



Workers' Compensation Guide for Injured Workers

For questions and concerns regarding your specific workers' compensation claim, please contact the PMA Customer Service Center, 888.476.2669, or your PMA Claims Representative.

Getting Started with Workers' Compensation

What should I do if I am injured on the job?

- Immediately report the accident to your supervisor
- Your employer will report your accident to PMA, who administers your employer's workers' compensation program
- Once your accident has been reported to PMA, you'll receive an acknowledgement letter. You may be asked to fill out forms related to your injury. Please provide as much information as possible and promptly return the forms to PMA. Among the forms you may receive is a "Medical Authorization" form. This form enables PMA to obtain your medical records from your treating physician, so we can make a prompt determination as to your eligibility for benefits
- You may also be contacted by a PMA representative regarding your injury/illness
- If you have any questions, contact the PMA Customer Service Center at 888.476.2669

What should I know about PMA?

- PMA has been selected by your employer to administer their workers' compensation program
- We provide insurance and risk management services to employers throughout the United States. Founded in 1915 and headquartered in Blue Bell, PA, PMA is part of the Old Republic Insurance Group, the largest business segment within Old Republic International, one of the nation's 50 largest publicly held insurance organizations
- We will work with you to help you return to your pre-injury condition and to gainful employment
- Throughout the workers' compensation process, we will communicate with you to ensure that you receive proper medical care, and to make certain your claim is handled appropriately and promptly
- We maintain a complete staff of insurance and risk management professionals to help administer your claim

What is workers' compensation?

Workers' compensation provides medical care and reimbursement for a portion of lost wages to workers who are injured on the job, or have a work-related illness. Each state has its own specific law regarding workers' compensation. See [State Resources](#) in the Injured Worker Center to learn more about specific benefits provided in your state.

How will I know if I am entitled to receive workers' compensation benefits?

A claims representative will review the relevant documentation and medical reports and investigate your claim. If it is determined that your injury/illness is compensable under your state's workers' compensation laws, you are entitled to receive benefits.

[The Workers' Compensation Process](#)

What is covered by workers' compensation?

Workers' compensation is a system regulated by each state and benefits vary according to state. Some benefits that may be included as part of workers' compensation are:

1. All necessary and reasonable medical expenses related to your injury/illness, such as:

- Doctor visits
- X-rays
- Diagnostic tests
- Prescriptions
- Surgical procedures
- Hospital stays

2. Reimbursement for lost wages:

Workers' compensation generally provides payment for a portion of your lost wages if your injury/illness prevents you from working or you return to work in a modified capacity with a wage loss. You may be entitled to other additional benefits as provided by the workers' compensation law in your state. See [State Resources](#) in the PMA Injured Worker Center to learn more about specific benefits in your state.

What can I expect if my workers' compensation claim is accepted?

The workers' compensation process focuses on optimum medical recovery for injured workers and return to work as soon as medically appropriate. PMA works in collaboration with you, your employer, and your medical providers to help you achieve these goals.

When you receive medical treatment, it is important for you to notify your medical provider that you are receiving treatment for a work-related injury/illness *to avoid medical bills being sent to you*.

To help facilitate your recovery and return to work, keep your employer and PMA advised of doctor appointments and your return to work status. If your doctor releases you to return to work, let your employer and your claims representative know right away.

If you are a Medicare beneficiary, or are receiving Social Security Disability benefits, advise your PMA Claims Representative of this important information as soon as possible, so that benefits can be properly coordinated.

[Communication with PMA](#)

I have completed forms and other mail for PMA. Where should I send them?

Send all PMA claim correspondence to: PMA Customer Service Center, P.O. Box 5231, Janesville, WI 53547-5231, fax: 800.432.9762.

Who at PMA should I contact if I have a change of address?

Contact the PMA Customer Service Center, 888.476.2669 to report your change of address.

How do I find out if my workers' compensation check has been sent?

Contact the PMA Customer Service Center, 888.476.2669, and a representative will be able to assist you.

I can't remember who my claims representative is. What should I do?

Contact the PMA Customer Service Center, 888.476.2669, and a representative will be able to assist you.

Medical Bill Questions

If I receive bills from medical providers for treatment related to my work injury, what should I do?

If your claim has been accepted for workers' compensation benefits, send the bills to PMA at the following address or fax number:

PMA Customer Service Center
P.O. Box 5231
Janesville, WI 53547-5231

Fax: 1-800.432.9762

About PMA Companies

*PMA Companies (www.pmacompanies.com) provides risk management solutions and services in the U.S., specializing in workers' compensation for larger accounts. Headquartered in Blue Bell, PA, PMA Companies is part of the Old Republic General Insurance Group (www.oldrepublicinsurancegroup.com), the largest business segment within **Old Republic International (NYSE: ORI)**, one of the nation's 50 largest publicly held insurance organizations.*

*PMA Companies includes the **PMA Insurance Group**, specializing in workers' compensation and providing other commercial property & casualty insurance products; **PMA Management Corp. and PMA Management Corp. of New England**, providing results-driven TPA and risk services for workers' compensation, commercial auto, general liability, and commercial property.*

