

**ARKANSAS WORKERS' COMPENSATION INSURANCE PROGRAM
IMPORTANT NOTICE**

POLICYHOLDERS NOTICE OF LOSS CONTROL SERVICES

In compliance with the Arkansas Workers' Compensation Insurance plan, we provide for our policyholders a broad range of Loss Control Services. When requested, our Loss Control Department is prepared to provide, at no additional charge, the following services:

1. Consultative services pertaining to the safety performance of your business and operations.
2. An appraisal of the various mechanical hazards, material handling methods, chemical and ergonomic exposures that may exist at your business.
3. Advice and assistance in the recognition, evaluation and control of occupational safety and health hazards.
4. Advice and assistance in coordinating and implementing employee safety and health programs.
5. Recommendations for corrective actions to address workplace hazards identified in conjunction with other services provided.
6. Assistance in developing a comprehensive safety and health program for your business, including the following elements:
 - Safety Policy
 - Safety Rules
 - Safety Inspections, both Regular and Periodic
 - Preventative Maintenance Programs
 - Safety and Health Training Programs
 - First Aid Programs
 - Accident Investigation Programs
 - Recordkeeping

(Note: Our representatives are ethically and legally required to submit recommendations for discrepancies and deficiencies discovered in the course of their consultations with you. Mandatory compliance may be required.)

Contact Us

If you wish to have the Loss Control Department provide any of these services for your business:

Telephone: (678) 258-8105

Toll-Free: 1-877-882-1305

(please ask for the Loss Control Department)

e-mail: ARlosscontrol@amtrustgroup.com

Or detach the coupon below and mail to:

Amtrust North America

Attn. Gina Forstman

P.O. Box 5446

Cleveland, OH 44101-0446



Yes, we are interested in Loss Control Assistance.

Company Name: _____ **Policy Number:** _____

Address: _____

Telephone Number: _____ **Person to Contact:** _____

Position/Title: _____

Workers' Compensation Quick Reference Guide

Carrier: Technology Insurance Company

Claim Administrator: Amtrust North America
P.O. Box 5446
Cleveland, OH 44101-0446
678-258-8000 Fax - 678-258-8399
Toll Free: 888-239-3909

CONTACTS

Claims Analyst:	Richard Gomez	770-369-9860
Policy Svcs/Loss Control:	Gina Forstman	678-258-8105
Customer Service:		877-882-1305

YOUR DUTIES UNDER THE WCIP

1. Pay all premiums promptly and timely
2. Advise us or your agent of any material change in your corporate entity, location of business or a change in the nature of your business.
3. All claims must be reported timely.
4. Payroll and overtime records must be available at all times.
5. Allow reasonable access to your workplace for safety inspections during business hours.
6. Loss Control recommendations must be complied within specified time frames.

Lack of cooperation in any of these areas could result in cancellation.

YOUR RESPONSIBILITIES BEFORE & AFTER AN INJURY

1. **Report all injuries immediately on the proper State Board forms.**
2. Emergency Situations:
In case of emergency send the injured employee to the closest emergency facility.
3. Assist injured employees in getting appropriate medical care.

Technology Insurance Company

For Worker's Compensation Claims

24/7 Toll Free Claim Reporting for All States



(888)239-3909



WorkersCompClaimReport@AmTrustgroup.com



www.amtrustfinancial.com

When a work injury is reported to you, simply email the claim report to the email address stated above. The state law **requires the employer to timely and fully complete the State specific First Report of Injury form.** You must have the following information available when you complete the claim form:

Information Required for All Claims Reported



1. Name of employer (name as it appears on the policy is preferred).
2. Policy Number, if known.
3. Injured employees': Name, Address, Phone, Social Security Number, Date of Hire and Date of Birth.
4. Date, Time & Place of Incident
5. Description of accident or incident
6. Nature of Injury
7. Name & phone for initial medical provider, if known.
8. Wage Information

MAKING IT EASY...

TO GET WORKERS' COMPENSATION PRESCRIPTIONS FILLED.

Optum has been chosen to manage your workers' compensation pharmacy benefits for your employer or their insurer. Below is your First Fill card that will allow you to receive your injury-related prescriptions at your local pharmacy. Please fill out the card based on the instructions below.

Injured Employee:



If you need a prescription filled for a work-related injury or illness, go to an Optum Tmesys® network pharmacy. Give this temporary card to the pharmacist. The pharmacist will fill your prescription at low or no cost to you.



If your workers' compensation claim is accepted, you will receive a more permanent pharmacy card in the mail. Please use that card for other work-related injury or illness prescriptions.




Most pharmacies, including Walgreens, our preferred provider, and all major chains, are included in the network. To find a network pharmacy call 1-866-599-5426 or visit tmesys.com.

Questions? Need Help?



1-866-599-5426



WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM

AmTrust North America
CARRIER/TPA EMPLOYER

INJURED WORKER NAME _____

Please provide directly to Pharmacist
SOCIAL SECURITY NUMBER _____ DATE OF INJURY (YYMMDD) _____

Notice to Cardholder: Present this card to the pharmacy to receive medication for your work-related injury. To locate a pharmacy: tmesys.com.

Attention Pharmacists: Enter RxBIN, RxPCN and GROUP. Member ID # format is the date of injury and SSN combined as follows: YYMMDD123456789.

Tmesys is the designated PBM for this patient.

Tmesys Pharmacy Help Desk
1-800-964-2531

	<u>NDC</u>	or	<u>Envoy</u>
RxBIN	004261		002538
RxPCN	CAL	or	Envoy Acct. #
GROUP	FF _____		

NOTE: This First Fill card is only valid for your workers' compensation injury or illness.



Employer:

Immediately upon receiving notice of injury, fill in the information above and give this form to the employee.

HACEMOS MÁS SENCILLO...

EL ABASTECIMIENTO DE LAS RECETAS MÉDICAS DEL PROGRAMA DE COMPENSACIÓN POR ACCIDENTES LABORALES.

Optum ha sido elegido para administrar los beneficios farmacéuticos de su programa de compensación por accidentes laborales para su empleador o su asegurador. Más adelante incluimos su tarjeta First Fill que le permitirá recibir las recetas médicas relacionadas con su lesión en su farmacia local. Llene esta tarjeta siguiendo las instrucciones que se indican a continuación.

Empleado lesionado:



Si necesita que se le abastezca su receta médica para una lesión o enfermedad relacionada con su trabajo, visite una farmacia de la red Optum Tmesys®. Entregue esta tarjeta temporal al farmacéutico. El farmacéutico abastecerá su receta médica bajo costo o sin costo alguno.



Si se acepta su reclamación del programa de compensación por accidentes laborales, recibirá una tarjeta permanente por correo. Use esa tarjeta para otras recetas médicas de lesiones o enfermedades relacionadas con su trabajo.




La mayoría de farmacias, incluyendo Walgreens, nuestro proveedor preferido, y todas las grandes cadenas de farmacias, forman parte de la red. Para encontrar una farmacia de la red, llame al 1-866-599-5426 o visite tmesys.com.

**¿Tiene alguna pregunta?
 ¿Necesita ayuda?**



1-866-599-5426



WORKERS' COMPENSATION PRESCRIPTION DRUG PROGRAM

AmTrust North America
 PORTADORA EMPLEADOR

NOMBRE DEL TRABAJADOR LESIONADO

Please provide directly to Pharmacist

NUMERO DE SEGURO SOCIAL FECHA DE LA LESION (AAMMDD)

Aviso para el titular de la tarjeta: Presente esta tarjeta a la farmacia para recibir los medicamentos para la lesión relacionada con su trabajo. Para ubicar una farmacia, visite tmesys.com.

Attention Pharmacists: Enter RxBIN, RxPCN and GROUP. Member ID # format is the date of injury and SSN combined as follows: YYMMDD123456789.

Tmesys is the designated PBM for this patient.

Tmesys Pharmacy Help Desk
1-800-964-2531

	NDC	Envoy
RxBIN	004261	or 002538
RxPCN	CAL	or Envoy Acct. #
GROUP	FF	

NOTA: Esta tarjeta First Fill solo es válida para una lesión o enfermedad cubierta por su programa de compensación por accidentes laborales.



