, optometric, podiatric, and nursing services, medicine, crutches and other apparatus as may be reasonably necessary in connection with the injury received by the employee. This applies to care for all injuries and illnesses arising out of and in the course of employment, regardless of their character. Within ten (10) days after the date of receipt of notice or knowledge of death or injury that results in more than three days' absence from work for the injured employee, the employer MUST send a report thereof to the Workers' Compensation Commission on a CC-Form 2, and also send a copy of the CC-Form 2 to the employer's insurance carrier, if any, within the ten-day period.

No agreement by any employee to pay any portion of the premium paid by the employer to a carrier or a benefit fund or department maintained by the employer for the purpose of providing compensation or medical services and supplies as required by the workers' compensation laws, shall be valid. Any employer who makes a deduction for such purposes from the pay of any employee entitled to benefits under the workers' compensation laws shall be guilty of a misdemeanor.

No agreement by any employee to waive workers' compensation rights and benefits shall be valid.

Any person who commits workers' compensation fraud, upon conviction, shall be guilty of a felony punishable by imprisonment, a fine or both.

Workers' Compensation Commission
1915 North Stiles Avenue
Oklahoma City, Oklahoma 73105-4918
Tele. 405-522-5308 (OKC) · 918-295-3732 (TU) · In-State Toll Free 855-291-3612
Web Site · www.wcc.ok.gov

Aviso e Instrucción de Compensación de Trabajadores de Oklahoma para Empresarios y Trabajadores

Se notifica por la presente a todos los empleados de esta empresa que tengan derecho a los beneficios de la Ley de Compensación para Trabajadores Administrativos que este empleador ha cumplido con todas las reglas de la Comisión de Compensación de Trabajadores, y que este empleador ha asegurado el pago de compensación a todos los empleados y sus dependientes en conformidad con la ley. Asimismo, se notifica a todos los empleados que este empleador proporcionará primeros auxilios, servicios médicos, quirúrgicos, hospitalarios, de optometría, podología y enfermería, medicina, muletas y otros aparatos que sean razonablemente necesarios en relación con la lesión sufrida por el trabajador, así como los pagos de compensación a cualquier empleado lesionado o sus dependientes conforme a lo dispuesto por la ley.

Cualquier empleado que haya sufrido una lesión indemnizable amparado por la Ley de Compensación para Trabajadores Administrativos tiene derecho a los servicios de rehabilitación vocacional, esto incluye la re-capacitación e inserción laboral si el empleado ya no pudiese realizar el trabajo para el cual tuviese formación o experiencia previa como consecuencia de la lesión.

La Comisión de Compensación de Trabajadores de Oklahoma cuenta con una División de Asesoría para proporcionar información a los trabajadores lesionados, empleadores y otras personas interesadas.

Existe la posibilidad de mediación para ayudar a resolver disputas de compensación para ciertos trabajadores. Para obtener más información, llame a la División de Consejería al 405-522-5308 o al número gratuito (dentro del estado) 855-291-3612.



Firma del Empleador

Nombre y Dirección del Asegurador

Fecha de Vencimiento de la Póliza de Seguro (No aplicable a los empleadores autorizados para auto-asegurarse.)

Responsabilidades del empleado en caso de sufrir una lesión relacionada trabajo

De resultar dañado o afectado por trauma acumulativo o una enfermedad profesional que surja del empleo y en el transcurso de su desempeño, por leve que sea, el empleado debe notificar al empleador inmediatamente. Si este empleador es una sociedad, se debe notificar a cualquier socio. Si este empleador es una corporación, la notificación se hará a cualquier agente o funcionario de la corporación autorizado a recibir tal notificación. Se notificará también a la persona a cargo de los negocios en el lugar de operaciones donde se haya producido la lesión. De no haber notificado verbalmente o por escrito al empleador dentro de los treinta (30) días, el reclamo de indemnización puede prescribir de forma definitiva.

