

## Workers Compensation Resource for Employers



## Welcome,

Thank you for choosing Omaha National for your workers compensation needs. We take pride in the clients we support and will do everything we can to exceed your expectations.

This resource provides you with important information about the workers compensation laws in your state. It also provides guidance on reporting workplace injuries.

When a workplace injury occurs, it is important that you tell us right away. The sooner we know about it, the better we can manage the claim, including arranging for prompt medical care. The best way to let us know about an injury is to **call us anytime at 844-761-8400**.

Additional copies of all these documents can be printed from our website at omahanational.com.



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All documents are also available on our website at omahanational.com



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## Non-Compliance Notice

Please note, the use of many of the documents within this packet is required. Additional fines and enforcement actions may result from non-compliance with Maryland law regarding these notices.

If you have any questions regarding your responsibilities, please contact Omaha National at 844-761-8400.





## **POSTERS**

Please post the following notices at all business locations in a common area that is visible to and frequented by employees during the workday. Examples of appropriate posting locations include a breakroom or on a wall next to a time clock. Posters must also be used in any areas used for the treatment of injured workers and the administration of first aid and on employee informational bulletin boards.

## Form C-24: Employer's Posting Notice

This document serves as the mandatory workers compensation posting notice. Make sure to enter the employer/insurer information in the lower left corner of the poster. Select the appropriate insurance carrier from the dropdown list provided. This poster must be printed on 8.5" x 14" (legal size) paper. The paper must be a yellow or goldenrod color. Display the poster in a conspicuous place at all business locations.

## Fraud Prevention Poster:

Use this poster to reinforce the message to employees that workers compensation fraud is a serious crime and to let employees know how they can report fraud.

# WORKERS' COMPENSATION LA COMPENSACIÓN DEL TRABAJADOR

## Job Related Accidental Personal Injury or Occupational Disease?

If you are disabled and unable to work for more than three (3) days, your employer's workers' compensation insurance company may pay your medical bills and other expenses and replace two-thirds (2/3) of your salary (limited to the maximum set by law).

## If you are injured on the job:

MD WCC Form C-24 05/2017

- 1. Notify your employer or supervisor at once. You cannot receive full benefits unless your employer knows you are injured.
- 2. Tell the doctor who treats you that you were hurt on the job.
- 3. Complete an Employee's Claim Form C-1 (available by phone or on the Commission's website) and send it to us as soon as possible.

Note: Withholding information or giving false information about any work-related activity or return to work could prevent you from receiving benefits and may subject you to fines, imprisonment or both.

Employer/Empleador	
Business Address/Dirección	
City/State/Zip	
Ciudad/Estado/Código Postal	<del></del>
Federal Employer ID (FEIN) Indentificación Federal Del Empleador	8
Telephone Number/Número Telefónico —————	
I <b>nsurance Company Name</b> La Compañía de Seguro	
Insurance Company Telephone	
Telefónico de la Compañía de Seguro	

## in Maryland

¿Accidentes por lesión/daño corporal relacionados con el Empleo o Enfermedad Profesional?

Si usted se encuentra incapacitado o inhabilitado para trabajar por más de tres días, el seguro de trabajadores que tienen las compañías pudiera cubrir las facturas médicas y otros gastos relacionados. También le compensarían 2/3 de sus ingresos (Hasta un monto máximo estipulado por la ley).

## Si usted sufre una lesión en el trabajo, debe:

- 1. Informarle a su empleador o supervisor de inmediato. No podría recibir todos sus beneficios a menos que su empleador fuere notificado que sufrió una lesión.
- 2. Informarle al médico quien le administre tratamiento que usted se lesionó en su trabajo.

3. Llenar el formulario Employee's Claim Form C-1 (disponible consultando la página del Internet para el Workers' Compensation o solicitándo uno por teléfono). Diligenciarlo para que las oficinas del Workers' Compensation lo reciban lo antes posible.

Aviso: El suministrar información falsa u ocultar información sobre cualquier actividad relacionada con su trabajo o relacionada con su regreso al trabajo, pudiera afectar los beneficios que recibiera o pudiera acarrearle multas, encarcelamiento o ambas.

> Maryland Workers' Compensation Commission 10 East Baltimore Street, Baltimore, Maryland 21202-1641 (410) 864-5100 / Outside Baltimore (800) 492-0479

Webpage - http://www.wcc.state.md.us / TTY Users - 711 in Maryland or (800) 735-2258

This notice must be printed on 8.5 "X 14" gold or yellow paper, display complete employer information and be posted in a conspicuous location at each work site or location in accordance with COMAR 14.09.01.02 and 14.09.01.10.

## Fake an Injury And You Can Sit Around All Day



The Workers Compensation system was created to protect injured workers. Misrepresenting an injury to collect benefits is illegal.

If you suspect workers compensation fraud or abuse report it.

844-761-8400

All information will be kept confidential.







## INJURY REPORT FORMS

These are documents to be completed after a workplace injury. Contact Omaha National at 844-761-8400 to report the claim.

## Form IA-1 (r-1-1-02) - Employer's First Report of Injury:

Maryland law requires employers to report all injuries immediately to the insurer. Send the completed Form IA-1 (r-1-1-02) to Omaha National at the same time you report the claim to us. Any injuries causing disability for more than three days or death are required to be reported to the Worker's Compensation Commission. Reports to the Commission must be made within 10 days after oral or written notice of the accident. Once the claim is reported, we will submit electronic reports to the Commission on your behalf as needed. Keep a copy for your records.