Empleador:

Inmediatamente después de recibir un aviso sobre una lesión, llene la información antes indicada y entregue este formulario al empleado.

RETURN-TO-WORK; A GREAT IDEA

We at the AmTrust Group, are convinced that an employer who provides light, or restricted work for injured employees, enjoys numerous benefits. This is not just an opinion, it's something we see day in and day out. Consider:

- Unless an injured worker returns to the workplace within 60 days, chances of him/her ever returning drop dramatically. (resulting in a very expensive permanent disability situation.)
- After 6 months away from the workplace, only 50% chance of return.
- After 12 months, only a 10% chance of return.

Some Return-to Work Benefits Include:

- Test of malingering potential. Injured employees who refuse light duty are more prone to being malingerers.
- Opportunity for employer to demonstrate true concern for workers' well-being.
- Promotion of rehabilitation and recovery.
- Lower medical and rehabilitation costs.
- Productivity.
- Morale improvement for the injured worker.
- Ability for the employer to monitor the injured employee's recovery progress.
- Decrease of WC claims costs, with resultant downstream WC premium savings.

(Notice we're not just talking about 'feel-good' issues, but also hard dollars !)

Some common misconceptions (and truths) about Return-to-Work / Light Duty:

Misconception: *We've already got too many "programs" around here, and don't need any more paper.*

Truth: While it is true a written, planned program works best, in many cases a Light Duty program can be nothing more than a management understanding of the benefits and principles of Return-to-Work, how it works, and the commitment to just do it when light-duty recommendations are made by WC physicians.

Misconception: *It will get me into an Americans With Disabilities (ADA) "situation".*

Truth: Light-duty and ADA reasonable accommodation are two entirely separate issues. Generally, light duty is a temporary assignment, for a relatively short period. ADA accommodations are made for serious, permanent disabilities that impair major life activities.

Misconception: *I'll have to devise a whole new job each time an employee needs light duty.*

Truth: The vast majority of light-duty restrictions require accommodating only one or two factors, such as no lifting over 10 pounds or the like. In many cases, if you break the jobs down into individual **tasks**, you'll see that only one or two tasks within the employee's normal job are affected, and can be handled in some other way.

Misconception: *Once an employee gets into a "cushy" light-duty job, s/he'll never leave it, and I'll be stuck with it.*

Truth: Light duty is always defined by, and monitored by the attending physician. An employee on light duty is periodically monitored by the physician for improvement, and is released for full-duty as soon as medically indicated.

Misconception: *We're a union company. Our union won't allow us to pay lower rates, or move employees between classifications, or between bargaining groups.*

Truth: Any Local that objects to a Return-to-Work program should be referred to its national body for guidance. Return to Work is universally recognized as a very positive influence on an injured worker (as well as benefiting the employer). Labor unions, whose major purpose for existence is the benefit of the workers they represent, should not only tolerate Return-to-Work programs, but enthusiastically promote, and assist in such programs' implementation and operation. It is strongly suggested that management approach labor representatives to solicit their input, and assistance in making Return to Work a positive force in your workplace.

Misconception: *I might be willing to place a worker in a light-duty position, but I can't afford pay them their full pay, for the decreased productivity.*

Truth: Talk to your WC insurer's claims professional. In many cases, states' WC plans provide for make-up pay to replace some, or all of the injured employees' decreased earnings. The goal of getting them back to the workplace, and doing some productive work is that important!

YOUR BUSINESS AND UNINSURED SUBCONTRACTORS

Many otherwise knowledgeable business owners utilize uninsured subcontractors for various services; unaware of the risks they are incurring for their businesses. An **uninsured subcontractor** is typically a business that does not provide workers compensation insurance for its employees. This may be because the business is a "one-man shop" and believes he wants to personally assume the risk of financial loss in the event of injury; in other cases it may be ignorance of the law; or an effort to avoid the cost of workers' compensation insurance. Uninsured subcontractors often appear as construction trades-people, owner-operator truckers, service firms (especially small operators), and others.

In truth, there are NO uninsured subcontractors. When an "uninsured subcontractor" employee, (including a one-man business) is injured while working on your behalf, the courts have repeatedly held that it is in the public interest that YOU, the beneficiary of the sub's work, provide workers' compensation coverage for these "uninsured employees." You cannot opt out of this duty. No one can sign a document of any kind and relieve you of this responsibility. You are carrying these employees on your workers' compensation policy whether you want to or not, whether you even realize it or not. Because of this "involuntary coverage," when an insurance company auditor finds payment to uninsured subcontractors, he will treat this payment as your payroll, and you will receive a bill for additional premium. Your insurance company, like it or not, is in fact providing workers' compensation coverage for these uninsured sub's employees, so the company is entitled to the premium for providing the coverage, whether or not there is an injury. With high-hazard occupations, such as steel erectors, roofers, and others, you may be shocked to find that one or two uninsured subs have more than doubled your workers compensation premium!

Some businesses, aware of this problem, use "hold-backs," "retainages" or "backcharges" of a set percentage of job cost, often 10% or 15% to try and offset the additional premiums they know they'll have to pay for using uninsured subcontractors. The problem with this is that each of the trades carries different rates, according to the relative hazard of the trade. Rates are expressed in dollars per hundred dollars of payroll, so there's an easy-to-see correlation in percentages. For instance, a certain trade may carry a rate of \$7.50, meaning that for each \$100 dollars of payroll paid, the insurance company collects \$7.50 of premium. If you pay \$1,000 of payroll for employees engaged in that trade, you'll owe \$75.00 of premium. But the differing rates can get you into trouble. For instance, if you're holding back 15% on a roofer, without knowing that the rate for roofers (a very high hazard occupation) is \$30.00, you're shorting yourself by half. On the other hand, if you withhold 15% on a tradesman whose rate is only \$7.50, you're over-charging him by 100%. Rates not only vary by trade, but they can fluctuate from state-to-state, they can vary according to the rate filings of different companies, and they go up and down according to actuarial loss experience. Trying to obtain and keep up with these many rates, is a time-consuming and unproductive task, well beyond the capabilities of most

businesses. Regardless of correct premium figures, in many cases, insurance underwriters feel they're assuming too much hidden risk through use of uninsured subcontractors and cancel the insurance of businesses who use uninsured subs.

There's another, even worse angle to using uninsured subs. You're probably aware that safety pays, and you make certain efforts to be sure your direct employees do not take unnecessary risks, do not work with unnecessarily dangerous or broken tools and equipment, and are protected from toxic materials. But a subcontractor might not take these precautions. And if his carelessness leads to employee injury, YOUR claim history will be damaged. Insurance companies have a mechanism to reward claim-free businesses, and recoup some of their losses from businesses that have excessive claims. It's based on your employee injury claims history, and does include uninsured subcontractor injuries.

An injury to an uninsured subcontractor's employee can ruin your insurance history, significantly raise your insurance premiums, force you into the assigned risk pool, (even higher premiums), and in extreme cases, run your insurance costs so high you are forced out of business.

RECOMMENDATIONS--

- 1.) Avoid using any uninsured subs, but especially high-hazard occupations such as roofing, carpenters, and painters. It is false economy to use uninsured businessmen who seem to offer lower costs. They may be operating outside the law, and in fact, are transferring the costs of *their* risk, and potential economic devastation, to you.
- 2.) Obtain current certificates of workers compensation (and other applicable coverages) from the sub's insurance agent or insurance carrier. Do not accept photocopied or even original-looking certificates directly from the sub. There are too many cases of forged certificates being presented. It is routine, ordinary business for agents to receive requests for and issue these certificates; you should accept no excuses. A sub that attempts to discourage you in this regard may very well be trying to defraud you. Implement a hard and fast rule— "No insurance certificate—no check on Friday"
- 3.) If your business routinely uses numerous subcontractors, you should consider using payroll and accounting software that automatically tracks the expiration dates of subcontractors' workers compensation insurance. Once you receive the certificate of insurance, you enter the expiration date of the policy into the software. The system will then alert you to subs whose policies are about to expire or have expired. Some systems can even be set up so they won't issue a paycheck if the expiration date has passed— a great incentive to use with your subs!