El empleado puede presentar un reclamo de indemnización ante la **COMISIÓN DE COMPENSACIÓN DE TRABAJADORES** por una lesión accidental, muerte, trauma acumulativo o enfermedad profesional o enfermedad accidental que ocurra **EL** 1 de febrero de 2014, **O DESPUÉS** de esa fecha. Este empleador debe suministrar los formularios para presentar un reclamo de compensación, y también se encuentran disponibles en la Comisión de Compensación de Trabajadores. Los formularios se encuentran publicados en el sitio web de la Comisión, www.wcc.ok.gov.

El reclamo de compensación debe ser presentado ante la Comisión en el plazo fijado por la ley, o prescribirá para siempre. En virtud de la ley vigente a partir del 1 de febrero de 2014, los reclamos de indemnización por cualquier lesión accidental se deben presentar ante la Comisión dentro de un (1) año transcurrido a partir de la fecha de la lesión; debe presentarse un reclamo por muerte dentro de los dos (2) años de la fecha de muerte; los reclamos de indemnización por males o enfermedades profesionales se deben presentar dentro de los dos (2) años transcurridos a partir de la última exposición perjudicial; y los reclamos de indemnización por trauma acumulativo se deben presentar dentro de un (1) año transcurrido a partir de la fecha de la lesión. Se prohíben los reclamos de indemnización adicional a menos que sean presentados dentro de un (1) año transcurrido a partir del último pago de compensación por discapacidad o dos (2) años desde la fecha de la lesión, el período que sea mayor.

Los reclamos de indemnización por lesiones, muerte, trauma acumulativo o males o enfermedades profesional accidentales que ocurrieran ANTES del 1 de febrero de 2014 se pueden presentar ante el TRIBUNAL DE RECLAMOS EXISTENTES DE COMPENSACIÓN AL TRABAJADOR y estarán sujetos a diferentes requisitos de notificación de la lesión y distintos plazos para presentar reclamos a los requeridos para los correspondientes a lesiones accidentales, muerte, trauma acumulativo o males o enfermedades profesionales que ocurrieran a partir del 1 de febrero de 2014. El incumplimiento de los requisitos y los plazos de notificación aplicables puede resultar en la prescripción definitiva del reclamo. Póngase en contacto con el Tribunal de Reclamos Existentes de Compensación al Trabajador para obtener información adicional.

Responsabilidades del Empleador

El empleador debe proporcionar a los empleados primeros auxilios, servicios médicos, quirúrgicos, hospitalarios, de optometría, podología, así como servicios de enfermería, medicina, muletas y otros aparatos que sean razonablemente necesarios en relación con la lesión sufrida por el empleado. Esto es aplicable al cuidado de todas las lesiones y enfermedades que surjan del empleo y el transcurso de su desempeño, independientemente de su carácter. El empleador DEBERÁ enviar, dentro de los diez (10) días a partir de la fecha de recepción de la notificación o el conocimiento de la muerte o lesión que resulte en más de tres días de ausencia del trabajo del empleado lesionado, un informe sobre esto a la Comisión de Compensación de Trabajadores en un formulario CC-Form 2, y también deberá enviar una copia de ese formulario a la compañía aseguradora del empleador, si la hubiere, en el plazo de diez días.

Se invalidará cualquier acuerdo hecho por un empleado para pagar cualquier porción de la prima pagada por el empleador a un operador, fondo de prestaciones o departamento mantenido por el empleador con el fin de indemnizar o proveer servicios y suministros médicos, tal como lo requieren las leyes de compensación de los trabajadores. Cualquier empleador que realice una deducción del pago de cualquier empleado con derecho a prestaciones en virtud de las leyes de compensación de los trabajadores para tales propósitos será culpable de un delito menor.

Se invalidará cualquier acuerdo hecho por un empleado para renunciar a los derechos y beneficios de compensación del trabajador.

Toda persona que cometa fraude de compensación del trabajador, será culpable, de ser condenada, de un delito grave punible con pena de prisión, una multa o ambas.

Comisión de Compensación de Trabajadores 1915 North Stiles Avenue Oklahoma City, Oklahoma 73105-4918 Tel. 405-522-5308 (OKC) · 918-295-3732 (TU) · Línea gratuita (dentro del estado) 855-291-3612 Sitio Web · www.wcc.ok.gov

WORKERS COMPENSATION COST CONTAINMENT INITIATIVES

Argent participates in several medical cost containment programs. The use of these programs helps reduce your workers' compensation expenses. A brief summary of each program is outlined below.

