

# Table of Contents

# Arizona Worker's 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

WC Cost Containment Initiatives

myMatrixx

Medical Authorization

Attending Physician's Return to Work Recommendations Record

The Silverlining Advantage

Argent Claim Practices

Subrogation

Employee Safety and Health Protection – Required Posting Notice - English & Spanish

Notice to Employees - Required Posting Notice

Work Exposure to Bodily Fluids - Required Posting Notice - English & Spanish

Work Exposure to Methicillin-Resistant Staphylococcus Aureus (MRSA) – Required Posting Notice

Loss Control Services

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



# -Vision -

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

# - Mission -

Exceed in service. Lead in results.

# – Core Values –

Excellence Integrity Innovation

# - 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> LOSSES ONLY:

- Online Reporting (Insured Access) Our online reporting system is referred to as Insured Access. <u>Online claim reporting is our preferred method</u>, 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
- Right forearm
- 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
- Fracture

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).

Bruise

Cut

WR 0037 10 13

- Upper right leg
- · Third toe on left foot

EMPLOYER'S REPORT OF INDUSTRIAL INJURY			1	INDUSTRIAL COMMISSION OF ARIZONA P.O. BOX 19070 PHOENIX, ARIZONA 85005-9070				FOR CA	FOR CARRIER USE ONLY						
	SUBMIT THIS REPO			РП	IOENIX, A	ARIZUI	10C6 AV	12-90	/0		FOR OSHA PURPOSES ONLY				
	TICE OF ACCIDENT		IES							OSHA Case	#:				
Employer must, on this form, notify his insurance carrier of every			of every							RECORDAE		27			
injury or disease suffered by an employee, fatal or otherwise, which is claimed to arise out of or in the course of employment.			vise,								RECORDABLE INJURY				
	ED STATUTES 23-9									NON-RECO	RUABLE				
EMPLOYEE	1. LAST NAME			FIRS	π		M.I.		2. SOCIAL	SECURITY NUMB	ER 🕈		3. BIRTH	DATE	
4. HOME ADDRESS (I	NUMBER & STREET)		CITY	Y					STATE	ZIP CODE		5. TELEPHONE			
6. SEX MA	ALE FEMALE	7. MA	RITAL STATUS:		SINGLE	MAR	RIED	DI	VORCED	WIDOWI	ED				
EMPLOYER	8. EMPLOYER'S NAME						9. POLIC	Y NUME	BER		10. N/	ATURE OF BUSIN	IESS (MAN	UFACTURIN	IG, ETC.)
11. OFFICE ADDRESS	S (NUMBER & STREET)		CIT	Y			1		STATE	ZIP CODE		12. TELEPHON	E		
ACCIDENT	13. DATE OF INJURY (	DR ILLNESS	14.	TIME OF E	VENT			15. TIM	e employe	E BEGAN WORK		16. DATE EMPL	OYER NOT	IFIED OF IN	IJURY
17. LAST DAY OF WC	DRK AFTER INJURY	18. DA	TE OF RETURN	TO WORK		19. EMF	PLOYEE'S O	CCUPAT	ION (JOB TI	LE) WHEN INJURE	ED				
20. CLASS CODE ON	PAYROLL REPORT	21. EN	IPLOYEE'S ASSI	GNED DEF	PARTMENT	22. DEP	PARTMENT N	NUMBER		23. DID INJURY	OCCUR OF	N EMPLOYER PR	EMISES?		
24. ADDRESS OR LO	CATION OF ACCIDENT				CITY					YES COUNTY	N	0 STAT	E	ZIP CODE	Ē
25. WHAT WAS THE	INJURY OR ILLNESS? Tell	us the part of	the body that was	affected an	nd how it was affe	ected; be m	nore specific t	than "hurl	t," "pain," or s	ore." Examples: "si	trained back	"; "chemical burn,	hand"; "car	pal tunnel sy	ndrome."
26. PART OF BODY IN	NJURED			27.	FATAL	YES		NO	28. IF TH	IE EMPLOYEE DIE	D, WHEN D	ID THE DEATH C	OCCUR? D	ATE OF DEA	АТН
29. WAS EMPLOYEE ROOM?	TREATED IN AN EMERGE	NCY NA	ME OF PHYSICIA	N OR OTH	ER HEALTH CA	RE PROFE	ESSIONAL	A	DDRESS		CITY			STATE	ZIP CODE
30. WAS EMPLOYEE I AN IN-PATIENT?	YES HOSPITALIZED OVERNIGH	NO IT AS IF F	IOSPITALIZED, H	IOSPITAL N	NAME			ļ	DDRESS		CITY			STATE	ZIP CODE