☐ Rates used are for illustrative purposes only, and do not reflect any actual insurance rates.

WORKERS COMPENSATION – FIRST REPORT OF INJURY OR ILLNESS

EMPLOYER (NAME & ADDRESS INCL ZIP)		CARRIER/ADMINISTRATOR CLAIM NUMBER		OSHA LOG CASE #		REPORT PURPOSE CODE			
		JURISDICTION		JURISDICTION CLAIM NUMBER					
		INSURED REPORT NUMBER							
		EMPLOYER'S LOCATION ADDRESS (IF DIFFERENT)				LOCATION #			
INDUSTRY CODE		EMPLOYER FEIN						PHONE #	
CARRIER/CLAIMS ADMINISTRATOR									
CARRIER (NAME, ADDRESS, & PHONE #)			POLICY PERIOD		CLAIMS ADMINISTRATOR (NAME, ADDRESS & PHONE NO)				
			TO						
			CHECK IF APPROPRIATE						
			<input type="checkbox"/> SELF INSURANCE						
CARRIER FEIN		POLICY/SELF-INSURED NUMBER			ADMINISTRATOR FEIN				
EMPLOYEE/WAGE									
NAME (LAST, FIRST, MIDDLE)			DATE OF BIRTH		SOCIAL SECURITY NUMBER		DATE HIRED	STATE OF HIRE	
ADDRESS (INCL ZIP)			SEX		MARITAL STATUS		OCCUPATION/JOB TITLE		
			<input type="checkbox"/> M MALE <input type="checkbox"/> F FEMALE <input type="checkbox"/> U UNKNOWN		<input type="checkbox"/> U UNMARRIED SINGLE/DIVORCED <input type="checkbox"/> M MARRIED <input type="checkbox"/> S SEPARATED <input type="checkbox"/> K UNKNOWN		EMPLOYMENT STATUS		
PHONE			# OF DEPENDENTS				NCCI CLASS CODE		
RATE PER:		<input type="checkbox"/> DAY WEEK	<input type="checkbox"/> MONTH OTHER:	DAYS WORKED/WEEK		FULL PAY FOR DAY OF INJURY? DID SALARY CONTINUE?		<input type="checkbox"/> YES <input type="checkbox"/> NO	
		<input type="checkbox"/> YES <input type="checkbox"/> NO						<input type="checkbox"/> YES <input type="checkbox"/> NO	
OCCURRENCE/TREATMENT									
TIME EMPLOYEE BEGAN WORK	<input type="checkbox"/> AM <input type="checkbox"/> PM	DATE OF INJURY/ILLNESS		TIME OF OCCURRENCE () CANNOT BE DETERMINED		<input type="checkbox"/> AM <input type="checkbox"/> PM	LAST WORK DATE	DATE EMPLOYER NOTIFIED	DATE DISABILITY BEGAN
CONTACT NAME/PHONE NUMBER			TYPE OF INJURY/ILLNESS			PART OF BODY AFFECTED			
DID INJURY/ILLNESS/EXPOSURE OCCUR ON EMPLOYER'S PREMISES? <input type="checkbox"/> YES <input type="checkbox"/> NO			TYPE OF INJURY/ILLNESS CODE			PART OF BODY AFFECTED CODE			
DEPARTMENT OR LOCATION WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED				ALL EQUIPMENT, MATERIALS, OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED					
SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED				WORK PROCESS THE EMPLOYEE WAS ENGAGED IN WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED					
HOW INJURY OR ILLNESS/ABNORMAL HEALTH CONDITION OCCURRED. DESCRIBE THE SEQUENCE OF EVENTS AND INCLUDE ANY OBJECTS OR SUBSTANCES THAT DIRECTLY INJURED THE EMPLOYEE OR MADE THE EMPLOYEE ILL								CAUSE OF INJURY CODE	
DATE RETURN(ED) TO WORK		IF FATAL, GIVE DATE OF DEATH		WERE SAFEGUARDS OR SAFETY EQUIPMENT PROVIDED?			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
				WERE THEY USED?			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
PHYSICIAN/HEALTH CARE PROVIDER (NAME & ADDRESS)			HOSPITAL OR OFF SITE TREATMENT (NAME & ADDRESS)				INITIAL TREATMENT		
							0 NO MEDICAL TREATMENT 1 MINOR: BY EMPLOYER 2 MINOR CLINIC/HOSP 3 EMERGENCY CARE 4 HOSPITALIZED > 24 HOURS 5 FUTURE MAJOR MEDICAL/ LOST TIME ANTICIPATED		
OTHER									
WITNESSES (NAME & PHONE #)									
DATE ADMINISTRATOR NOTIFIED		DATE PREPARED	PREPARER'S NAME & TITLE				PHONE NUMBER		

AWCC Form 1
(Employer's First Report of Injury or Illness)

Ark. Code Ann. § 11-9-529 allows employers 10 days to report injuries. Those involving either more than 7 days of lost time or indemnity payments require **Form 1**. Also, a Form 1 is required for all controversies including a medical-only case. Self-insured employers file **Form 1** with the AWCC; other employers send it to their insurance representatives.

Employers do **NOT** fill in the shaded areas.

On **Form 1**, employers/carriers must:

1. In the **Occurrence Section** list the date the employer first knew of the injury. The 10 days to report begin either on the date of disability **or** the date the employer was notified, whichever date is later.
2. Give the name of the carrier. An insurance agency or third party administrator should be listed in the **Preparer's Section**. A carrier can pre-print its name and address in the **Carrier Section** to help clients properly report.
3. Specify the carrier Federal Employer Identification Number (FEIN) in the **Carrier Section**.
4. Type or print in ink. An illegible, incomplete **Form 1** will be returned.

Neglect of **Form 1**: Late employee benefits, exposing employers to fines.

Lack of **Form 1**: Delays in insurance investigation.

General inquiries on Form 1 can be answered by the AWCC Support Services Division. Questions on a specific Form 1 may be directed to the Research and Statistics Section, which processes the accident reports. (1-800-622-4472 or 501-682-3930).

Ark. Code Ann. §11-9-106(a): "Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme, or artifice for the purpose of: obtaining any benefit or payment; defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment; or obtaining or avoiding workers' compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter shall be guilty of a Class D felony. Fifty percent (50%) of any criminal fine imposed and collected under this section shall be paid and allocated in accordance with applicable law to the Death and Permanent Total Disability Trust Fund administered by the Workers' Compensation Commission."

(Revised 1-1-2001)

EMPLOYER'S INSTRUCTIONS

DO NOT ENTER DATA IN SHADED FIELDS

DATES:

Enter all dates in MM/DD/YY format.

INDUSTRY CODE:

This is the code which represents the nature of the employer's business, which is contained in the Standard Industrial Classification Manual or the North American Industry Classification System, published by the Federal Office of Management and Budget.

CARRIER:

The licensed business entity issuing a contract of insurance and assuming financial responsibility on behalf of the employer of the claimant.

CLAIMS ADMINISTRATOR:

Enter the name of the carrier, third party administrator, state fund, or self-insured responsible for administering the claim.

AGENT NAME & CODE NUMBER:

Enter the name of your insurance agent and his/her code number if known. This information can be found on your insurance policy.

OCCUPATION/JOB TITLE:

This is the primary occupation of the claimant at the time of the accident or exposure.

EMPLOYMENT STATUS:

Indicate the employee's work status. The valid choices are:

Full-Time	On Strike	Unknown	Volunteer
Part-Time	Disabled	Apprenticeship Full-Time	Seasonal
Not Employed	Retired	Apprenticeship Part-Time	Piece Worker

DATE DISABILITY BEGAN:

The first day on which the claimant originally lost time from work due to the occupation injury or disease or as otherwise designated by statute.

CONTACT NAME/PHONE NUMBER:

Enter the name of the individual at the employer's premises to be contacted for additional information.