## Form C-2 - Statement of Wage Information:

Use this form to accurately document the injured employee's earnings and calculate their average weekly wage. Send one copy to Omaha National and keep the original document for your records.

## Incident, Supervisor, and Witness Reports:

When a workplace injury occurs, these forms may be used to gather information about an incident or injury. Copies should be sent to Omaha National at the same time you report the injury to us.

## **EMPLOYER'S INSTRUCTIONS**

#### DO NOT ENTER DATA IN SHADED FIELDS UNLESS APPROPRIATE

#### DATES:

Enter all dates in MM/DD/YY format. Enter all time in HH:MM format (e.g. 06:05)

#### 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.

#### 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.

### DATE OF DEATH (if applicable)

This is a required field. Enter the date of death, if applicable.

## TYPE OF INJURY/ILLNESS CODE

This is a required filed. Enter the two-digit code that corresponds to the type of injury/illness. A list of codes can be found at:

#### INITIAL TREATMENT

This is a required field. Select the item that corresponds to the initial treatment.

## WORKERS COMPENSATION - FIRST REPORT OF INJURY OR ILLNESS

	CARRIER/ADM INISTRATOR CLAIM OSHA LOG REPORT PURPOSE
Name	
Address	JURISDICTION CLAIM NUMBER
City State	INSURED REPORT NUMBER
Zip State	INSURED REPORT NUMBER
	EMPLOYERS LOCATION ADDRESS (IF DIFFERENT) LOCATION #
INDUSTRY CODE	Address PHONE #
EMPLOYER FEIN	City State Zip
CARRIER (NAME, ADDRESS, & PHONE #)	POLICY PERIOD CLAIMS ADMINISTRATOR (NAME, ADDRESS & PHONE NO)
Name	Name
Address	TO Address
City State	City State
Zip Phone	Zip Phone
CARRIER FEIN	CHECK IF APPROPRIATE ADMINISTRATOR FEIN
POLICY/SELF-INSURED NUMBER	SELF INSURANCE
EMPLOYEE Last Name Middle	DATE OF BIRTH SOCIAL SECURITY DATE HIRED STATE OF HIRE
First Name	
Address	SEX MARITAL STATUS OCCUPATION/JOB TITLE
City	O Male O Unmarried Single/Divorced EMPLOYMENT STATUS
Zip Phone	O Female O Married
# OF DEPENDENTS	O Unknown  O Separated O Unknown
WAGE	
RATE PER: O Day O Week O Mon	th O Other # DAYS WORKED/WEEK FULL PAY FOR DAY OF INJURY? O Yes O No
TIME EMPLOYEE BEGAN DATE OF INJURY/ILLNESS TIME OF OCCU	
I I O AM O PM I I I I I	O AM O PM Unknown
CONTACT NAME CONTACT PHONE TYPE (	OF INJURY/ILLNESS PART OF BODY AFFECTED
11	
DID INJURY/ILLNESS/EXPOSURE OCCUR ON EMPLOYER'S PREMISES?	? TYPE OF INJURY/ILLNESS CODE PART OF BODY AFFECTED CODE
O Yes O No	
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## WORKERS' COMPENSATION COMMISSION

## STATEMENT OF WAGE INFORMATION

The information below is provided pursuant to LE, §9-602(a)(2), Annotated Code of Maryland and COMAR 14.09.03.06. This form should be submitted before the consideration date or to provide updated wage information.

Claimant Name					
WCC Claim Number					
			ps or other allowances in a d in the "Other Allowance	ddition to the above earnings s" Column.	?
enter in the cle	ar, even-numbered rov	vs. If paid on any ot		s where wages were paid. If e worksheet on page 2 to cal- page 2.	
Week #	Week Ending (MM/DD/YYYY)	Days Worked	Gross Wages including overtime	Other Allowances*	Total Amount Paid
1					
2					
3					
4					
5					
6					
7					
8					
10					
11					
12					
13					
14					
TOTALS					
TOTAL		divided by nun worked (where paid/indicated)		= Average Weel Wa	kly ge
	CERTIFY that one of the control of t		day of COMAR 14.09.01.	,, s	ervice of
SUBMITTE	D BY:				
Name			S	Signature	
Company				Title	
Street					
City			State Z	IIP Code	
Telephone			Email	address	

## WORKERS' COMPENSATION COMMISSION

## STATEMENT OF WAGE INFORMATION

## **CALCULATION OF AVERAGE WEEKLY WAGE WHEN CLAIMANT**

## IS PAID OTHER THAN WEEKLY OR BI-WEEKLY

(Monthly, Semi-Monthly or other, attach details)

**A.** Inclusive dates used in wage statement

to

- **B.** Number of days used in calculation (Minimum 98 days to capture 14 weeks)
- C. Gross wages (including overtime, free rent, lodging, board, tips & other allowances)
- **D.** Daily Rate  $(C \div B)$

Average Weekly Wage (D x 7)