31. IS VALIDITY OF C	YES CLAIM DOUBTED	NO 31.	a IF YES, STATE	REASON											
CAUSE OF ACCIDENT	YES 32. WHAT HAPPENED developed soreness in w	rist over time."											e during rep	acement"; "	Worker
33. WHAT OBJECT O	R SUBSTANCE DIRECTLY	' HARMED TH	E EMPLOYEE?	Examples:	"concrete floor";	"chlorine";	"radial arm	saw." If i	this question	does not apply to the	e incident, le	ave it blank.			
	LOYEE DOING JUST BEFC raying chlorine from hand sp				be the activity, as	s well as the	e tools, equip	ment, or	material the e	employee was using	. Be specifi	c. <i>Examples:</i> "cli	mbing a lac	der while car	rrying
35. IF ANOTHER PER	SON NOT IN COMPANY E	MPLOY CAUS	ED ACCIDENT, G	IVE NAME	AND ADDRESS	8									
EMPLOYEE'S WAGE DATA	36. WAS WORKER IN WHEN INJURED? YES	YOUR EMPLO NO	Y 37. HOUF	RS PER DA	Y EMPLOYEE V THRU	WORKED			38. WAS E WHEN INJ	MPLOYEE ON OVI JRED? YES	ERTIME NO	39. NUMBE USUALLY V EMPLOYEE	/ORKED	COMPAN	
IMPORTANT	IF WORK LOSS IS EXP CALENDAR DAYS, COM		CEED SEVEN	40. DA	TE OF LAST HI	RE 4	41. WAS WC YES		AID FOR DA	Y OF INJURY?	42. WAS	S EMPLOYEE HIP			
43. NUMBER OF MON AVAILABLE DURING T		44. GIVE EN	IPLOYEE'S WAG HOUR		AS APPLICABL		45. IS EMPLO					VA	YES LUE	NO	
	EARNINGS OF EMPLOYEE ED APRIL 8, GIVE EARNING				DING INJURY		LODGI	NG	BOAR 47.	D BOTH		\$ PENDENTS?	YE	s 1	NO
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	OF EMPLOYEE DURING 12	MONTHS PR	ECEEDING INJUF	RY			51. IF EMPLO DAY PRIOR 1			PER HOUR S THAN 12 MONTH	IS, SHOW C	GROSS WAGES F	ROM DAT	E OF HIRE T	THROUGH
FROM THRU			\$	-		F	FROM			THRU		\$	i		
52. DATE OF LAST W WITHIN 12 MONTHS F		53. WAGE E	BEFORE INCREA	SE	54. WAGE A	FTER INC	REASE	55. \$	GROSS EAR	NINGS FROM DAT	E OF INCR	EASE THRU DAY	PRIOR TO	INJURY	
AUTHORIZED SIGNATURE	DATE		AUTHORIZED	SIGNATU	RE			. *			TITLE				
SUBMITTER EMAIL A	DDRESS		1		NOTE	TO EMPLO	YER:	2. Su	ubmit one cop	y to the Industrial C y to your insurance	carrier withi	in 10 days.			
										for not less than fiv cupational Safety an			entary recor	d of injuries i	equired by

\* The mandatory requirement that the social security number be included in forms filed with the Claims Division or Special Fund Division of the Industrial Commission of Arizona is permitted by Section 7(a)(2)(B) of the Federal Privacy Act of 1974, because the Commission's forms, prescribed under the Commission's Rules in existence prior to January 1, 1975, required disclosure of the social security number. The number is used as a means of identifying all the various records in the Claims Division or Special Fund pertaining to an individual. The use of social security numbers is made necessary because of the large number of persons who have similar names and birth dates, and whose identifies can only be distinguished by the social security number.

# 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, physical 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.



P.O. Box 274070 Tampa FL \* 33668 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.

#### 3. 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



# AUTHORIZATION TO DISCLOSE NON-PUBLIC PERSONAL HEALTH INFORMATION AND WAIVER OF PRIVILEGE

TO:

Patient Name: Claim Number: Birth Date: Social Security Number:

I hereby authorize the above named health care provider to give to, release, and permit copies to be made of all health care records that are in your possession.

