

## **Guidelines for your Worker's Compensation Coverage**

*Provide this document to the Claimant at time of Report*

When a Conservation Legacy participant or employee becomes injured or ill as a result of their occupation, they can follow the below guidelines to seek medical care through worker's compensation.

### **SEEKING MEDICAL CARE**

1. **In an emergency**, head to the medical facility (preferably an Urgent Care facility) outlined in your Emergency Response Plan (ERP). If it is a life-threatening emergency, go to the nearest hospital. If you do not have an ERP and it is not a life-threatening emergency skip to step 2.
  - ⇒ If you are unsure if you need to go to a medical facility, or are unsure about how to triage an injury, you can call our Telephonic Nurse Triage at (866) 234 – 3805 for help.
2. **For non-emergencies**, work with Conservation Legacy Staff or Nurse Triage to find the best preferred provider care facility for your needs (Urgent Care, Occupational Medicine Clinic, Walk-In Clinic, etc.)\*.
  - a) Navigate to <https://www-lv.talispoint.com/sedgwick/login/> Username: **Sedgwick7819** Password: **7819**
  - b) Click Address Search and enter your address or an approximate address.
  - c) Click on the Hospitals and Initial Care *Provider Types* to search through the type of care you need.

\*If there are no preferred providers within a reasonable distance from your location, you can select to go to another facility not listed. Please prioritize going to these preferred providers when possible.
3. On your way to the medical facility, call your Conservation Legacy Staff OR on-call number to report the injury.
  - ⇒ All workers compensation visits must be reported to our provider within 24 hours, so it is important to communicate with Conservation Legacy Staff so they can begin the reporting process in a timely manner.

### **AT THE CARE FACILITY & AFTER TREATMENT**

1. Inform the facility that you are being seen for a Worker's Compensation incident as the paperwork to fill out may be different than a standard visit.
  - ⇒ Utilize a Letter from Treating Provider to fill out insurance information.
  - ⇒ For a worker's compensation visit you are not responsible for paying for anything at the time of the visit.
2. Have the **Letter from Treating Provider** with you when you are seen, and make sure that the doctor/provider fills it out before you leave the facility.
  - ⇒ Bring a new Letter with you for each follow-up visit as the document will detail out important information about restrictions you may be placed under to promote a return to full health.
3. Get back in touch with your Conservation Legacy Staff who will:
  - ⇒ Request a completed Incident Report Form AND Letter from Treating Provider.
  - ⇒ Report the injury to the Conservation Legacy insurance provider with the completed paperwork.
  - ⇒ Help decide how, if necessary, the injured/ill person should be pulled from the field.
4. Sedgwick will send the claimant (injured/ill person) a document via mail OR text stating the open claim's information and contacts within 3 days. If the claimant does not receive this document within 2 weeks of the report OR need more information sooner, contact Conservation Legacy Staff for this information.
5. Sedgwick may call the injured claimant to verify information and ask follow-up questions. If the claimant does not answer or respond to Sedgwick, the claim may not be approved or processed.
  - ⇒ Some claims are considered "medical only" where there is one doctor's visit and no follow-up needed. It is possible in these situations the claimant will not hear from Sedgwick after the initial contact (Step 4).
6. Sedgwick will send Conservation Legacy another document via mail once the claimant has been released to regular duty stating that the claim is closed.
  - \*Participants cannot return to full/regular duty until cleared to do so by a medical provider. Documentation needs to be provided by the provider to Conservation Legacy Staff to clear a claimant to return to regular duty.

## **RESPONSIBILITIES OF THE CLAIMANT**

Claimants are responsible for-

- ⇒ Scheduling and going to all follow up visits to return to full duty. Follow-up appointments and other treatment should be scheduled for days out of the field (off-hitch/days off).
- ⇒ Getting a completed Letter from Treating Provider for every follow-up appointment and providing the completed document to Conservation Legacy Staff.
- ⇒ Following up on the claim with the insurance company adjuster and providing them any requested documentation and information.
- ⇒ Answering phones or calling back the insurance company adjuster regarding their claim. Claims may not progress if the claimant does not respond to the adjuster.
- ⇒ Adhering to prescribed restrictions and refrain from any activity, work-related or not, that could aggravate their condition.
- ⇒ **If claimant is not actively and positively managing their claim (examples include missing follow up visits, not working with insurance company, not showing up for modified work, returning to regular duty without authorization, or not actively trying to improve their injury), they risk losing compensation benefits.**

## **OTHER INFORMATION**

### **Bills:**

- If you receive a bill from your medical provider, notify your assigned claims adjuster OR call Sedgwick at (877) 246-3894. It is the claimant's responsibility to follow up and direct any incorrect charges to the worker's compensation company.
- If the claim is approved the claimant is not responsible for paying for ANY medical costs including, but not limited to: co-pays, prescription medications, surgeries, and assistance devices such as crutches.

**Prescription medications:** Provide the pharmacy with the OPTUM Rx Medication Card. If the pharmacy is not sure how to register the information have the *pharmacy* call (800) 964-2531 to clarify any confusion.

### **Communication:**

- Once the report is made to Sedgwick, it is the claimant's responsibility to communicate with the insurance company about requests or issues regarding this claim by calling Sedgwick at (877) 246-3894.
- If the claimant is given modified or restricted duty, it is the responsibility of the claimant to update Conservation Legacy and the insurance company when they are released by a medical provider back to full duty.

### **Denied Claims:**

- If your claim is identified by Sedgwick to be NOT work-related, you will personally be responsible for all medical bill payments. If a claim is denied, the medical bills will be sent to the injured claimant and the claimant is responsible for paying the bills.
- Claimants can appeal a denied claim if they chose, but unless there is a reversal of the original decision, medical bills are the responsibility of the claimant and lost wages are not paid.

### **Other:**

- If the claimant is unable to work due to the injury/illness they can be covered by Lost Time through the insurance company that will pay a portion of the claimants living allowance or wage for the duration of the lost time. If the claimant continues to receive the weekly living allowance, they will not be compensated for lost time.

**Insurance Carrier Contact Number**

Sedgwick: 877-246-3894