## Incident Investigation Report

Today's Date		Date of Incident	
	☐ Death ☐ Lost Time ☐ Medical Only		AM PM
Type of Incident	☐ First Aid ☐ Property Damage	Date Reported	
	Report Only / Near Miss	Reported To	
Injured Worke	er -		
Name		Sex	☐ Male ☐ Female
		Date of Birth	
Job Title		Date of Hire	
Supervisor		Employee Type	☐ Full Time ☐ Part Time
Work Schedule	☐ Mon ☐ Tue ☐ Wed ☐ Thurs	Employee Type	☐ Seasonal ☐ Temporary
	Fri Sat Sun	Home Address	
Start Shift _	AM PM	City, State, & Zip	
	AM PM	Phone Number	
Length in Position		Wages / Salary	
Incident or In	Brance .		
Incident or In	July		
Where incident occ	curred —		
	During Break Period Du	uring Meal Period \\	Working Overtime
Phase of work	day — — — —		Other (Explain):
Description of incide	nt (what the employee was doing and what happ	ened):	
Machines materials	, tools, or equipment used, handled, or involved:		
Wadmines, materials	, tools, or equipment used, narialed, or involved.		
Type of injury and bo	dy parts affected:		
Witness(es)	es  No		
Namo		Phone Number	
Name _			

Medical Treatment and Work Status		
First Aid Provided No Yes	Describe	
	ot Day(c)	
Returned to Work  No Yes	Date	
	□ Pogular Duty	
Work Status	Regular Duty	
Physician Name	Hospital Name	
Address	Address	
City, State, & Zip	City, State, & Zip	
Phone Number	Phone Number	
Contributing Factors		
Unsafe Workplace Conditions: (Check All That Apply)	Unsafe Acts by People: (Check All That Apply)	
☐ Inadequate Guard	Operating Without Permission	
Unguarded Hazard	Operating at Unsafe Speed	
Safety Device Is Defective	Servicing Equipment That Has Power to It	
☐ Tool or Equipment Defective	Making A Safety Device Inoperative	
── Workstation Layout Is Hazardous	Using Defective Equipment	
☐ Unsafe Lighting	Using Equipment in An Unapproved Way	
☐ Unsafe Ventilation	Unsafe / Improper Lifting	
Lack of Needed Personal Protective Equipment	☐ Taking an Unsafe Position or Posture	
☐ Lack of Appropriate Equipment / Tools ☐ Distraction, Teasing, Horseplay		
☐ Unsafe Clothing ☐ Failure to Wear Personal Protective Equipment		
☐ No Training or Insufficient Training ☐ Failure to Use the Available Equipment / Tools		
☐ Other: ☐ Other:		
Describe why the unsafe conditions exist:		
Describe why the unsafe acts occurred:		
Preventive Measures		
☐ Improve Enforcement	☐ Improve Clean-Up Procedures ☐ Repair / Replace Equipment	
☐ Improve Storage / Arrangement	☐ Rotation of Employee ☐ Eliminate Congestion	
☐ Identify / Improve Personal Protective Equipment	☐ Install / Revise Guards / Devices ☐ Task Analysis to Be Completed	
☐ Task Analysis / Procedure Revision	☐ Improve Design/Construction ☐ Job Reassignment of Employees	
Use Other Materials / Supplies	☐ Improve Illumination ☐ Mandatory Pre-Job Instructions	
☐ Improve Ventilation	Reinstruction of Employees Corrective Counseling	
☐ Improve/Change Work Method	Other:	
Fax the completed form to us a	at 844-761-8402 or email it to claims@omahanational.com.	
Completed By	Date of Completion	
Signature	Title	



## Supervisor's Report of Employee Incident

Manager: Tell us about the injury or incident right away by calling Omaha National at 844-761-8400 even if some spaces on this form are blank.

Injured Employee	9				
Name		Employee ID			
Witnesses					
		Phone Number			
Name		Phone Number			
Incident					
	Date of Incident	Time of Incident	☐ AM ☐ PM		
	Date Reported				
Was e	employee engaged in job duties at the time of incident?	☐ Yes ☐ No			
Description of incider					
2 coonpaion or morae.					
Machines, materials,	tools, or equipment used, handled, or involved:				
			_		
Type of injury and boo	Type of injury and body parts affected:				
Medical Treatment	and Work Status				
First Aid Provid					
Missed Ti					
Returned to W					
Work Sta		ar Duty			
Emergency C					
Physician Na		ospital Name			
	ative and Corrective Measures				
What actions can be	taken to prevent future accidents?				
Completed By		Date of Completion	_		
Signature		Title			



## Witness Statement of Injury or Incident

Manager: Tell us about the injury or incident right away by calling Omaha National at 844-761-8400 even if some spaces on this form are blank.

Witness Inform	ation					
Name		Employee ID				
		Company Name				
Other Witnesses						
Name		Phone Number				
Name		Phone Number				
Incident						
Date of In	cident	Time of Incident	☐ AM ☐ PM			
	Vorker					
	Location of Incident					
Did You Observe the Incident Involving the Employee?  \Backslash Yes \Backslash No						
If no, how did you learn of the incident?						
If yes, what did you see? (Use additional paper or write on the back if you need more space)						
Type of injury and	body parts affected:					
NA/In st. so.s. b.s. sl. s.s.	to any one on inside at the third from board winer series	-0				
what can be done	to prevent an incident like this from happening again	117				
Completed By		Date				
Signature		Title				

Fax the completed form to us at 844-761-8402 or email it to claims@omahanational.com.





## INJURED WORKER HANDOUTS

As soon as you know one of your employees may have been injured at work, please provide the following documents to the injured worker.

## Injured Worker's First Fill Prescription Form:

This document contains a first fill card that an injured worker can use for a one-time fill of prescription medicines for their work injury. It is important that you give the worker this card right away when they report an injury. The temporary card is only valid if used within 5 days of the reported date of injury. Once the injury is reported to us, our claims staff will provide further instructions to the worker on how to get subsequent prescription fills and refills.