The health care records should be disclosed to any authorized representative of Argent, a division of West Bend Mutual Insurance Company. Argent, a division of West Bend Mutual Insurance Company, is the insurer for the employer and acts as its agent for insurance purposes.

The purpose of the disclosure of these records is to aid Argent's, a division of West Bend Mutual Insurance Company, evaluation of my claim.

Argent, a division of West Bend Mutual Insurance Company, may re-disclose my records to others retained by Argent, a division of West Bend Mutual Insurance Company, to assist in the evaluation of my claim. Re disclosure of this protected health information will no longer be protected under any federal or state privacy law.

The type of information to be disclosed may include, but not limited to, x-rays, x-ray reports, summaries, reports, narratives, test results, notes and any other health care record from all in-patient visits at your institution or facility.

This authorization also permits release of all information relating to treatment for:

- (a) drug and/or alcohol abuse;
- (b) any mental disease, defect, or psychological/psychiatric condition;
- (c) any communicable disease, AIDS, or AIDS-related disease.

I understand that executing this authorization is a waiver of my privileges of physician-patient confidentiality, and I freely and voluntarily waive that privilege.

The above-named health care provider may not condition treatment, payment, enrollment or eligibility of benefits on obtaining your authorization.

A photocopy or facsimile of this authorization shall be valid and effective just as the original.

I understand that I may revoke this authorization in writing to the records department of the above named health care provider at any time, except where information has already been released as a result of this authorization.

Unless revoked, this authorization shall remain in affect for the period of one year beyond the date of patient's signature, or until my claim is closed, whichever is later. Records may be disclosed whether dated before or after the date of this authorization.

I understand that I or my authorized representative is entitled to receive a copy of the completed authorization form.

Signature of Patient/Claimant

Signature of Patient/Claimant

WR-0210(7-18)

1900 S. 18th Avenue | West Bend, WI 53095 | Ph (888) 236-5008 | Fax (800) 682-3489 | argentworkerscomp.com

Date

Date

	Regardless of normal job duties, light duty work will be accommodated. Please prepare restrictions below:							
		TENDING PHYSICIAN'S F ORK RECOMMENDATION		Claim No.				
Pat				(Last)		Da	ate of Injury/Illness	
		TO BE COMPLE	TED BY ATTEND	NG PHYSIC	CIAN – I	PLEASE	CHECK	
Dia	gnos	is/Condition (Brief Explanation)						
l sa	iw ar	d treated this patient on(date		the above de	escriptio	n of the pa	tient's current med	ical problem:
1.	□Re	ecommend his/her return to work	with no limitations	on			(data)	
2.	ΠHe	e/She may return to work on	ca	pable of per	forming	the deare	(date) ee of work checke	ed below with
		e following limitations:	(date)			, j		
		<ul> <li>Sedentary Work. Lifting 10 pound casionally lifting and/or carrying silets, ledgers, and small tools. Althous is defined as one which involves a amount of walking and standing is carrying out job duties. Jobs are sign and standing are required only oc sedentary criteria are met.</li> <li>Light Work. Lifting 20 pounds may lifting and/or carrying of objects with pounds. Even though the weight lifting and/or carrying most of the of pushing and pulling of arm and Light Medium Work. Lifting 30 perfrequent lifting and/or carrying of objects.</li> <li>Medium Work. Lifting 50 pounds quent lifting and/or carrying of objects.</li> <li>Medium Heavy Work. Lifting 75-4 with frequent lifting and/or carrying of objects.</li> <li>Heavy Work. Lifting 100 pounds a quent lifting and/or carrying of objects.</li> </ul>	uch articles as dock- ough a sedentary job sitting, a certain s often necessary in sedentary if walking casionally and other aximum with frequent eighing up to 10 ifted may be only a category when it re- gnificant degree or e time with a degree /or leg controls. ounds maximum with objects weighing up maximum with fre- ects weighing up to 80 pounds maximum g of objects weighing maximum with fre-	a. St b. Si c. Di 2. Patier Drus Fin 3. Patier opera 4. Patier a. Be	tand/Wal ]None it ]1-3 hou rive ]1-3 hou nt may us ogle Gras shing & F ae Manipu nt may u ting foot nt is able end quat limb wist	□ 1-4 hou rs □ 3-5 rs □ 3-5 se hand(s) sping Pulling ulation use foot/fee controls: □Yes	rs 4-6 hours hours 5-8 hou hours 5-8 hou for repetitive:	urs urs ovement as in
	Oth	er Instructions and/or Limitations Ir	ncluding Prescribed N	ledications:				
	These restrictions are in effect until or until patient is re-evaluated on (date) (date)							
3.	3. He/She is totally incapacitated at this time. Patient will be re-evaluated on							
(date) (date)								
	· · ·							
Prir	Print name:					hone numb	per	
Fac	cility	Name:			ł			
<u> </u>								