If you have any questions about any of the programs we offer, please call your dedicated claim representative at 888-236-5008.

PHARMACY PROGRAM

This program is designed to provide discounts on workers' compensation prescriptions submitted by your injured worker's. This service is provided by a national pharmaceutical management company using a network of retail pharmacies.

How the program works:

- 1. The injured worker files a workers' compensation claim with employer, seeks medical treatment, and receives a prescription from a provider.
- 2. The injured worker presents the prescription along with the temporary ID form to a participating pharmacy where the claim is electronically submitted by the pharmacy to our vendor.
- 3. Once Argent receives notification of the claim from the employer, an employee ID drug card is issued, along with a list of participating pharmacies and instructions on the use of the program.
- 4. The injured worker presents the ID drug card to a participating pharmacy for any workers' compensation prescriptions.
- 5. High cost/long term use medications are conveniently supplied through our vendor's mail service pharmacy.

DIAGNOSTIC TESTING PROGRAM

Using the services of a diagnostic management vendor, we can save money on diagnostic tests (i.e., CT scans, MRIs, EMGs, etc.) the treating provider orders for injuries an employee sustains in a work-related incident. Our vendor will schedule the test then notify the injured worker of the date, time, and location. Once the test is performed the films/x-rays will be forwarded to the referring provider.

To make this program successful, we ask that you encourage your employees to contact their Argent claim representative as soon as their provider orders a diagnostic test. We will handle it from there.

MEDICAL COST CONTAINMENT

Strong medical management brings about the early and safe return to work of your employees and reduces claim costs. In order to control the medical bill costs, we contract with a medical bill review service. All of our medical provider charges (hospital, physician, physicial therapist, chiropractor, and pharmaceutical) are verified for the appropriateness of the charge, and to determine if they adhere to state mandated fee schedules or local usual and customary (U&C) reimbursement levels. This process often reduces our medical expenses by 10-30%.

Another way we are containing costs is through the use of PPO Networks. The Preferred Providers have agreed to discount their billings to the agreed upon PPO Network rates for our insured's injured workers. This in turn keeps your premium costs down.

Your support in encouraging your injured workers to use a PPO provider is important. It sends an important message to the medical care providers that we support them in their effort to offer quality, cost effective care to patients.

For a list of PPO's in your area, please visit our website, <u>www.argentworkerscomp.com</u> for a link to the PPO Directory.





Argent Workers' Compensation Prescription Information

Employer:

Please fill out employee information below and provide employee with this document to take to any pharmacy with prescriptions.

Employee Name:					
Group#:	10602464				
Member ID (SSN):					
Date of Injury:					
Processor:	myMatrixx				
Bin#:	014211				
Day supply is limited to 30 days for a new injury.					
myMatrixx Help Desk: (877) 804-4900					

Employer	Phone:	Date:
Signature:		

Employee:

Argent has partnered with myMatrixx to make filling workers' compensation prescriptions easy.

This document serves as a temporary prescription card. A permanent prescription card specific to your injury will be forwarded directly to you within the next 5 to 15 business days.

Please take this letter and your prescription(s) to a pharmacy near you. myMatrixx has a network of over 60,000 pharmacies nationwide. If you need assistance locating a network pharmacy near you, please call myMatrixx toll free at (877) 804-4900.

IF YOU ARE DENIED MEDICATION(S) AT THE PHARMACY PLEASE CALL (877) 804-4900

Pharmacist: Please obtain above information from the injured employee if not already filled in by employer to process prescriptions for the workers' compensation injury only. Document only valid if signed and dated by employer above.

For questions or rejections please call (877) 804-4900. Please do not send patient home or have patient pay for medication(s) before calling myMatrixx for assistance.

NOTE: Certain medications are pre-approved for this patient; these medications will process without an authorization. All others will require prior approval.