TYPE OF INJURY/ILLNESS:

Briefly describe the nature of the injury or illness, (eg. Lacerations to the forearm).


PART OF BODY AFFECTED:

Indicate the part of body affected by the injury/illness, (eg. Right forearm, lower back).

DEPARTMENT OR LOCATION WHERE ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Maintenance Department or Client's office at 452 Monroe St., Washington, DC 26210)

If the accident or illness exposure did not occur on the employer's premises, enter address or location. Be specific.

Form AR-C	ARKANSAS WORKERS' COMPENSATION COMMISSION 324 Spring Street, Little Rock, AR 72201 Mail: P. O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472 1-800-622-4472 (Little Rock Office) 1-800-852-5376 (Springdale Office)	
	Authority: Ark. Code Ann. § 11-9-702 Revised: 1-1-2001 Updated: 6-16-14	

CLAIM FOR COMPENSATION

EMPLOYEE INFORMATION (Please Print in Ink)

Employee's Last Name	First Name	M. I.	Social Security Number	Date of Birth	(Area Code) Home Phone No.
Street Address or P.O. Box			City	State	Zip Code
Child Support Obligation: <input type="checkbox"/> Current <input type="checkbox"/> Past Due Payable to:					

EMPLOYER INFORMATION (Please Print)

Employer's Name (name under which doing business)				(Area Code) Employer's Telephone No.
Employer's Street Address	Employer's City	State	Zip Code	

ACCIDENT INFORMATION (Please Print)

Employer's Workers' Compensation Insurance Carrier (if known)	Place of Accident (City, State)	Date of Accident
Briefly describe the cause of injury and the part of body injured		

CLAIM INFORMATION (Please Print)

If this claim is for **initial** benefits (no benefits, either medical or indemnity, have been received), what compensation benefits are you claiming?
 Temporary Total Disability Temporary Partial Disability Permanent Partial Disability Permanent Total Disability
 Rehabilitation Attorney Fees Medical Expenses Other (Explain):

If this claim is for **additional** benefits, what specific benefits are you claiming?
 Additional Temporary Total Additional Temporary Partial Disability Additional Permanent Partial Additional Medical Expenses
 Rehabilitation Attorney Fees Other (Explain):

If employee is deceased and claim is for death benefits, list name and address of all persons claiming death benefits: _____

List person or entity (with address, phone number) which has paid benefits under a group health, disability or loss of income policy for the injury reported on this form: _____

I hereby authorize any hospital, physician, psychotherapist or practitioner of the healing arts to furnish the bearer any information, including, but not limited to, copies of medical records concerning my past, present or future physical, mental or emotional condition. I hereby waive my physician- and psychotherapist-patient privilege. A photostatic copy of this authorization shall be as effective and valid as the original.

Date: _____ Signature: _____

If claimant is represented by an attorney, that legal representative must sign below pursuant to Ark. Code Ann. §11-9-717.

 Name and Address of Attorney

 Signature

AWCC Form C
(Claim for Compensation)

Ark. Code Ann. § 11-9-702 allows employees or their dependents to file claims for compensation and sets time limits for those filings.

This is the AWCC's prescribed form for this action. It is filed directly with the AWCC, usually by claimants or their attorneys.

Care must be taken on **Form C**:

1. Type or print in ink. Do not use pencil.
2. Information must be complete.
3. Employer's business name is needed, not the name of the foreman or supervisor.
4. Date of injury is essential. If specific date unavailable, as in the case of diseases, list date employee knew of the condition.
5. Street address of employer must be given to allow the AWCC to contact the correct employer.
6. Employee's signature at bottom is required.

Questions on a specific Form C may be answered by the Legal Advisor Division (1-800-250-2511 or 501-682-3930). General information is available from the Support Services Division (1-800-622-4472 or 501-682-3930).

Ark. Code Ann. §11-9-106(a): Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme, or artifice for the purpose of: obtaining any benefit or payment; defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment; or obtaining or avoiding workers' compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter shall be guilty of a Class D felony. Fifty percent (50%) of any criminal fine imposed and collected under ... this section shall be paid and allocated in accordance with applicable law to the Death and Permanent Total Disability Trust Fund administered by the Workers' Compensation Commission.

Ark. Code Ann. §11-9-115 requires applicants for workers' compensation benefits to state if child support payments are due, to whom, and if payments are current or past due.

Ark. Code Ann. §11-9-717: Any person or attorney signing a claim, request for benefits, controversion of benefits, request for hearing or other paper of a party, certifies the action is taken after reasonable inquiry; is well grounded in fact; is warranted by existing law or a good faith argument for extension, modification or reversal of existing law; and is not interposed for any improper purpose or for delay. Violators of this provision may be subject to sanctions, which may include payment of reasonable expenses incurred by others and reasonable attorney fees for responding to the claim, request or motion, or for failure to appear at a hearing, deposition or other scheduled matter.

EMPLOYER'S INSTRUCTIONS – cont'd

ALL EQUIPMENT, MATERIAL OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Acetylene cutting torch, metal plate)

List all of the equipment, materials, and/or chemicals the employee was using, applying, handling or operating when the injury or illness occurred. Be specific, for example: decorator's scaffolding, electric sander, paintbrush, and paint.

Enter "NA" for not applicable if no equipment, materials, or chemicals were being used. NOTE: The items listed do not have to be directly involved in the employee's injury or illness.

SPECIFIC ACTIVITY THE EMPLOYEE WAS ENGAGED IN WHEN THE ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

(eg. Cutting metal plate for flooring)

Describe the specific activity the employee was engaged in when the accident or illness exposure occurred, such as sanding ceiling woodwork in preparation for painting.

WORK PROCESS THE EMPLOYEE WAS ENGAGED IN WHEN ACCIDENT OR ILLNESS EXPOSURE OCCURRED:

Describe the work process the employee was engaged in when the accident or illness exposure occurred, such as building maintenance. Enter "NA" for not applicable if employee was not engaged in a work process (eg. walking along a hallway).

HOW INJURY OR ILLNESS/ABNORMAL HEALTH CONDITION OCCURRED. DESCRIBE THE SEQUENCE OF EVENTS AND INCLUDE ANY OBJECTS OR SUBSTANCES THAT DIRECTLY INJURED THE EMPLOYEE OR MADE THE EMPLOYEE ILL:

(Worker stepped back to inspect work and slipped on some scrap metal. As worker fell, worker brushed against the hot metal.)

Describe how the injury or illness/abnormal health condition occurred. Include the sequence of events and name any objects or substance that directly injured the employee or made the employee ill. For example: Worker stepped to the edge of the scaffolding to inspect work, lost balance and fell six feet to the floor. The worker's right wrist was broken in the fall.

DATE RETURN(ED) TO WORK:

Enter the date following to most recent disability period on which the employee returned to work.

Formulario AR-C	COMISIÓN DE COMPENSACIÓN DE LOS TRABAJADORES DE ARKANSAS	C
	324 Spring Street, Little Rock, AR 72201 Correo: P.O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472	
Autoridad: Ark. Code Ann., apartado 11-9-702 Revisado: 1-1-2005 Actualizada: 08-31-06		

RECLAMACIÓN DE COMPENSACIÓN

DATOS DEL EMPLEADO (utilizar tinta y mayúsculas)

Apellido	Nombre	Inicial de 1 2 nd nombre	# de la Seguridad Soc.	Fecha de nacimiento	(Prefijo), número de teléfono particular
Dirección o apartado de correos			Ciudad		Estado Código postal
¿Tiene obligación de pagar manutención de sus hijos? <input type="checkbox"/> Estoy al corriente <input type="checkbox"/> Estoy Atrasado/a <input type="checkbox"/> Pagaderos a:					

DATOS DEL EMPLEADOR (utilizar mayúsculas)

Nombre del empleador (denominación con la que opera)				(Prefijo), número de teléfono del empleador	
Dirección del empleador			Ciudad del empleador		Estado Código postal

INFORMACIÓN SOBRE EL ACCIDENTE (utilizar mayúsculas)