# The Silver Lining® ADVANTAGE

With the **Silver Lining Advantage**, you benefit from the expertise and guidance of qualified nurse case managers. Using their experience in the medical field, these professionals carefully examine the medical aspects of your company's workers' compensation claims to reduce the claim costs and the duration of the disability. This not only helps control the cost of these claims, it results in a more positive outcome for your employees and your company.

The **Silver Lining Advantage** program offers a variety of services customized to help your company reduce your workers' compensation claim costs. These services include:

- Reducing medical and disability costs through a collaborative approach;
- Expert medical resources available to all accounts;
- An average of 24 years of experience for each member of your nurse case manager team;
- A focus on building relationships with the medical community; and
- The ability to capture and report cost savings.





# **ARGENT-** Claim Practices

**Initial Contacts** – Within 24 hours of receipt of claim, contacts made to employee, employer and medical provider.

**Investigation –** Investigation of claims is to include, but not limited to: recorded statements of employees and witnesses, requesting prior and present medical records, obtaining job descriptions or videos, subrogation potential, Independent Medical Evaluations, and other investigative services when necessary.

**Transitional Return to Work** - Will be addressed immediately. Consult with employer as to availability and the importance of prompt return to work.

**Reserves** - Set for known and probable exposures based on the facts of the case. If the reserves exceed \$25K the Claims Representative will complete a reserve letter explaining the basis for the numbers and send to Employer, Agent, Underwriter, Loss Control and Claims Assistant Vice President.

**Denials** – After claim is denied, it will remain open based on the merits of the case. Upon denial, letters will be sent from Claims Representative to employee, employer, and medical provider.

**Dedicated Claim Team**- Lost time and medical only claim professionals will be assigned to your account.

**Managed Care Program**- We have a team of highly knowledgeable nurses who are proficient in treatment protocols and in getting the right care at the right time to injured workers.

**Narcotic Program** – Comprehensive internal program to mitigate the use of narcotic medications through education, early intervention and evaluation to facilitate favorable outcomes.

WR 0046 04 10



# 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

# EMPLOYEE SAFETY AND HEALTH PROTECTION

The Arizona Occupational Safety and Health Act of 1972 (Act), provides safety and health protection for employees in Arizona. The Act requires each employer to furnish his employees with a place of employment free from recognized hazards that might cause serious injury or death. The Act further requires that employers and employees comply with all workplace safety and health standards, rules and regulations promulgated by the Industrial Commission. The Arizona Division of Occupational Safety and Health (ADOSH), a division of the Industrial Commission of Arizona, administers and enforces the requirements of the Act.

# As an employee, you have the following rights:

You have the right to notify your employer or ADOSH about workplace hazards. You may ask ADOSH to keep your name confidential.

You have the right to request that ADOSH conduct an inspection if you believe there are unsafe and/or unhealthful conditions in your workplace. You or your representative may participate in the inspection.

If you believe you have been discriminated against for making safety and health complaints, or for exercising your rights under the Act, you have a right to file a complaint with ADOSH within 30 days of the discriminatory action. You are also afforded protection from discrimination under the Federal Occupational Safety and Health Act and may file a complaint with the U.S. Secretary of Labor within 30 days of the discriminatory action.

You have the right to see any citations that have been issued to your employer. Your employer must post the citations at or near the location of the alleged violation.

You have the right to protest the time frame given for correction of any violation.

You have the right to obtain copies of your medical records or records of your exposure to toxic and harmful substances or conditions.

Your employer must post this notice in your workplace.