FOR ALL REJECTIONS OR QUESTIONS CALL: (877) 804-4900





PO. Box 274070 Tampa Ft • 33688 877 804 4900

Joe Sample 123 2nd Street Anywhere, FL 33635

Thu May 24 12:50 EDT 2007

RE: Argent Workers' Compensation Prescription Drug Program

Dear Joe Sample,

Argent has contracted with myMatrixx to have prescriptions for your work related injury filled at no expense to you.

What is Covered?

Only medication(s) prescribed by your authorized treating physician for your work-related injury will be approved. This program does not cover prescriptions for any other medical condition.

What do I do?

After receiving your prescription from your workers' compensation physician, visit any network pharmacy and present your prescription and prescription card. Your pharmacy will submit the required information to myMatrixx. You do nothing else.

In the event there is a problem processing your prescription(s) please call or have the pharmacist call myMatrixx 24 hours a day, 7 days a week at 877-804-4900.

Which pharmacies can I use?

Your prescription Card is honored at over 60,000 pharmacies nationwide. Here are just a few in your area. For more network pharmacy locations, please call 877-804-4900.

Walgreens Pharmacy 1211 Hillsborough Ave.

CVS #5196 11670 Country Way Blvd.

CVS Pharmacy 8801 W. Linebaugh Ave. Publix Pharmacy 8975 Race Track Rd.

Publix Pharmacy 12139 W. Linebaugh Ave.

Publix Pharmacy 7835 Gunn Highway Walgreens Pharmacy 7925 Gunn Highway

Kash N Kerry Pharmacy 10617 Sheldon Road

CVS Pharmacy 7920 Gunn Highway





Answers to your questions.

1. What is this card?

This card is for your workers' compensation prescription needs. Please take this card to the pharmacy when you are filling medications for your work-related injury.

2. Why did I receive this card?

You received this card due to an injury that occurred on the job.

What if I am not currently taking any medications due to the injury?
 Please put the card in a safe place in case you start taking medications for your current injury.

4. When should I use this card?

Anytime you need to fill a medication for your work-related injury.

5. Are all medications pre-approved?

Your insurance company may have pre-selected medications that will go through without authorization. If you drop off a prescription at the pharmacy and it rejects for any reason the pharmacy should call us and we will call your insurance co. for approval. If you would like to know the types of medications that are pre-approved before going to the pharmacy, please call 877-804-4900 and a customer service rep will be happy to assist you.

6. Can my family members use this card?

No, this is only for your work-related injury.

7. What should I do if there is a problem with my card when I take it to the pharmacy? Your pharmacy should call us with any problems they are having with the card. If for ANY reason they do not call us, or if you have any questions regarding your work-related medications, please call our customer service team at 877-804-4900.

8. Are you my workers' compensation insurance company?

No, we were contracted by your workers' compensation insurance company to handle all of your work-related prescription needs.

- **9.** What happens if my medication doesn't provide any relief from my symptoms or pain? You should contact your doctor or our pharmacist to verify that the medication prescribed for your pain is the most appropriate for your condition.
- 10. Should I tell my doctor about other medications I am taking not related to my injury? Yes, it is very important that your physician and pharmacist know ALL the medications you are currently taking. Some medications may counter the effect of other medications you are taking and some may even be harmful or life threatening when taken together. If you are unsure of your current medications, call our myMatrixx pharmacist.

11. Can I talk to one of your pharmacists if I have a question?

Yes, our pharmacists are available to answer all of your medication related questions.

For any additional questions please contact myMatrixx at 877-804-4900

Patient - You must present this identification card each time you go to the pharmacy for your authorized prescriptions only. If you are denied medication, please call.

Pharmacist - For questions, please call 24 hours a day, 365 days a year. Dispensed quantity of medications is limited to a 30 day supply. Do not send patient home without first contacting myMatrixx for all rejections.

Note: Insurance company has pre-approved certain medications for this patient; these medications will process without an authorization. Any medications that are rejecting, must be called into myMatrixx for authorization.