## Form A-25R - Authorization for Disclosure of Health Information:

The Maryland Workers' Compensation Commission developed this release form to be used to obtain the documents and records needed to process a claim. Please have the injured worker complete and sign this document. The employee must scan/upload the form as part of reporting their claim electronically. Send a copy of the signed form to Omaha National when the injury is reported.

## Consent and Authorization for Release of Information and Request for Medical History Forms:

These forms help us to obtain the information and records needed to handle a claim and to make sure that the injured worker receives the best possible medical care. Have the injured worker sign the forms and send them to Omaha National.



## Injured Workers First Fill Prescription Form

Injured Worker	Date of Injury	
Claim Number	Phone Number	

## **Notice to Injured Worker and Pharmacy**

This temporary First Fill card is only valid if used within 5 days of the reported date of injury. Temporary eligibility through this program allows for a one-time fill of prescription medications. For assistance processing claims please contact EHIM at (800) 311-3446.

#### **Injured Worker Instructions**

On your first pharmacy visit, please give this notice to any participating pharmacy. This will expedite the processing of your approved workers compensation prescriptions, based on the parameters established by **Omaha National**. With EHIM you do not need to complete any paperwork or claim forms. Simply present this EHIM First Fill Prescription Form to the pharmacy. You should not incur any costs or co-pays at the pharmacy and you will be allowed up to a 10 day supply of medications.

## **Pharmacy Instructions**

For assistance processing claims please contact EHIM at **(800) 311-3446**. Please use the BIN, and Rx Group number below to process an online/electronic claim to EHIM:

Omaha

Pharmacy Help Desk: 800-311-3446

BIN: 005285

Group ID: 60011150FF

**ID #:** ONFFS + employee 10-digit phone

Number

Member: MEMBER NAME

To generate member ID: Using ONFFS as a prefix and then using the Injured Workers 10-digit phone number will be used as their member identification number when processing their First Fill Prescription.

Below is a sample listing of some of the over 72,000 Participating Pharmacies in the EHIM network. Please call (800) 311-3446 for a participating pharmacy near you.

Costco Pharmacy H.E.B. Pharmacies Meijer Pharmacy Smith's Food & Drug Centers

CVS Hy-Vee Pharmacy Publix Pharmacy Target Pharmacy
Kroger Pharmacy Safeway Pharmacy Walmart Pharmacy Walgreens Pharmacy
Giant Eagle Pharmacy Wegman Pharmacy Longs Drug Store Ingles Pharmacy

WORKERS'COMBENSATION COMMISSION

## MD WORKERS' COMPENSATION COMMISSION AUTHORIZATION FOR DISCLOSURE OF HEALTH INFORMATION

**Authority COMAR 14.09.03.07B**: Unless the Commission orders otherwise for good cause shown, a party shall provide to any other party, on written request, a medical authorization or release.

A. Person Covered by Authorization This docume	nt authorizes the disclosure of protected health information regarding:
Name/Claimant	Date of Birth
B. Purpose of Disclosure  This document authorizes the disclosure of proworkers' compensation claims.	otected health information for the purpose of processing, adjudicating and resolving
• • • • •	rsician, health care professional, dentist, hospital, clinic, laboratory, pharmacy, medical vided payment, treatment or services to me or on my behalf to disclose my protected
· · · · · · · · · · · · · · · · · · ·	Information protected health information to the following entities and their agents: my attorney, in insurer, the Uninsured Employers' Fund and the Subsequent Injury Fund.
E. Information to be disclosed This document autho	orizes the entities listed in C to disclose protected health information that is relevant to:
<ol> <li>The member of the body that was injured:</li> <li>The description of how the accidental injury occus.</li> <li>The description of how the occupational disease</li> </ol>	
The protected health information that may be disclexamination and progress notes, and physical eviden	osed includes, but is not limited to: history, findings, office and patient charts, files, ace.
F. I understand that I may revoke this authorization less to the extent that this authorization has already been	by giving written notice to all parties to my claim for workers' compensation, except acted on prior to receipt of my revocation.
*	is authorization may be subject to redisclosure by the recipient to a medical bilitation practitioner, and others consistent with state and federal law.
By signing this form, I am authorizing the disclosur the date this form is signed.	re of my protected health information. This authorization is valid for one year from
Patient/Claimant Signature:	

A photocopy, facsimile or electronic transmission of this signed authorization form is valid.



Injured Worker	Provider Name
Employer	Address
Date of Birth	
Date of Injury	
The above entity, facility, or medical practition	ner is authorized to release my information as provided below:
authorize Omaha National, their staff, repres	entatives, or bearer, to review, inspect, copy, and/or photograph all records or files
diagnostic reports and films, psychiatric re	es, records, and reports, including office and hospital records, laboratory results ecords, medical correspondences, doctor's and nurse's notes, and medical histories m. I also give my permission for Omaha National to contact the attending physician inditions.
and to the extent necessary to comp	"A covered entity may disclose protected health information as authorized by ly with laws relating to workers' compensation or other similar programs, for work-related injuries or illness without regard to fault."
	nd human resource information, including hiring and employment records, payro related to this or any other relevant injury, and any other information pertinent to y for the completion of this claim.
This authorization is subject to revocation by t n reliance on this consent, and it terminates	mediately. A photocopy of the authorization may be accepted in place of the origina he undersigned at any time, except to the extent that action has already been taken son conclusion of the workers compensation claim without express revocation. In the control of the workers at P.O. Box 451139, Omaha, NE 68145.
This information is required for the following:	
<del>-</del>	d discovery of a workers compensation claim and to determine the causation, nature oncurrent, or aggravating medical conditions with potential medical, legal, or factual injuries.
To provide important medical information the best possible medical care and advice	to the treating physician, consultant, or evaluator so the injured worker may receive e.
To facilitate recovery from any third party	responsible for the injury.
To ensure that the injured work is accurate evaluation, treatment, and recovery for the	rely compensated for any amount of lost wages, time, or resources while undergoing ne injury.
To develop an appropriate plan of action	for resolving the claim.
pe subject to re-disclosure by the person or federal privacy regulations. I have asked ques	stand its entire contents. I understand that the information used or disclosed maclass of persons or facility receiving it, and would then no longer be protected bestions about anything that was not clear to me and I am satisfied with the answers at to receive a copy of this authorization upon my request.
Signature	
Printed Name	 Date