The Industrial Commission and ADOSH do not cover employers of household domestic labor, those in maritime activities (covered by OSHA), those in atomic energy activities (covered by the Atomic Energy Commission) and those in mining activities (covered by the Arizona Mine Inspector's office). To file a complaint, report an emergency or seek advice and assistance from ADOSH, contact the nearest ADOSH office:

Phoenix: 800 West Washington Phoenix AZ. 85007 602-542-5795 Toll free: 855-268-5251



Tucson: 2675 East Broadway Tucson, AZ. 85716 520-628-5478 Toll free: 855-268-5251

## Industrial Commission web site: www.ica.state.az.us

Note: Persons wishing to register a complaint alleging inadequacy in the administration of the Arizona Occupational Safety and Health plan may do so at the following address:

U.S. Department of Labor – OSHA 230 N. 1st Ave., Ste. 202 Phoenix, AZ 85003 Telephone: 602-514-7250

# PROTECCION DE SEGURIDAD Y SANIDAD PARA EL EMPLEADO

El Acta de Seguridad y Sanidad Ocupacional de 1972 (Acta) provee protección de seguridad y sanidad para los empleados en Arizona. El Acta requiere que cada patron les ofrezca a sus empleados un lugar de empleo libre de riesgos reconocidos que puedan causar daño o muerte. El Acta también requiere que los patrones y empleados cumplan con las normas, y los reglamentos de seguridad y sanidad promulgados por la Comisión Industrial. La ejecución de esta ley se lleva a cabo por la División de Seguridad y Sanidad Ocupacional, un brazo de la Comisión Industrial de Arizona.

# Como empleado, Ud. tiene los derechos siguientes:

Tiene el derecho de notificar a su patron o a ADOSH sobre peligros en su lugar de trabajo. Puede pedir a ADOSH que mantenga su nombre confidencialmente.

Tiene el derecho de solicitar una inspección por parte de ADOSH si cree que existen condiciones peligrosas o poco saludables en su lugar de trabajo. Usted o su representante puede participar en la inspección.

Si cree que su patron lo ha discriminado por presentar reclamos de seguridad y sanidad o por ejercer sus derechos bajo el Acta, puede presentar una queja a ADOSH durante un plazo de 30 dias después de la acción de discriminación. También tiene protección de discriminación bajo el acta federal de seguridad y sanidad ocupacional y puede archivar una queja con el Secretario de Labor de los Estados Unidos dentro de 30 dias después de la discriminación alegada.

Tiene el derecho de ver las citaciones enviadas a su empleador. Su empleador debe colocar las citaciones en un lugar visible en el sítio de la supuesta infracción o cerca de el.

Tiene el derecho de protestar el tiempo dado para correjir una violación.

Tiene el derecho de recibir copias de su historial médico o de los registros de su exposición a sustancias o condiciones tóxicas y peligrosas.

# Su empleador debe colocar este aviso en su lugar de trabajo.

La ley de seguridad y sanidad en el trabajo no aplica a aquellos patrones que emplean a servicio doméstico, a patrones de actividades marítimas (protejidos bajo OSHA), a patrones en actividades de energia atómica (protegidos bajo la Comisión de Energia Atómica), o a patrones en actividades mineras (protegidos por la Oficina del Inspector de Minas del Estado de Arizona). Para registrar una queja, reportar una emergencia o pedir asistencia de ADOSH, póngase en contacto con la oficina más cercana :

Phoenix: 800 West Washington Phoenix AZ. 85007 602-542-5795 Llamada gratis: 855-268-5251



Tucson: 2675 East Broadway Tucson, AZ. 85716 520-628-5478 Llamada gratis: 855-268-5251

#### Industrial Commission web site: www.ica.state.az.us

Nota: Personas que deseen registrar quejas alegando falta de adecuadez en la administración del plan de seguridad y sanidad ocupacional de Arizona pueden dirigirlas a la siguiente dirección:

> U.S. Department of Labor – OSHA 230 N. 1st Ave., Ste. 202 Phoenix, AZ 85003 Teléfono: 602-514-7250

Revisado 10/11

TO BE POSTED BY EMPLOYER

POLICY NUMBER

# NOTICE TO EMPLOYEES

## RE: ARIZONA WORKERS' COMPENSATION LAW

All employees are hereby notified that this employer has complied with the provisions of the Arizona Workers' Compensation Law (Title 23, Chapter 6, Arizona Revised Statutes) as amended, and all the rules and regulations of The Industrial Commission of Arizona made in pursuance thereof, and has secured the payment of compensation to employees by insuring the payment of such compensation with:

All employees are hereby further notified that in the event they do not specifically reject the provisions of the said compulsory law, they are deemed by the laws of Arizona to have accepted the provisions of said law and to have elected to accept compensation under the terms thereof; and that under the terms thereof employees have the right to reject the same by written notice thereof prior to any injury sustained, and that the blanks and forms for such notice are available to all employees at the office of this employer.