Any questions or problems, please call: 877.804.4900



WR-0210(7-18)

<u>AUTHORIZATION TO DISCLOSE NON-PUBLIC PERSONAL HEALTH INFORMATION AND WAIVER</u> OF PRIVILEGE

	<u>GI IMVIII.GI</u>	
TO:	Patient Name: Claim Number: Birth Date: Social Security Number:	
I hereby authorize the above named care records that are in your possess	health care provider to give to, release, and permit copies to be made of all bion.	nealth
	isclosed to any authorized representative of Argent, a division of West Bend sion of West Bend Mutual Insurance Company, is the insurer for the employeeses.	
The purpose of the disclosure of the evaluation of my claim.	ese records is to aid Argent's, a division of West Bend Mutual Insurance Com	npany,
division of West Bend Mutual Insur	atual Insurance Company, may re-disclose my records to others retained by A ance Company, to assist in the evaluation of my claim. Re disclosure of this o longer be protected under any federal or state privacy law.	rgent, a
* 1	osed may include, but not limited to, x-rays, x-ray reports, summaries, reports y other health care record from all in-patient visits at your institution or facilit	
(a) drug and/or alco (b) any mental disea	ase of all information relating to treatment for: whole abuse; use, defect, or psychological/psychiatric condition; whole disease, AIDS, or AIDS-related disease.	
I understand that executing this autiand voluntarily waive that privilege.	norization is a waiver of my privileges of physician-patient confidentiality, and	d I freely
The above-named health care proviobtaining your authorization.	der may not condition treatment, payment, enrollment or eligibility of benefit	ts on
A photocopy or facsimile of this au	chorization shall be valid and effective just as the original.	
•	authorization in writing to the records department of the above named health nformation has already been released as a result of this authorization.	h care
•	hall remain in affect for the period of one year beyond the date of patient's si er is later. Records may be disclosed whether dated before or after the date of	
I understand that I or my authorized	d representative is entitled to receive a copy of the completed authorization for	orm.
Signature of Patient/Claimant	Date	_
Signature of Patient/Claimant	Date	_

CC-FORM-5

SEND COPIES TO:

NORKERS' COMPENSATION COMMISSION
1915 NORTH STILES AVENUE STE 231
OKLAHOMA CITY, OK 73105

THIS SPACE FOR COMMISSION USE ONLY

I- Employee/Claimant I - All Other Parties of R		LAHOMA CITY, UK 73	105		
n re claim of:	PHYSICIAN'S REPORT	ON RELEASE AND	RESTRICTIONS		
Full Name of Employee (Cla	aimant)				
•	Number (LAST 5 DIGITS ONLY)				
XXX-X Name of Employer (Respon	ndent)		COMMISSION FILE NO	,	
			Date of Injury	Diagnosis	
Employer's Insurance Carri Group, Uninsured	er, Permit # for Commission Approved Individual Self-Insure	ed or Own Risk		Diagnozia	
			Part of Body		Date of Exam
- TAPED	Segular Work Idate	* Paradified W.	. (2-4-1)	O control of the same	
RELEASED FOR	YES, released to: Regular Work (date	<u> </u>	ork (date):	Give Restrictions (comple	ete Section II)
• WORK?	NO, claimant remains temporarily totally d	disabled.			
II. RESTRICTIONS	(check all that apply and describe fully under	number 8 below)			
□ No Restr	•	•	Destale	•	
1Restricted li	fting (maximum weight in pounds) 10 25_		Temporary Restric Frequency		
2Restricted p	eaching: above chest overhead		,		
4Restricted to	o one-handed duty. No use of: 🔲 Right han	nd Left hand			
SRestricted	☐ walking ☐ standing ☐ sitting (describe at: ☐ All Times ☐ Work ☐ Night (describe	e fully) partial weigh	t bearing (describe	fully) bending	twisting
7DO NOT: [Operate Machinery Crawl Kne		ive any Vehicle 「	□ Climb □ Bend	
	Stoop 🏻 Twist				
8. FULLY DESCRI	BE RESTRICTIONS (i.e. duration, nature of limitation,	, etc.) Supplement with ex	tra pages if needed:		
	<u> </u>				
III. MEDICAL & REI	HABILITATION				
	medical maintenance needed? NO YES	S 🔲 If YES, describe t	fully, including date	of next appointment	t. Supplement with extra
pages if needed. B. Is vocational	rehabilitation indicated? (i.e. As a result of th	ne injury, is the employe	ee unable to perfor	m work for which the	e nerson has previous
	ence?) NO 🔲 YES 🔲	the organ pp	and marine and Arra	***************************************	i person mas process
declare under PENA	ALTY OF PERJURY that I have examined all sta Any person who commits workers' compens	atements contained he	rein, and to the be	est of my knowledge	and belief, they are true,
ine or both.	a Mily person with commission warness company	Sution fraud, apoil sail	VICCION, SHAN WE Y	Mty VJ и јегону рата.	nable by imprisonment, a
HEREBY CERTIFY THA	AT A COPY HAS BEEN SENT TO:				
Employee/Counsel		1			
- 11 falmoshue S. Ctroot		Signed this	day of		
Address (Number & Street)		Signature of Physic			
City	State Zip Code	ł L			
		Address (Number 8	⊈ Street)		
Employer/Counsel		City	State	zip Code	
				·	
Address (Number & Street)		Telephone Number	r of Physician		
City	State Zip Code	Print or type name	of Physician		