Aseguradora de compensación de los trabajadores del empleador (si se conoce)	Lugar del accidente (ciudad, estado)	Fecha del accidente
Describa brevemente la parte del cuerpo lesionado y la causa de la lesión: _____ _____ _____ _____		

INFORMACIÓN DE LA RECLAMACIÓN (utilizar mayúsculas)

Si se trata de una reclamación de beneficios **iniciales** (no ha recibido beneficios médicos o de indemnización), ¿qué tipo de beneficios está reclamando?
 Discapacidad total temporal
 Discapacidad parcial temporal
 Discapacidad parcial permanente
 Discapacidad total permanente
 Rehabilitación
 Gastos de abogados
 Gastos médicos
 Otras (explicar): _____

Si se trata de una reclamación de beneficios **adicionales**, ¿qué tipo de beneficios concretas está reclamando?
 Discapacidad total temporal adicional
 Discapacidad parcial temporal adicional
 Discapacidad parcial permanente adicional
 Gastos médicos adicionales
 Rehabilitación
 Gastos de abogados
 Otras (explicar): _____

Si el empleado ha fallecido y se trata de una reclamación de beneficios por fallecimiento, indicar el nombre y la dirección de todos los que reclamen dichas beneficios: _____

Indique cualquier persona o entidad (con dirección y número de teléfono) que haya pagado alguna prestación dentro de una póliza de salud colectiva, discapacidad o pérdida de ingresos por la lesión a la que se refiere este formulario: _____

Por la presente autorizo a cualquier hospital, médico, psicoterapeuta o profesional sanitario a suministrar al portador cualquier dato, verbal o escrito, incluidos, entre otros, copias de los registros médicos relativos a mi estado físico, mental o emocional pasado, presente o futuro. Por la presente renuncio a mi privilegio médico (y psicoterapeuta o profesional sanitario)-paciente. Una copia fotostática de la presente autorización será tan válida como y efectiva como el original.

Fecha: _____ Firma: _____

Si quien realiza la reclamación es representado por un abogado, el representante legal debe firmar a continuación en virtud del Ark. Code Ann., apartado 11-9-717.

_____ Firma
 _____ Nombre y dirección del abogado

Formulario C de la AWCC
(Reclamación de compensación)

El **apartado 11-9-702 del Ark. Code Ann.** permite a los empleados o sus dependientes presentar reclamaciones y establecer límites temporales para dichas reclamaciones.

Este es el formulario establecido de la AWCC para esta acción. Se presenta directamente ante la AWCC, normalmente a través del demandante o sus abogados.

En el **formulario C** debe prestarse atención a:

1. Escribir o imprimir con tinta. No utilizar lápices.
2. La información debe ser completa.
3. Se necesita la denominación comercial del empleador, no el nombre de su capataz o supervisor.
4. La fecha del incidente es esencial. Si no hay una fecha concreta, como en el caso de las enfermedades, se debe indicar la fecha en que lo conoció el empleado.
5. Debe indicarse la dirección del empleador para que la AWCC pueda ponerse en contacto con él.
6. El empleado debe firmar al pie.

Las preguntas concretas acerca del formulario C pueden ser respondidas por la División del Asesor Legal (1-800-520-2511 o 501-682-3930). Puede obtenerse información general de la División de Servicios de Soporte (1-800-622-4472 o 501-682-3930).

Ark. Code Ann., apartado 11-9-106(a): “Cualquier persona o entidad que realice consciente y voluntariamente una declaración o afirmación sustancial falsa o que omita u oculte consciente y voluntariamente un dato sustancial, o que utilice consciente y voluntariamente un dispositivo, sistema o artificio para: obtener una prestación o pago, engañar o aumentar o reducir ilegítimamente cualquier reclamación de beneficiarios o pagos, u obtener o evitar la cobertura de compensación para los empleados o evitar el pago de la prima de seguro correspondiente, o que ayude e induzca a cualquiera de estos fines, será, en virtud del presente capítulo, culpable de un delito de Clase D. El cincuenta por ciento (50%) de cualquier multa penal impuesta y cobrada en virtud de... este artículo se pagará y adjudicará de acuerdo con la legislación aplicable al Fondo de Discapacidad Total Permanente y Fallecimiento administrado por la Comisión de Compensaciones de los Trabajadores.”

La sección 11-9-115 de los estatutos del estado de Arkansas requiere que trabajadores que soliciten beneficios por medio del sistema de compensación a trabajadores declaren si tienen la obligación de pagar por el soporte o manutención de un menor, para quien es el pago, y si los pagos están al corriente o están pendientes.

Ark. Code Ann., apartado 11-9-717: (resumen) Cualquier persona o representante que firme una reclamación, solicitud de beneficiarios, controversia de beneficiarios, solicitud de vista o documento de otro tipo de una parte, certifica que esta acción se emprende tras realizar unas investigaciones razonables, que está bien fundamentada en hechos, que está garantizada por la legislación en vigor o un argumento de buena fe para la ampliación, modificación o inversión de la legislación en vigor y que no se interpone para ningún fin ilegítimo o para provocar un retraso. Quienes incumplan la presente disposición podrán ser objeto de sanciones, que pueden incluir el pago de los gastos razonables en que incurran terceros y los gastos de abogados razonables por reaccionar a la reclamación, solicitud o moción, o por la falta de comparecencia en una vista, declaración u otra acción programada.

Form AR-N	ARKANSAS WORKERS' COMPENSATION COMMISSION	N
Ark. Code Ann. §§11-9-701, 508, 514 AWCC Rule 099.33 Revised: 1-1-2001 Updated: 8-1-2006	324 Spring Street, Little Rock, AR 72201 Mail: P. O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472	

EMPLOYEE'S NOTICE OF INJURY

EMPLOYEE INFORMATION (Please Print in Ink)

Employee's Last Name	First Name	M I	Social Security Number	Home Phone No.
Street Address or P.O. Box	City	State	Zip Code	
Child Support Obligation: <input type="checkbox"/> Current <input type="checkbox"/> Past Due Payable to:				

EMPLOYER INFORMATION (Please Print)

Employer's Name	Supervisor's Name
Employer's Street Address or P.O. Box	Employer's City
State	Zip Code

ACCIDENT INFORMATION (Please Print)

Place of Accident	Date of Accident	Time of Accident	Date	/Time
Employer Notified of Accident				
What part of your body was injured? _____				

Briefly discuss the cause of injury: _____				

Name/address of witness(es): _____

I hereby authorize any hospital, physician, psychotherapist or practitioner of the healing arts to furnish the bearer any information, written or oral, including, but not limited to, copies of medical records concerning my past, present or future physical, mental or emotional condition. I hereby waive my physician- and psychotherapist-patient privilege. A photostatic copy of this authorization shall be as effective and valid as the original. My signature below also indicates that I have been provided with my rights regarding change-of-physician. (See additional information on back side of form)

Date _____ Signature _____

Assistance with AWCC Form N is available from the AWCC Legal Advisor Division (1-800-250-2511 or 501-682-3930). Information is supplied by the Support Services Division (1-800-622-4472 or 501-682-3930).

Ark. Code Ann §11-9-106(a): "Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme, or artifice for the purpose of: obtaining any benefit or payment; defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment; or obtaining or avoiding workers' compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter shall be guilty of a Class D felony. Fifty percent (50%) of any criminal fine imposed and collected under this section shall be paid and allocated in accordance with applicable law to the Death and Permanent Total Disability Trust Fund administered by the Workers' Compensation Commission."

<p>Form AR-N</p>	<p>ARKANSAS WORKERS' COMPENSATION COMMISSION</p> <p>324 Spring Street, Little Rock, AR 72201 Mail: P. O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472</p>	<p>N</p>
<p>Ark. Code Ann. §§ 11-9-701, 508, 514 AWCC Rule 33 Revised: 1-1-2001 Updated: 8-1-2006</p>		

EMPLOYER'S NOTICE TO EMPLOYEE

NOTICE TO EMPLOYEE - Fill out this form to give to your employer immediately. Employer: Be sure the employee receives a copy of this form [Ark. Code Ann. § 11-9--514 (c)]

Ark. Code Ann. § 11-9-701. Notice of injury or death.