#### \*\*\*\*\*

PARA SER COLOCADO POR EL PATRON

NUMERO DE POLIZA

# AVISO A LOS EMPLEADOS

## RE: LEY DE COMPENSACION PARA LOS TRABAJADORES DE ARIZONA

A todos los empleados se les notifica por este medio que este patron ha cumplido con las provisiones de la Ley de Compensacion para los Trabajadores de Arizona (Titulo 23, Capitulo 6, Estatutos Enmendados de Arizona) tal como han sido enmendados, y con todas las regias y ordenanzas de La Comision Industrial de Arizona hechas en cumplimiento de esta, y ha asegurado el pago de compensacion a los empleados garantizando el pago de dicha compensacion por medio de:

Ademas, a todos los empleados se les notifica por este medio que en caso de que especificadamente ellos no rechazen las disposiciones de dicha ley obligatoria, se les considerara bajo las leyes de Arizona de haber aceptado las provisiones de dicha ley y de haber escogido aceptar la compensacion bajo estos terminos; tambien bajo estos terminos los empleados tienen el derecho de rechazar la misma por medio de una notificacion por escrito antes de que sufran alguna lesion, todos los formularios o formas en blanco para tal notificacion por escrito estaran disponibles para todos los empleados en la oficina de este patron.

#### \* \* \* \* \* \* \* \* \* \* \* \* \* \*

# **KEEP POSTED IN A CONSPICUOUS PLACE.**

COLOQUESE EN LUGAR VISIBLE.

# WORK EXPOSURE TO BODILY FLUIDS

# NOTICE TO EMPLOYEES

Re: Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) & Hepatitis C

Employees are notified that a claim may be made for a condition, infection, disease, or disability involving or related to the Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Hepatitis C within the provisions of the Arizona Workers' Compensation Law, and the rules of The Industrial Commission of Arizona. Such a claim shall include the occurrence of a significant exposure at work, which generally means contact of an employee's ruptured or broken skin or mucous membrane with a person's blood, semen, vaginal fluid, surgical fluid(s) or any other fluid(s) containing blood. AN EMPLOYEE MUST CONSULT A PHYSICIAN TO SUPPORT A CLAIM. Claims cannot arise from sexual activity or illegal drug use.

Certain classes of employees may more easily establish a claim related to HIV, AIDS, or Hepatitis C if they meet the following requirements:

1. The employee's regular course of employment involves handling or exposure to blood, semen, vaginal fluid, surgical fluid(s) or any other fluid(s) containing blood. Included in this category are health care providers, forensic laboratory workers, fire fighters, law enforcement officers, emergency medical technicians, paramedics and correctional officers.

2. **NO LATER THAN TEN (10) CALENDAR DAYS** after a possible significant exposure which arises out of and in the course of employment, the employee reports in writing to the employer the details of the exposure as provided by Commission rules. Reporting forms are available at the office of this employer or from the Industrial Commission of Arizona, 800 W. Washington, Phoenix, Arizona 85007, (602) 542-4661 or 2675 E. Broadway, Tucson, Arizona 85716, (520) 628-5181. If an employee chooses not to complete the reporting form, that employee may be at risk of losing a prima facie claim.

3. NO LATER THAN TEN (10) CALENDAR DAYS after the possible significant exposure the employee has blood drawn, and NO LATER THAN THIRTY (30) CALENDAR DAYS the blood is tested for HIV OR HEPATITIS C by antibody testing and the test results are negative.

4. **NO LATER THAN EIGHTEEN (18) MONTHS** after the date of the possible significant exposure at work, the employee is retested and the results of the test are HIV positive or the employee has been diagnosed as positive for the presence of HIV, or **NO LATER THAN SEVEN (7) MONTHS** after the date of the possible significant exposure at work, the employee is retested and the results of the test are positive for the presence of Hepatitis C or the employee has been diagnosed as positive for the presence of Hepatitis C.