## Request for Medical History

Injured Worker Employer		Date of Inj Current D	ury ate	
Provide your medical histor		<u></u>	•	_
Family Doctor /	Primary Health Ca	re Provider and Ot	her Treating Doc	tors
Name	Address		Phone	Condition Being Treated
	Medications	s / Prescriptions		
Name	Description/Purp	oose	Dosage	Prescribing Doctor
	Hospitalizations ar	nd Surgical Proced	ures	
Date(s) Diagnosis/Treatmen	t/Procedure	Doc	tor	Hospital
Please check to indicate if you have ev	er had any of the fo	ollowing conditions	:	
☐ Arthritis	☐ Stroke		□ Ва	ck problems
☐ Diabetes	Stomach or	peptic ulcer	☐ Kn	ee, hip, or foot problems
☐ High blood pressure	☐ Kidney stor		<del></del>	oulder, elbow, or wrist problems
High cholesterol	☐ Kidney dise			rpal tunnel
☐ Thyroid disorder	☐ Epilepsy (se		<del></del>	ood clotting disorders
Cancer - type:	_ Heart probl	em5	∐ PS)	ychological condition
Fax the completed form	to us at 844-761-84	02 or email it to clai	ms@omahanation	al.com.
Signature			Date	

Last Revised - 9/27/2021





## INFORMATIONAL DOCUMENTS

Keep these documents for your future reference.

- Omaha National Contact Information:
  - This document contains the contact information for our Claims department.
- Reduce Your Workers Compensation Costs:

Tips for lowering your company's workers compensation costs.

- Claim Process Diagram:
  - The Maryland Workers' Compensation Commission developed this document to show how claims are managed through the Maryland workers' compensation system.
- FAQs for Employers About Maryland Workers' Compensation Law:

The Maryland Workers' Compensation Commission developed this document to answer frequently asked questions about the Maryland workers' compensation system. Please review this document to ensure you are aware of key procedures and requirements provided by the Workers' Compensation Commission. Additional FAQs are available at <a href="https://www.wcc.state.md.us/Gen\_Info/WCC\_FAQ.html">https://www.wcc.state.md.us/Gen\_Info/WCC\_FAQ.html</a>.



## **Contact Information**

## Claims:

Phone	844-761-8400
Fax	844-761-8402
Online	omahanational.com
Email	<u>claims@omahanational.com</u>
Mail	P.O. Box 451139, Omaha, NE 68145



## Reduce Your Workers Compensation Costs

## Injury Prevention and Safety Training

According to the Occupational Safety and Health Administration (OSHA), businesses spend \$170 billion a year on occupational injuries and illnesses. Companies that establish safety programs to prevent injuries can reduce those costs by 20 to 40 percent. Safe workplaces also improve employee morale and can lead to increased productivity and improved service. Omaha National has resources to help you develop a program focused on the hazards specific to your business.

## Report Injuries Immediately

The single most important thing you can do to reduce your claim costs is to report injuries to us immediately. The best way to do that is to call us anytime an injury occurs, 24 hours a day, seven days a week. The sooner we learn of an injury the better we can investigate the claim and arrange for appropriate medical care. It also helps prevent financial penalties from state regulatory agencies.



Ways to report an injury:

Phone: 844-761-8400

Fax: 844-761-8402

Online: omahanational.com

Email: <u>claims@omahanational.com</u>

Mail: P.O. Box 451139, Omaha, NE 68145

## High-Quality Medical Care

Ensuring that injured workers receive quality medical treatment is important. The right doctor can have a big impact on the successful recovery of an injured employee and on the cost of a claim. In certain states, Omaha National has established custom medical networks and panels including the right specialists to treat each injury in a safe, cost-effective manner, with a focus on early return-to-work.

## Establish a Return-To-Work Program

Another way to reduce claim costs is to implement a return-to-work program that helps your injured worker get back to work quickly and safely while recovering from the injury. The program does not need to be complicated: the most important thing is to work with our claims adjuster to coordinate a successful return to work. The program can also include accommodations such as altered schedules, transitional work duties, or reassignment to an alternate position. Omaha National can provide helpful suggestions and advice to administer a return-to-work program.