Loss Control Services

Argent offers a comprehensive, proactive approach to managing your workers compensation exposures. Our goal is to enhance the current safety culture within your organization. This is a sample of the variety of services Argent's Loss Control Department may provide.

- Comprehensive assessment of exposures specific to the operations that may impact workers safety:
 - Assessment of established controls for the physical environment;
 - Assessment of management approach to safety;
 - Employee responsibilities for safety;
 - In depth analysis of losses; and
 - Identification of loss drivers.
- ➤ Development of a comprehensive, collaborative safety plan to address those factors affecting the workers compensation program.
- ➤ Onsite and job site specific assessments of physical exposures:
 - Machine guarding;
 - Ergonomics;
 - PPE use; and
 - Identification of hazards in the workplace.
- Training of management, supervisors, and key personnel:
 - Accident investigation;
 - Costs and effects of workers compensation insurance;
 - Transitional return to work programs;
 - Safety roles;
 - Accountability; and
 - Loss drivers, observations, and opportunities to improve operational safety.

- > Development of specific safety recommendations based on observations and interactions with management and employees.
- ➤ Hands-on approach for assisting in the development and implementation of safety recommendations.
- Personalized consultation for management based on the customer's individual needs.
- ➤ Hands-on assistance with developing:
 - Transitional return to work program;
 - Slip/fall prevention programs;
 - Safe patient/resident handling programs for medical facilities;
 - Effective safety committee;
 - Ergonomic committee;
 - Injury review committee; and
 - Fleet safety programs.
- ➤ Periodic service review meetings are provided to assure your needs are being addressed.
- ➤ Resources available for OSHA programs, training videos, and training documents.



Subrogation

What is subrogation? Subrogation is process by which an insured/insurer can recover the amount paid on a claim from a legally-liable party. The workers' compensation policy grants the insurer subrogation recovery rights.

Why is subrogation important to your business? Subrogation allows the first- party payer (typically the insurer) to recover money paid from the liable party, thereby reducing the total costs incurred, as well as your experience modifier. This means your premium will not increase if an employee is injured in an accident for which someone else is liable.

How can you help our subrogation efforts to maximize recoveries?

- Discuss/explain the subrogation process in your safety committee meetings.
- Advise employees who work at or travel to other worksites to notify you and the
 off-premises property owner of any unsafe exposures, such as accumulated
 snow/ice, cluttered walkways, unsafe stairways, generally slippery floors, poor
 lighting, etc.
- Educate employees who work at or travel to other worksites to take photographs
 of off-premises accidents, such as motor vehicle accidents, falls from ladders,
 construction scene accidents, etc.
- For construction site accidents, provide the name of the general contractor and a list of all subcontracts involved.
- Advise your employees to immediately notify the property owner when/where the accident occurred.
- Report the workers' compensation claim to Argent immediately; subrogation investigations are extremely time sensitive.
- When applicable, provide Argent or our representative with copies of rental agreements, contracts, owner's manuals, maintenance records, photographs, diagrams, invoices, certificates of insurance, etc.
- Do not discard or repair any equipment that may have led to your employee's injury (i.e., broken ladder). The item may need to be inspected/tested by an independent engineer.