- (a)(1) Unless an injury either renders the employee physically or mentally unable to do so, or is made known to the employer immediately after it occurs, the employee shall report the injury to the employer on a form prescribed or approved by the Workers' Compensation Commission and to a person or at a place specified by the employer, and the employer shall not be responsible for disability, medical, or other benefits prior to receipt of the employee's report of injury.
- (2) All reporting procedures specified by the employer must be reasonable and shall afford each employee reasonable notice of the reporting requirements.
- (3) The foregoing shall not apply when an employee requires emergency medical treatment outside the employer's normal business hours; however, in that event, the employee shall cause a report of the injury to be made to the employer on the employer's next regular business day.
- (b)(1) Failure to give the notice shall not bar any claim:
 - (A) If the employer had knowledge of the injury or death;
 - (B) If the employee had no knowledge that the condition or disease arose out of and in the course of the employment; or
 - (C) If the commission excuses the failure on the grounds that for some satisfactory reason the notice could not be given.
- (2) Objection to failure to give notice must be made at or before the first hearing on the claim.

CHOICE/CHANGE OF PHYSICIAN

Rights and responsibilities. Treatment or services furnished or prescribed by any physician other than the ones selected according to the provisions below, except emergency treatment, shall be at the claimant's/employee's expense.

Ark. Code Ann. § 11-9-508. Medical services and supplies.

"(e) . . . [T]he injured employee shall have direct access to any optometric or ophthalmologic medical service provider who agrees to provide services under the rules, terms, and conditions regarding services performed by the managed care entity initially chosen by the employer for the treatment and management of eye injuries or conditions."

1. Your employer shall have the right to select the initial primary care physician from among those associated with certified MCOs.
2. You may request a change-of-physician. You should initially request a change from the insurance carrier or employer. Within five business days of your initial request for a change-of-physician, the insurance carrier or employer should notify you of its decision to grant or deny the change-of-physician.
3. If your request for change of physician is denied you may send a petition to the Clerk of the Arkansas Workers' Compensation Commission for a one (1) time only change-of-physician.
4. **If your employer has contracted with a certified MCO**, you shall be allowed to change physicians by petitioning the commission one (1) time only for a change-of-physician to a physician who must also either be associated with the certified MCO chosen by your employer or who is your regular treating physician. (Your "regular treating physician" is one who maintains your medical records and with whom you have a history of regular treatment before the onset of your compensable injury.) The health care provider to whom you change must agree to refer you to the certified MCO chosen by your employer for any specialized treatment, including physical therapy, and must agree to comply with all the rules, terms, and conditions regarding services performed by the MCO initially chosen by your employer.
5. **If your employer does not have a contract with a certified MCO**, you shall be allowed to change physicians by petitioning the commission one (1) time only for a change-of-physician to a physician who must either be associated with any certified MCO or who is your regular treating physician. (See definition above.) The health care provider to whom you change must agree to refer you to a physician associated with any certified MCO for any specialized treatment, including physical therapy, and must agree to comply with all the rules, terms, and conditions regarding services performed by any certified MCO.

Back side / Two-sided form

Formulario AR-N	COMISIÓN DE COMPENSACIÓN DE LOS TRABAJADORES DE ARKANSAS	N
	324 Spring Street, Little Rock, AR 72201 Correo: P.O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472	
Autoridad: Ark. Code Ann., apartado 11-9-702, 508, 514 AWCC Norma 33 Revisado: 1-1-2001 En Español: 10-15-2004 Actualizada: 8-1-2006		

NOTIFICACIÓN DE ACCIDENTE DEL EMPLEADO

DATOS DEL EMPLEADO (utilizar tinta y mayúsculas)

Apellido	Nombre	Inicial del 2 nd nombre	# de la Seguridad Soc.	Fecha de nacimiento	(Prefijo), número de teléfono particular
Dirección o apartado de correos		Ciudad	Estado	Código postal	
¿Tiene obligación de pagar manutención de sus hijos? <input type="checkbox"/> Estoy al corriente <input type="checkbox"/> Estoy atrasado/a <input type="checkbox"/> Pagaderos a:					

DATOS DEL EMPLEADOR (utilizar mayúsculas)

Nombre del empleador (denominación con la que opera)			(Prefijo), número de teléfono del empleador
Dirección del empleador	Ciudad del empleador	Estado	Código postal

INFORMACIÓN SOBRE EL ACCIDENTE (utilizar mayúsculas)

Lugar del accidente	Fecha del accidente	Hora del accidente	Día /Hora Empleador informado del accidente
¿Qué parte del cuerpo se ha lesionado? _____			
Describa brevemente las causas del accidente: _____			

TESTIGOS

Nombre y dirección de los testigos, si procede: _____

Por la presente autorizo a cualquier hospital, médico, psicoterapeuta o profesional sanitario a suministrar al portador cualquier dato, oral o escrito, incluidos, entre otros, copias de los registros médicos relativos a mi estado físico, mental o emocional pasado, presente o futuro. Por la presente renuncio a mi privilegio médico (y psicoterapeuta o profesional sanitario)-paciente. Una copia fotostática de la presente autorización será tan válida como y efectiva como el original. Mi firma a continuación también indica que se me ha ofrecido el ejercicio de mis derechos relativos al cambio de médico. (Véase la información adicional al dorso.)
Fecha: _____ Firma: _____

Puede obtenerse ayuda con respecto al formulario N de la AWCC de la División del Asesor Legal (1-800-520-2511 o 501-682-3930). Puede obtenerse información de la División de Servicios de Soporte (1-800-622-4472 o 501-682-3930).

Ark. Code Ann., apartado 11-9-106(a): "Cualquier persona o entidad que realice consciente y voluntariamente una declaración o afirmación sustancial falsa o que omita u oculte consciente y voluntariamente un dato sustancial, o que utilice consciente y voluntariamente un dispositivo, sistema o artificio para: obtener una prestación o pago, engañar o aumentar o reducir ilegítimamente cualquier reclamación de prestaciones o pagos, u obtener o evitar la cobertura de compensación para los empleados o evitar el pago de la prima de seguro correspondiente, o que ayude e induzca a cualquiera de estos fines, será, en virtud del presente capítulo, culpable de un delito de Clase D. El cincuenta por ciento (50%) de cualquier multa penal impuesta y cobrada en virtud de... este artículo se pagará y adjudicará de acuerdo con la legislación aplicable al Fondo de Discapacidad Total Permanente y Fallecimiento administrado por la Comisión de Compensaciones de los Trabajadores."

Formulario AR-N	COMISIÓN DE COMPENSACIÓN DE LOS TRABAJADORES DE ARKANSAS	
Autoridad: Ark. Code Ann., apartado 11-9-702 Revisado: 1-1-2001 En Español: 10-15-2004	324 Spring Street, Little Rock, AR 72201 Correo: P.O. Box 950, Little Rock, AR 72203-0950 501-682-3930 / 1-800-622-4472	


NOTIFICACIÓN DE ACCIDENTE DEL EMPLEADO

NOTIFICACIÓN AL EMPLEADO - Cumplimente este formulario para entregarlo a su empleador inmediatamente.

Ark. Code Ann., apartado 11-9-701. Notificación de fallecimiento o lesión.
(a) (1) A menos que se trate de una lesión que impida mental o físicamente al empleado hacerlo, o si se comunica al empleador inmediatamente después de producirse, el empleado deberá informar del accidente a su empleador en una forma establecida o aprobada por la Comisión de Compensación de los trabajadores y a una persona y en un lugar especificado por el empleador, y el empleador no será responsable de las beneficiarias de discapacidad, médicas o de otro tipo anteriores a la recepción del informe del accidente.
(2) Todos los procedimientos de notificación que especifique el empleador deberán ser razonables y éste deberá notificar razonablemente a todos los empleados los requisitos de notificación.
(3) Lo anterior no será de aplicación si el empleado precisa tratamiento médico de urgencia fuera del horario de trabajo habitual del empleador; sin embargo, en ese caso, el empleado deberá hacer que se notifique el accidente al empleador el siguiente día laborable habitual.
(b) (1) La falta de notificación no anulará las reclamaciones si:
(A) El empleador tiene conocimiento del fallecimiento o lesión; o
(B) El empleado no tenía conocimiento de que la afección o enfermedad se produjo en el transcurso de su empleo; o
(C) La Comisión exime esta omisión basándose en que la notificación no pudo realizarse por un motivo justificado.
(2) Las objeciones relativas a la falta de notificación deberán plantearse antes o en el momento de celebrarse la primera vista de la reclamación.