## MARYLAND WORKERS' COMPENSATION COMMISSION CLAIM PROCESS

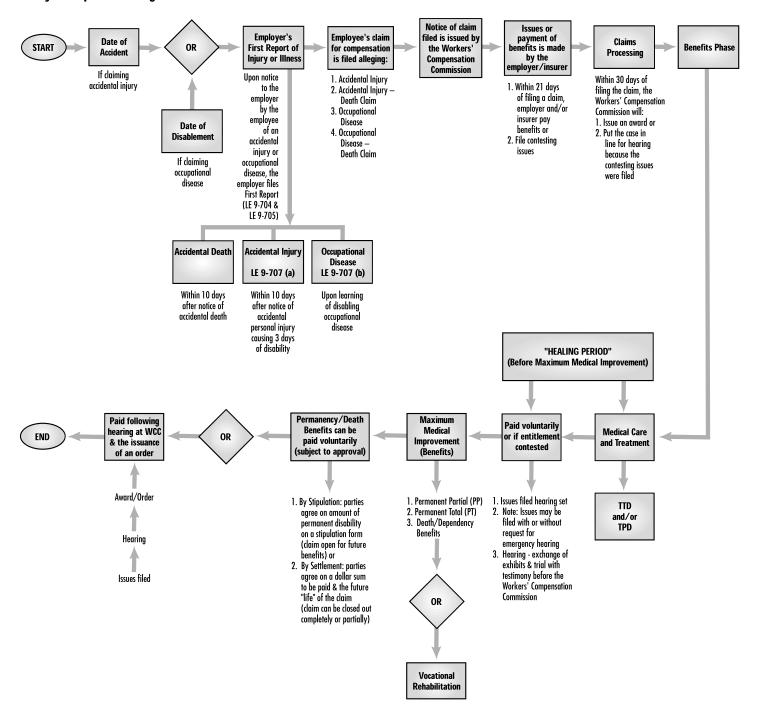
Diagram of the flow of an Employee Claim through the WCC

The filing of a claim is the first step in a process that generally results in the acceptance or denial by the carrier or self-insured employer that the workers injury, illness or fatality is work related.

If the claim is accepted, medical care is paid by the carrier or the self-insurer employer.

The worker also receives compensation benefits to partially replace the wages that would have otherwise been lost because of the injury.

The carrier or self-insured employer may deny the claim on the grounds the injury is not work related. Claims involving a dispute may end up in a hearing before the commission.



## FAQ'S FOR EMPLOYERS ABOUT MD WORKERS' COMPENSATION LAW

## Who is required to carry Workers' Compensation Insurance?

With few exceptions, every employer in the State of Maryland with one or more employees is required by law to provide workers' compensation coverage for their employees.

## How does an employer comply with the workers' compensation law?

Employers in the State of Maryland are required to obtain workers' compensation insurance from any insurance company licensed to write workers' compensation insurance in the State of MD, including the Chesapeake Employers' Insurance Company, Maryland's insurer of guaranteed market.

Large Employers (net worth of \$10 million or greater) may also apply to become a self- insured employer, which requires prior approval of the Workers' Compensation Commission.

Employers failing to secure workers' compensation insurance as required by law shall be subject to a fine of not more than \$10,000. If the employer is a corporation, the officers of the corporation having the responsibility for the general management of the corporation in the State shall be personally liable for such fine.

The entire cost of workers' compensation insurance must be borne by the employer. Any employer, who deducts any portion of this premium from the wages of his /her employee entitled to the benefits under this Law, shall be guilty of a misdemeanor.

## Who is responsible for providing medical care?

The employer and insurer are responsible for the payment of medical care and treatment of the injured employee. All medical bills must be forwarded to your insurance carrier for payment.

## Are accident reports required by law?

If an accident occurs and results in an injury to an employee and a disability of the employee for a period of more than 3 days, it shall be the responsibility of the employer to report this accident to the Workers' Compensation Commission on a "First Report of Injury" form within 10 days after notice of such accident, whether oral or written. Copies of this report must also be sent to your insurance carrier. The First Report of Injury can be filled out and submitted online at: <a href="https://www.wcc.state.md.us/WFMS/Med">https://www.wcc.state.md.us/WFMS/Med</a> WebForms.html

The form is also available online at <a href="https://www.wcc.state.md.us/Adjud\_Claims/Forms.html">https://www.wcc.state.md.us/Adjud\_Claims/Forms.html</a> and is available free of cost from the Commission and/or your insurance carrier. *This is not an employee claim for compensation*.

## How does an employee file a claim?

An employee has the responsibility of filing the Employee Claim Form with the Workers' Compensation Commission. This form may be found on our website at <a href="https://www.wcc.state.md.us/WFMS/C1">https://www.wcc.state.md.us/WFMS/C1</a> WebForms.html

An employee may also complete a paper Claim Form and mail it to the Commission. Employers shall have the claim form available for its employees at all times; however, if the employer does

not have one of these claim forms, please call the Commission or visit our website and request a paper claim form. More information may be found here: http://www.wcc.state.md.us/Gen\_Info/Claim\_Instr.html

## Please Note that employees may not print the electronic claim form and use it as a paper claim form.

Paper forms are provided by the Commission without charge.

## How is the average weekly wage determined?

The average weekly wage of the employee is determined from gross wages, including overtime, and will be based on the information in the Commission file prior to a hearing. The average weekly wage is based on: 1) the average weekly wage earned by the employee during the 14 weeks prior to the accident; or 2) those weeks the employee actually worked during the period. If there is a dispute as to the average weekly wage, it may be resolved either by the submission of a statement of the employee's weekly pay for the weeks prior to the accident OR by a hearing before the Commission. Vacation wages paid shall be included in computing average weekly wage.