Subrogation considerations:

- Would the at-fault party pursue a liability claim against your company if the tables were turned?
- If the injury to your employee and its effect on your employee's family were life changing, would that influence your decision to subrogate?
- Should your insurance premiums increase because of exposures you can't control?

Argent, a Division of West Bend Waukesha, Wisconsin 53188



Management Accident Investigation Report

To Be Completed By One Of The Following: Supervisor / Plt Manager / HR. Director

Employee	Dept.			Job Title			
Shift:	Date of Injury Time AM or PM						
Location of Incident							
Date Reported / /		Reported to Whom?					
Time Reported							
NAME OF WITNESS		DEPARTMENT/ADDR	ESS	PHONE			
(1)							
(2)							
Have witnesses fill out separ	ate forms and	l give attach.					
1. What was employee doing	when injured	d? BE SPECIFIC					
2. How did the injury/illness occur?							
3. Was employee performing function alone?							
Employee was assisting with	the operatio	ons?					
4. Did injury occur because o	f: Failure to	follow safety rules					
Failure to use safety device Other							
5. How long has employee been doing this job? (days, months, years)							
6. What safety equipment is	required on tl	he job the employee w	as performing?				
7. Was the employee using all required safety equipment? Yes No							



8. If No, which specific personal protective equipment was not used & why?							
9. Does an unsafe condition exist that contributed to the cause, if so, what is that condition?							
10. How could the accident have been prevented? BE SPECIFIC							
RECOMMENDED			Person	Assigned Date/Completed			
ACTION			Responsible	Date			
Re-instruction	Yes	No		/			
Equipment repair/replacement	Yes	No		/			
Reduce Clutter	Yes	No					
Improve design/construction	Yes	No		/			
Workstation Modification	Yes	No		/			
Discipline of person(s) involved	Yes	No		/			
Other							
Signature of Person Co	mpletii	ng Investig	ation:				
Date:							



Employee Accident Report

Name:	Accident Location:	
Date of Injury:Ti	me:a.m.	
Witnesses:		
Accident Description:		

	Indicate Area of Injury	Type of Injury
Injured Area		
1 Head		1 Abrasion
2 Eye: L/R	Arm Neck Shoulder	2 Amputation
3 Shoulder L/R		3 Bite:
4 Arm L/R		
5 Elbow L/R	Upper Back Wrist	4 Bruise
6 Wrist L/R	Back Wrist	5 🗌 Burn
7 Hand L/R	Hand \	6 Concussion
8 Finger: Specify		7 Cut /
	Lower Back	Laceration
9		8 Foreign Body
10 Chest		9 🗌 Fracture
11 Abdomen	Hip/Thigh	10 Hearing
12 Pelvis	<u> </u>	Impaired
13 Hip L/R		11 Infection
14 Leg L/R	Lower 0	12 Pain:
15 Knee L/R	Leg	
16 Ankle L/R		
17 Foot L/R	Foot	
18 Toe: Specify	المالك	13 Puncture
_ ,		14 Rash/Derm.
19 Other:	BIGUT	15 Respiratory
	LEFT RIGHT	16 Strain/Sprain
		17 🔲 Other:
		_



Have you ever injured this body part before? if so, when?	
Are you currently receiving medical treatment for the prior injury?	
What do you believe caused this accident?	
What can be done to prevent this from happening in the future?	
Signature:	
Date:	



WITNESS REPORT OF INCIDENT

Name:	_ Job Title:	
Address:	Phone:	
	_ DOB:	
Date of Hire:	Injured Employee:	
Date of Injury:	Time of Accident:	(AM/PM)
Location where injury occurred:		
Describe activity prior to the accident:		
Describe the accident:		
What do you believe caused the accident:		
What part of the body was injured?		
What do you think could prevent this type of accident f	from occurring again?	
Signed:	Date:	



Temporary Work Schedule

DEFINITION: A form used by an employee returning to work in the Temporary Work Program.