ELECCIÓN/CAMBIO DE MÉDICO

Derechos y responsabilidades. El tratamiento o los servicios suministrados o prescritos por un médico distinto del seleccionado de acuerdo con las siguientes disposiciones, excepto el tratamiento de urgencia, correrán a cargo del solicitante/empleado.
Ark. Code Ann., apartado 11-9-508. Servicios y suministros médicos.
“(e) ...[E]l empleado lesionado podrá tener acceso directo a cualquier proveedor de servicios oftalmológicos u optométricos que acepte suministrar servicios de acuerdo con las normas y condiciones relativas a los servicios prestados por la entidad de atención gestionada inicialmente elegida por el empleador para el tratamiento y control de lesiones o afecciones de los ojos.”
<ol style="list-style-type: none"> 1. Su empleador podrá seleccionar al médico de atención primaria inicial de entre los asociados con MCOs certificadas. 2. Podrá solicitar un cambio de médico. Inicialmente debería solicitar un cambio a la aseguradora o el empleador. En el plazo de cinco días laborables desde su solicitud inicial de cambio de médico, la aseguradora o el empleador deberían notificarle su decisión de concederle o denegarle el cambio de médico. 3. Si su solicitud de cambio de médico es denegada podrá enviar una petición al Secretario de la Comisión de Compensación de los trabajadores para un (1) único cambio de médico. 4. Si su empleador tiene un contrato con una MCO certificada, podrá cambiar de médico solicitando a la Comisión un (1) único cambio de médico por un facultativo que también deberá estar asociado a la MCO certificada elegida por su empleador o que sea el médico que le atiende regularmente (Por “médico que le atiende regularmente” se entiende el facultativo que mantiene sus registros médicos y con el que cuente con un historial de tratamiento habitual anterior a la lesión para la que se puede solicitar la compensación”). El proveedor de atención sanitaria por el que cambie deberá aceptar remitirlo a la MCO certificada elegida por el empleador para cualquier tratamiento especializado, incluida la terapia física, y deberá aceptar cumplir todas las normas y condiciones relativas a los servicios prestados por la MCO certificada inicialmente elegida por su empleador. 5. Si su empleador no tiene un contrato con una MCO certificada, podrá cambiar de médico solicitando a la Comisión un (1) único cambio de médico por un facultativo que también deberá estar asociado a una MCO certificada o que sea el médico que le atiende regularmente (véase la definición anterior). El proveedor de atención sanitaria por el que cambie deberá aceptar remitirlo a una MCO certificada para cualquier tratamiento especializado, incluida la terapia física, y deberá aceptar cumplir todas las normas y condiciones relativas a los servicios prestados por cualquier MCO certificada.

Form AR-P	ARKANSAS WORKERS' COMPENSATION COMMISSION	
Ark. Code Ann. §11-9-403, 407 AWCC Rule7 Updated: 06-16-14	324 Spring Street, Little Rock, AR 72201 Mail: P. O. Box 950, Little Rock, AR 72203-0950 Little Rock Office - 1-800-622-4472 / 501-682-3930 Springdale Office - 1-800-852-5376 / 479-751-2790	

WORKERS' COMPENSATION INSTRUCTIONS TO EMPLOYERS AND EMPLOYEES

All employees of this establishment entitled to benefits under the provisions of the Arkansas workers' compensation laws are hereby notified that their employer has secured the payment of such compensation as may at any time be due employees or their dependents. This employer is required by state law to provide workers' compensation coverage or this employer has waived the exclusion or exemption from the operation of the workers' compensation laws, and the employer certifies by the display of this poster that workers' compensation coverage is now provided by a workers' compensation insurance policy or by enrollment in the Arkansas Self-Insurance Program or by the Public Employee Claims Division of the Arkansas Insurance Department.

(Place label indicating Insurer's Name,
Claims Office Address, Claims Office Phone Number
and Policy Expiration Date)

IN CASE OF JOB-RELATED INJURIES OR OCCUPATIONAL DISEASES

The Employer Shall:

1. Provide all necessary medical, surgical and hospital treatment, as required by law, following the injury and for such additional time as ordered by the Workers' Compensation Commission.
2. Provide compensation payments in accordance with the provisions of the law. The first installment of compensation becomes due on the 15th day after the employer has notice of the injury or death, except in those cases where liability has been denied by the employer.
3. Provide prompt reporting of accidents to appropriate parties.
4. Keep a record of all injuries received by its employees.

The Employee Shall:

The employee shall report the injury to the employer on Form N and to a person or at a place specified by the employer, unless the injury either renders the employee physically or mentally unable to do so, or the injury is made known to the employer immediately after it occurs. The employer shall not be responsible for disability, medical, or other benefits prior to receipt of the employee's notice of injury. All reporting procedures specified by the employer must be reasonable and shall afford each employee reasonable notice of the reporting requirements. The foregoing shall not apply when an employee requires emergency medical treatment outside the employer's normal business hours; however, in that event, the employee shall cause a report of the injury to be made to the employer on the employer's next regular business day.

Failure to give such notice shall not bar any claim (1) if the employer had knowledge of the injury or death, (2) if the employee had no knowledge that the condition or disease arose out of and in the course of employment, or (3) if the Commission excuses such failure on the grounds that for some satisfactory reason such notice could not be given. Objection to failure to give notice must be made at or before the first hearing on the claim.

Statutory Information:

Ark. Code Ann. § 11-9-514(b) states: "Treatment or services furnished or prescribed by any physician other than the ones selected according to the foregoing, except emergency treatment, shall be at the claimant's expense."

Ark. Code Ann. § 11-9-514(f), however, indicates: When compensability is controverted, subsection (b) shall not apply if:

- (1) The employee requests medical assistance in writing prior to seeking the same as a result of an alleged compensable injury; and
- (2) The employer refuses to refer the employee to a medical provider within forty-eight (48) hours after such written request as provided above; and
- (3) The alleged injury is later found to be a compensable injury; and
- (4) The employer has not made a previous offer of medical treatment.

If you have any questions regarding your rights under the Arkansas workers' compensation laws, you may call an Arkansas Workers' Compensation Commission legal advisor at our toll-free number listed above.

All employers who come within the operation of the Arkansas workers' compensation laws and have complied with its provisions must post this notice in a **CONSPICUOUS** place in or about their place or places of business.

AWCC Form P
(Posting Notice)

A posting notice is mentioned in **Ark. Code Ann. §11-9-403**, **Ark. Code Ann. §11-9-407** and **AWCC Rule 7**. **AWCC Form P** satisfies all requirements.

Form P:

1. Is to be on display in a conspicuous place;
2. Tells employers what to do when an employee is injured;
3. Instructs employees to notify the employer immediately (or no later than the close of the next business day) when injured;
4. Lists the claims office that will be handling the insurance aspects of the case;
5. Gives the claims office telephone number;
6. Announces the expiration date of the insurance policy; and
7. Provides telephone numbers for Arkansas Workers' Compensation Commission legal advisors if either party needs assistance.

Employers without **Form P** may lose the use of **Form N** as a defense in litigation. Employees disobeying instructions on **Form P** may delay their benefits or jeopardize the awarding of any benefits in a contested case.

The AWCC furnishes samples, not supplies, of **Form P**. Carriers are to send their insureds an adequate number, and self-insureds must arrange with a printer for the supply they need. Carriers and employers may enlarge **Form P** for posting purposes.

Information about Form P is available from the Support Services Division (1-800-622-4472 or 501-682-3930).