## **Are work permits required?**

With a few exceptions, every person hired under the age of 18 MUST have a work permit. If an employer fails to obtain a work permit and the minor employee is injured or killed in the course of employment, all compensation and death benefits provided under the Workers' Compensation Laws may be doubled by the Commission. The employer is solely liable for the increased amount of compensation since an employer is not covered under any workers' compensation policy for these additional benefits.

#### **Notices**

All posters or notices prepared and mailed or published online by the Workers' Compensation Commission, that give instruction or information about workers' compensation, shall be posted in a conspicuous place at the work site.

## **Hearing requests**

Each request for hearing shall be filed with the Commission in writing and shall state clearly the issues to be raised at the hearing. All hearing requests must be in compliance with the Commission's "Rules of Procedure." On the day of the hearing, all necessary papers, medical reports, etc. must be available.

#### Waiver

Neither an employer nor employee can waive provisions of the Workers' Compensation Law.

## Do I need a lawyer?

Only Employers who are individuals may represent themselves; however, corporate entities, including LLC's, may NOT represent themselves, representation must be through an attorney.

## **Insurance rates**

Employers having questions on insurance or premiums should contact the:

Maryland Insurance Administration 200 St. Paul Place, Suite 2700 Baltimore, MD 21202 (410) 468-2000 (800) 492-6116 Toll free in Maryland <a href="http://www.insurance.maryland.gov">http://www.insurance.maryland.gov</a>

## **How do I find the forms needed for a claim?**

All necessary forms are supplied by the Workers' Compensation Commission at no charge. Most forms are available on the Commission's website

at: https://www.wcc.state.md.us/Adjud Claims/Forms.html

You may also write to: State of Maryland Workers' Compensation Commission 10 East Baltimore Street Baltimore, MD 21202-1641

(410) 864-5100 (800) 492-0479 Toll free Outside Metro Baltimore 711 or (800) 735-2258 (Maryland Relay - Hearing Impaired)

Email: <u>info@wcc.state.md.us</u>

Visit our web page at: <a href="https://www.wcc.state.md.us">https://www.wcc.state.md.us</a>





## **GENERAL FORMS**

Use these forms as needed and send to Omaha National. Forms may be faxed to 844-761-8402.

- Request for Subrogation Waiver:

  Use this form to request to have a subrogation waiver added to your policy.
- Form ERM-14 Confidential Request for Ownership Information:

  Changes in ownership may impact your policy and the factors used to determine your premium. These changes must be reported to us right away.
- Company Contacts Verification:

This form is used to provide your company contacts for questions and issues pertaining to your payroll and/or workers compensation policy.



## Request for Subrogation Waiver

Please complete the information below to request the addition of a subrogation waiver to your policy. A subrogation waiver may only be obtained if your company performs work under a written contract that requires such a waiver. You must maintain payroll records accurately segregating the payroll of your employees engaged in the specified job(s).

Please contact your Account Manager at 844-761-8400 if you have any questions.

		General Information			
Policyholder Name					
FEIN					
Policy Number Waiver Type Requested	☐ Blanket Wai	ver ☐ Specific Waiver (if any	olicable, please complete fields below)		
Walter Type Requested		Job Information for Specific V			
Job Effective Date(s)	Сиона		raivei		
Job Effective Date(s) Job Name or Number	From	To			
Person or Organization					
Brief Description of Job					
Complete Address					
Employee Class Code		Employee Class Code	Employee Class Code		
Payroll Amount		Payroll Amount	Payroll Amount		
		Job Information for Specific V	/aiver		
Job Effective Date(s)	From	То			
Job Name or Number Person or Organization					
Brief Description of Job					
Complete Address					
Employee Class Code		Employee Class Code	Employee Class Code		
Payroll Amount		Payroll Amount	Payroll Amount		
		Job Information for Specific V	/aiver		
Job Effective Date(s)	From	То			
Job Name or Number					
Person or Organization Brief Description of Job					
Complete Address					
Employee Class Code		Employee Class Code	Employee Class Code		
Payroll Amount		Payroll Amount	Payroll Amount		
	Job Information for Specific Waiver				
Job Effective Date(s)	From	То			
Job Name or Number					
Person or Organization					
Brief Description of Job Complete Address					
Employee Class Code		Employee Class Code	Employee Class Code		
Payroll Amount		Payroll Amount	Payroll Amount		
		Job Information for Specific V	/aiver		
Job Effective Date(s)	From	То			
Job Name or Number		<del></del>			
Person or Organization					
Brief Description of Job					
Complete Address Employee Class Code		Employee Class Code	Employee Class Code		
Payroll Amount		Payroll Amount	Payroll Amount		
		Submitter Information			
Completed by			Date		
Title			ignature		

## REQUEST FOR OWNERSHIP INFORMATION—ERM-14 FORM

The purpose of this **confidential** form is to obtain ownership information to assist in calculating premium for your workers compensation insurance policy. Your policy requires that you report ownership changes, and other changes as detailed below, to your insurance carrier in writing within 90 days of the change. If you have questions, contact your agent, insurance company, or the appropriate rating organization. **Incomplete information or a missing signature may result in a delay in processing.** 

The ownership information required on this ERM-14 Form can also be submitted in narrative form on the letterhead of the employer, signed by an owner, partner, member, or executive officer.