POLICY

Every employee returning to temporary restricted work duty must use a Temporary Work Schedule. It is the employee's immediate supervisor's responsibility to thoroughly explain the use of the Temporary Work Schedule. The Temporary Work Schedule must be completed daily.

The temporary tasks assigned to you may or may not be normal and customary job duties.

The employee's responsibility to complete:

- Restrictions
- Symptom Control Techniques
- Date
- Hours Worked Log Breaks, Rest and Lunch
- Duties Performed
- Employee Comments
- Employee Signature

The **supervisor's responsibility** to complete:

- > Supervisor's Comments (document discussion of problems and actions taken)
- Supervisor's Signature

Supervisors turn Work Schedule into Human Resources Department at end of week.

Employee should retain a copy for their file.

The Human Resources Department will forward copy to Argent Claims Representative and, if necessary, to treating physician

^{*}The supervisor and employee must sign schedule daily.



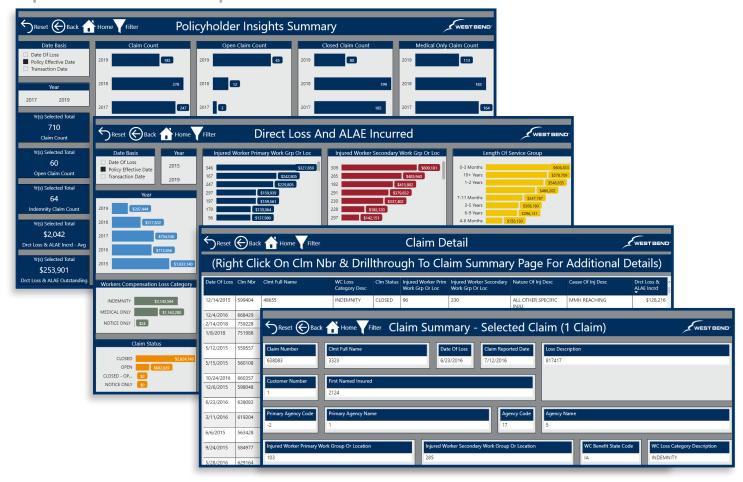
Temporary Work Schedule

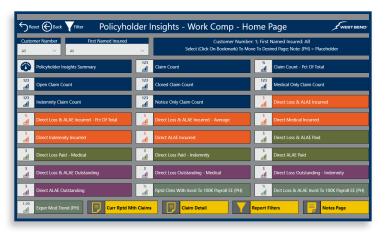
Name:			Restrictions:		
Supervisor:			Symptom Control Techniques:		
Date	Work Log (include breaks/lunch)	Tasks Assigned/Completed	Employee Signature and Comments	Supervisor Signature and Comments	
Sunday					
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					
has placed o	on me while participating in	ty for, and acknowledge the this Temporary work prog	e limitations my physician, l ram.	Dr	
(Signature and Date) Argent- A Division of West Bend Mutual 2 of 2 LC208- Temporary Work Schedule- Rev 9-16					

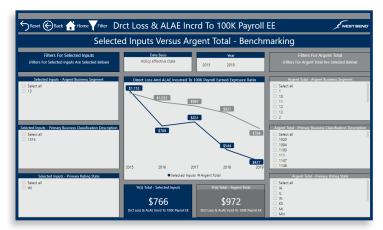


Policyholder Insights Dashboard WORKERS' COMPENSATION

Explore Your Workers' Compensation Data







Welcome to West Bend's Policyholder Insights Dashboard!

This new work comp dashboard offers sophisticated reporting with highly interactive data visualizations and benchmarking to allow for faster, easier, and better insights into claims-related data. In addition to intuitive results pages, you have the power to drill down and explore what's driving the data to better aid your decision making. The dashboard encourages collaboration among West Bend, our policyholders, and our agency partners to help produce exceptional results.

The Policyholder Insights Dashboard is accessible via West Bend's WBConnect website (www.wbconnect.com). Benchmarking is currently available to Argent/monoline work comp policyholders. Planned future enhancements include benchmarking that will include all work comp data and dashboards across all divisions and insurance lines.