Ark. Code Ann. §11-9-106(a): “Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme, or artifice for the purpose of: obtaining any benefit or payment; defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment; or obtaining or avoiding workers’ compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter shall be guilty of a Class D felony. Fifty percent (50%) of any criminal fine imposed and collected under this section shall be paid and allocated in accordance with applicable law to the Death and Permanent Total Disability Trust Fund administered by the Workers’ Compensation Commission.”

Formulario AR-P	COMISIÓN DE COMPENSACIÓN DE LOS TRABAJADORES DE ARKANSAS	P
Autoridad: Ark. Code Ann., apartado 11-9-403, 407 AWCC, Norma 7 Actualizado: 06-16-2014 En Español: 10-15-2004	324 Spring Street, Little Rock, AR 72201 Correo: P.O. Box 950, Little Rock, AR 72203-0950 Oficina de Little Rock: 1-800-622-4472 / 501-682-3930 Oficina de Springdale: 1-800-852-5376 / 479-751-2790	

INSTRUCCIONES SOBRE LA COMPENSACIÓN DE LOS TRABAJADORES PARA EMPLEADORES Y EMPLEADOS

Todos los empleados de este centro que tengan derecho a beneficiarios en virtud de lo dispuesto en la legislación de compensación de los trabajadores son informados en virtud del presente documento de que su empleador ha organizado el pago de las compensaciones que puedan tener que abonarse a los empleados o sus dependientes. Este empleador debe, en virtud de la legislación estatal, ofrecer a sus empleados cobertura por compensaciones o ha renunciado a la exención o exclusión de la ejecución de la legislación en materia de compensaciones a los trabajadores y certifica mediante la muestra de este cartel que en la actualidad ofrece cobertura a sus trabajadores dentro de una póliza de seguro de compensación de los trabajadores o por su participación en el Programa de Auto-seguros de Arkansas o la División Pública de Reclamaciones de los Empleados del Departamento de Seguros de Arkansas.

(Pegar la etiqueta con el nombre de la aseguradora,
la dirección de la oficina de reclamaciones, el número de teléfono de la oficina
de reclamaciones y la fecha en que expira la póliza).

EN CASO DE PRODUCIRSE UNA LESIÓN VINCULADA AL TRABAJO O UNA ENFERMEDAD PROFESIONAL

El empleador deberá:

1. Ofrecer todo el tratamiento médico, quirúrgico y hospitalario que sea preciso en virtud de la legislación, tras la lesión y durante el tiempo adicional que establezca la Comisión de Compensación de los trabajadores.
2. Ofrecer pagos de compensación de acuerdo con lo dispuesto en la legislación. El primer plazo vencerá al cabo de 15 días desde que el empleador sea informado de la lesión o fallecimiento, excepto en los casos en el empleador haya denegado su responsabilidad.
3. Informar inmediatamente de los accidentes a los interesados.
4. Mantener un registro de todas las lesiones de las que sea informado por sus empleados.

El empleado deberá:

El empleado deberá informar de la lesión al empleador en el formulario N y a una persona o en un lugar indicado por este último, a menos que se trate de una lesión que impida mental o físicamente al empleado hacerlo o si la lesión se comunica al empleador inmediatamente después de producirse. El empleador no será responsable de las beneficiarios de discapacidad, médicas o de otro tipo anteriores a la recepción del informe del accidente. Todos los procedimientos de notificación que especifique el empleador deberán ser razonables y éste deberá notificar razonablemente a todos los empleados los requisitos de notificación. Lo anterior no será de aplicación si el empleado precisa tratamiento médico de urgencia fuera del horario de trabajo habitual del empleador; sin embargo, en ese caso, el empleado deberá hacer que se notifique el accidente al empleador el siguiente día laborable habitual.

La falta de notificación no anulará las reclamaciones si: (1) El empleador tiene conocimiento del fallecimiento o lesión; o (2) El empleado no tenía conocimiento de que la afección o enfermedad se produjo en el transcurso de su empleo; o (3) La Comisión exime esta omisión basándose en que la notificación no pudo realizarse por un motivo justificado.

Las objeciones relativas a la falta de notificación deberán plantearse antes o en el momento de celebrarse la primera vista de la reclamación.

Información legal:

El artículo 11-9-514(b) del Ark. Code Ann. establece que: "El tratamiento o los servicios prestados por un médico distinto de los seleccionados de acuerdo con lo anterior, con excepción de los tratamientos urgentes, correrán a cargo del demandante."

El artículo 11-9-514(f) del Ark. Code Ann., sin embargo, establece que: Cuando la compensación sea causa de controversia, el subapartado (b) no será de aplicación si:

- (1) El empleado solicita asistencia médica por escrito antes de buscarla como consecuencia de una posible lesión compensable; y
- (2) El empleador se niega a remitir al empleado a un proveedor médico en el plazo de cuarenta y ocho (48) horas desde dicha solicitud escrita; y
- (3) Posteriormente se descubre que la supuesta lesión es compensable; y
- (4) El empleador no ha hecho ninguna oferta anterior de tratamiento médico.

Si tiene alguna pregunta relativa a sus derechos en virtud de la legislación en materia de compensaciones de los trabajadores de Arkansas, puede llamar al asesor legal de la Comisión de Compensación de los Trabajadores de Arkansas al número gratuito que se indica más arriba.

Todos los empleadores que se vean afectados por la ejecución de la legislación en materia de compensaciones de los trabajadores de Arkansas y que hayan cumplido estas disposiciones deberán colocar esta notificación en un lugar **PREMINENTE** en su centro de trabajo o las cercanías.

Formulario P de la AWCC
(Notificación)

En los apartados 11-9-403 y 11-9-407 del Ark. Code Ann. y la Regla 7 de la AWCC se menciona una notificación. El formulario P de la AWCC cumple todos esos requisitos.

Formulario P:

1. Debe mostrarse en un lugar preeminente;
2. Dice a los empleados qué deben hacer cuando un trabajador se lesiona;
3. Instruye a los empleados para que notifiquen las lesiones inmediatamente al empleador (o no más tarde del final del siguiente día laborable);
4. Enumera la oficina de reclamaciones en la que se tratarán los aspectos vinculados a seguros del caso;
5. Anuncia la fecha en que expira la póliza de seguros;
6. Ofrece números de teléfono del asesor legal de la Comisión de Compensaciones de los Trabajadores de Arkansas por si alguien necesita ayuda.

Los empleadores que no cuenten con un **formulario P** podrán perder el derecho a utilizar el **formulario N** como defensa en un litigio. Los empleados que desobedezcan las instrucciones del **formulario P** podrán sufrir retrasos en el beneficio de cualquier prestación en los casos que se impugnen o corren el riesgo de perderlos.

La AWCC ofrece copias de muestra pero no suministra el **formulario P**. Las aseguradoras deben enviar a sus asegurados un número adecuado de copias y los auto-asegurados deben contratar el suministro con una imprenta. Las aseguradoras y los empleadores pueden ampliar el **formulario P** para publicarlo.

Puede obtenerse información sobre el formulario P de la División de Servicios de Soporte (1-800-622-4472 o 501-682-3930).

Ark. Code Ann., apartado 11-9-106(a): “Cualquier persona o entidad que realice consciente y voluntariamente una declaración o afirmación sustancial falsa o que omita u oculte consciente y voluntariamente un dato sustancial, o que utilice consciente y voluntariamente un dispositivo, sistema o artificio para: obtener una prestación o pago, engañar o aumentar o reducir ilegítimamente cualquier reclamación de beneficiarios o pagos, u obtener o evitar la cobertura de compensación para los empleados o evitar el pago de la prima de seguro correspondiente, o que ayude e induzca a cualquiera de estos fines, será, en virtud del presente capítulo, culpable de un delito de Clase D. El cincuenta por ciento (50%) de cualquier multa penal impuesta y cobrada en virtud de... este artículo se pagará y adjudicará de acuerdo con la legislación aplicable al Fondo de Discapacidad Total Permanente y Fallecimiento administrado por la Comisión de Compensaciones de los Trabajadores.”