# KEEP POSTED IN CONSPICUOUS PLACE NEXT TO WORKERS' COMPENSATION NOTICE TO EMPLOYEES

THIS NOTICE IS APPROVED BY THE INDUSTRIAL COMMISSION OF ARIZONA FOR CARRIER USE

# **EXPOSICION A FLUIDOS CORPORALES EN EL TRABAJO**

# **AVISO A LOS EMPLEADOS**

Re: El Virus de la Inmunodeficiencia Humana (VIH), Síndrome de la Inmundeficiencia Adquirida (SIDA) y Hepatitis C

Se les notifica a los empleados que se puede hacer una reclamación por una condición, infección, enfermedad o incapacidad relacionada con o derivada del Virus de Inmunodeficiencia Humana (VIH), Síndrome de Inmunodeficiencia Adquirida (SIDA), o Hepatitis C bajo lo provisto por la Ley de Compensación para los Trabajadores de Arizona y las reglas de La Comisión Industrial de Arizona. Tal reclamación debe incluír el suceso de una exposición importante en el trabajo, la que por lo general significa contacto de alguna ruptura de la piel o mucosa del empleado con la sangre, semen, fluido vaginal, fluido(s) quirúrgico(s) o cualquier otro fluido de una persona que contenga sangre. **EL EMPLEADO DEBE CONSULTAR A UN MEDICO PARA CONFIRMAR SU RECLAMACION.** Las reclamaciones no pueden resultar de actividad sexual o uso ilícito de drogas.

Ciertas clases de empleados pueden establecer más fácilmente una reclamación relacionada con el VIH, SIDA O Hepatitis C si reúnen los requisitos siguientes:

1. El curso regular del empleo del empleado requiere el manejo de o la exposición a sangre, semen, fluido vaginal, fluido(s) quirúrgico(s) o cualquier otro fluido que contenga sangre. Incluídos en esta categoría son los proveedores de cuidados de la salud, trabajadores de laboratorios forenses, bomberos, agentes policiales, técnicos médicos de emergencia, paramédicos y agentes correccionales.

2. NO MAS DE DIEZ (10) DIAS DE CALENDARIO después de una possible exposición importante que resulta de y en el curso de su trabajo, el empleado reporta a su patrón por escrito los detalles de la exposición como lo proveen las reglas de la Comisión. Las formas de reporte están disponibles en la oficina de este patrón o de la Comisión Industrial de Arizona, 800 W. Washington, Phoenix, Arizona 85007, (602) 542-4661 o 2675 E. Broadway, Tucson, Arizona 85716, (520) 628-5181. Si un empleado elige no llenar la forma de reporte, ese empleado corre el riesgo de perder una reclamación de prima facie.

3. NO MAS DE DIEZ (10) DIAS DE CALENDARIO después de una posible exposicón importante el empleado va a que le saquen sangre, y NO MAS DE TREINTA (30) DIAS DE CALENDARIO la sangre es analizada para VIH O HEPATITIS C por medio de análisis de anticuerpos y el análisis resulta negativo.

4. **NO MAS DE DIECIOCHO (18) MESES** después de la fecha de la posible exposición importante en el trabajo, el empleado es examinado nuevemente y los resultados del análisis son positivos por VIH o el empleado ha sido diagnosticado como positivo por la presencia de VIH, o **NO MAS DE SIETE (7) MESES** después de la fecha de la posible exposición importante en el trabajo, el empleado es examinado nuevamente y los resultados del análisis son positivos por la presencia de Hepatitis C o el empleado ha sido diagnosticado como positivo por la presencia de Hepatitis C.

# MANTENER FIJO EN UN LUGAR SOBRESALIENTE JUNTO AL AVISO A LOS EMPLADOS SOBRE COMPENSACION PARA TRABAJADORES

ESTE AVISO HA SIDO APROBADO POR LA COMISION INDUSTRIAL DE ARIZONA PARA USO DE LAS ASEGURADORAS

Este documento es una traduccion del texto original escrito en ingles. Esta traduccion no es oficial y no es vinculante para este estado o para una subdivision politica de este estado.

This document is a translation from original text written in English. This translation is unofficial and is not binding on this state or a political subdivision of this state.

# WORK EXPOSURE TO METHICILLIN-RESISTANT *STAPHYLOCOCCUS AUREUS* (MRSA), SPINAL MENINGITIS, OR TUBERCULOSIS (TB)

# Notice to Employees

Employees are notified that a claim may be made for a condition, infection, disease or disability involving or related to MRSA, spinal meningitis, or TB within the provisions of the Arizona Workers' Compensation Law. (A.R.S. § 23-1043.04) Such a claim shall include the occurrence of a significant exposure at work, which is defined to mean an exposure in the course of employment to aerosolized MRSA, spinal meningitis or TB bacteria. Significant exposure also includes exposure in the course of employment to MRSA through bodily fluids or skin.

Certain classes of employees (as defined below) may more easily establish a claim related to MRSA, spinal meningitis or TB by meeting the following requirements:

- 1. The employee's regular course of employment involves handling or exposure to MRSA, spinal meningitis or TB. For purposes of establishing a claim under this section, "employee" is limited to firefighters, law enforcement officers, correction officers, probation officers, emergency medical technicians and paramedics who are not employed by a health care institution;
- 2. No later than thirty (30) calendar days after a possible significant exposure, the employee reports in writing to the employer the details of the exposure;
- 3. A diagnosis is made within the following time-frames:
  - a. For a claim involving MRSA, the employee must be diagnosed with MRSA within fifteen (15) days after the employee reports pursuant to Item No. 2 above;
    - b. For a claim involving spinal meningitis, the employee must be diagnosed with spinal meningitis within two (2) to eighteen (18) days of the possible significant exposure; and
    - c. For a claim involving TB, the employee is diagnosed with TB within twelve (12) weeks of the possible significant exposure.

Expenses for post-exposure evaluation and follow-up, including reasonably required prophylactic treatment for MRSA, spinal meningitis, and TB is considered a medical benefit under the Arizona Workers' Compensation Act for any significant exposure that arises out of and in the course of employment if the employee files a claim for the significant exposure or the employee reports in writing the details of the exposure. Providing post-exposure evaluation and follow-up, including prophylactic treatment, does not, however, constitute acceptance of a claim for a condition, infection, disease or disability involving or related to a significant exposure.

Employers must post this notice in a conspicuous place next to the Workers' Compensation Notice to Employees.

# **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.

Argent, a Division of West Bend Waukesha, Wisconsin 53188

- 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.



# **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	Time Reported							
NAME OF WITNESS		DEPARTMENT/ADDRESS	PHONE					
(1)								
(2)								
Have witnesses fill out sepa	rate forms and	l give attach.						
2. How did the injury/illness occur?								
3. Was employee performin	-							
Employee was assisting wi								
4. Did injury occur because	of: 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 the job the employee was performing?								
7. Was the employee using all required safety equipment? Yes 🗌 No 🗌								

Argent- A Division of West Bend Mutual 1 of 2

LC360- Management Accident Investigation Report- Rev 2-17

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8. If No	which specific personal	protective equipment	was not used & why?
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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				Date			
			Responsible				
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	mpletir	ng Investiga	ation:				
Date:							

Argent- A Division of West Bend Mutual 2 of 2

LC360- Management Accident Investigation Report- Rev 2-17

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# **Employee Accident Report**

Name:	Accident Location:
Date of Injury:	Time:a.mp.m Date Reported:
Witnesses:	
Accident Description:	



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1 of 2

LC370- Employee Accident Report- Rev 2-17

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 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: \_\_\_\_\_

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2 of 2

LC370- Employee Accident Report- Rev 2-17

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# WITNESS REPORT OF INCIDENT

Name:	Injured Employee Name	2:
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 fr	om occurring again?	
Signed:	Date:	
Argent- A Division of West Bend N	Intual 1 of 1	LC338- Witness Incident Report- Rev 11-18
Copyright © Argent a division of West Bend Mutual this 29 day of November, 20 electronic or otherwise, without the express written consent of West Bend Mutual	018. No part of this publication ma Insurance Company. This is a Sam	y be reproduced or transmitted in any form or by any means, ble/Guideline and any policy developed should consider the

unique circumstances of the particular policyholder's business.



# **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

\*The supervisor and employee must sign schedule daily.

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

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1 of 2

LC208- Temporary Work Schedule- Rev 9-16

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# 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						

I clearly understand, take responsibility for, and acknowledge the limitations my physician, Dr. \_

has placed on me while participating in this Temporary work program.

(Signature and Date)

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2 of 2

LC208- Temporary Work Schedule- Rev 9-16

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