Sec	tion A—Contact Information	
Nan	ne of person completing this form Your Employer	
Pho	ne # Email Address	
Rela	ationship to business entity reporting ownership information	
Sec	etion B—Transaction Information	
Tv	pe of Transaction (check all that apply)	Transaction Effective Date
	Name and/or legal entity change The name and/or legal status of the entity has changed. DBA name changes do not need to be reported.	
	Sale, transfer, or conveyance of all or a portion of an entity's ownership interest Complete or partial sale of the business entity's ownership interest.	
	Sale, transfer, or conveyance of an entity's physical assets to another entity that takes over its operations  An entity's assets have been sold or transferred. The acquiring entity has taken over the operations, and the selling entity retained its legal business name.	
	Merger or consolidation  Two or more entities have merged or combined to form a single entity.	
	Formation of a new entity that acts as, or in effect is, a successor to another entity that:  (Select one)   Has dissolved   Is nonoperative   May continue to operate in a limited capacity	
	Formation of a new entity  A new entity has formed that is not a successor to another entity. Report this change only to determine combinability with another entity.	
	An irrevocable trust or receiver, established either voluntarily or by court mandate  A change has occurred to the business, either voluntarily or by court mandate, requiring the entity to be put in a trust or receivership.	
	Determination of combinability of separate entities  Two or more entities may need to be combined or separated based on their ownership interest.	
Inclu - If	etion C—Description of Transaction(s)  Indee a brief description of the transaction(s) selected above. Attach additional information on the employer's letter this is a partial sale, transfer, or conveyance of an existing business (e.g., sale of one or more plants or location or location of the entire operation was sold, transferred, or conveyed.	ons), explain what
	any of the entities that underwent a change in ownership were related through common ownership to any other ansaction described above, list the entities and their current owners' names and percentages of ownership be	
-		

## **Section D—Business Entity Information**

Copies of this page may be submitted for transactions with more than three entities.

Entity Information	Entity 1 Entity before the change or to determine combinability with another entity	Entity 2 Entity after the change or to determine combinability with another entity	Entity 3 Entity after a merger or consolidation or to determine combinability with another entity
Name of Business     Provide the legal name of the business entity.			
2. Primary Address (Street, City, State, Zip)			
3. Legal Status (See examples in item 4 below)			
4. Ownership List names of individual owners, partners, etc. and percentages of ownership (if applicable). Ownership should total 100%.  - Sole Proprietorship: Owner			
Corporation: Owner(s) and percentages of ownership			
General Partnership:     Partners and percentages of ownership			
<ul> <li>Limited Partnership:</li> <li>General partners and</li> <li>percentages of ownership</li> </ul>			
<ul> <li>Limited Liability Company: Members and percentages of ownership</li> </ul>			
- Revocable Trust: Grantor(s)			
- Irrevocable Trust: Trustee(s)			
<ul> <li>Other: If no voting stock, list members of board of directors or comparable governing body</li> </ul>			
5. FEIN			
6. Risk ID Number			
7. Policy Number			
8. Policy Effective Date			
9. Contact Name			
10. Contact Phone/Email			
Section E—Certification  This is to certify that the information contained on this form is complete and correct.			
Signature of Owner, Partner, Mem	ber, or Executive Officer Title	Bus	iness Name
Print name of above signature	Date		



## Company Contacts Verification

Please complete the information below to confirm your company contacts for questions and issues pertaining to your payroll and/or workers compensation policy.

Please contact your Account Manager at 844-761-8400 if you have any questions.

	General Information	
Policyholder Name FEIN Policy Number Main Address Phone Number Fax Number Company Website		
	Company Contacts for Invoice Questions/Issues	
Primary Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	Alternate Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	
	Company Contacts for Payroll Questions/Issues	
☐ Check if same as Primary Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	Alternate Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	
	Company Contacts for Policy Questions/Issues	
Check if same as Primary Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	Alternate Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	
	Company Contacts for Claims Questions/Issues	
☐ Check if same as Primary Contact Name Office Phone Number Cell Phone Number Fax Number Email Address	above  Alternate Contact Name Office Phone Number Cell Phone Number Fax Number Email Address  Submitter Information	
Completed by Title	Date Signature	

Fax the completed form to us at 844-761-8402 or email it to customerrelations@omahanational.com.





# STATE-SPECIFIC FORMS & DOCUMENTS

Keep blank copies of these forms to be provided to employees upon their request. Send copies of the completed forms to Omaha National.

## Form C-15R - Inclusion Form for Sole Proprietors/Partners Election:

Sole proprietors and partners of a business may use this form to elect coverage as employees under the provisions of Maryland's workers compensation laws. Submit the completed, original form to the Workers' Compensation Commission. Send one copy of the form to Omaha National and keep another copy for your records.

## Form H-23R - Request for Employer Designee to Receive Notice of Employee Claims:

Maryland workers compensation law gives the employer the option to designate a person to receive courtesy copies of Form C-30 - Notice of Employee's Claim. The Workers' Compensation Commission always sends Form C-30 by mail to the employee when their claim is accepted and processed. Submit this form to the Workers' Compensation Commission.

## Form IC-03 - Joint Election Form:

The employer may use this form to elect coverage for their employee under the provisions of Maryland's workers compensation laws. Both the employer and the employee electing coverage must sign this form. Submit the form to the Workers' Compensation Commission and keep a copy for your records.

## Form IC-16 - Exclusion Form:

Members of certain business types (e.g. a limited liability company) or up to five corporate officers of a business may use this form to be exempt from coverage under the provisions of Maryland's workers compensation laws. Each officer or member must sign the form. Submit the original, completed form to the Workers' Compensation Commission. Send a copy to Omaha National and keep a copy for your records.

## INCLUSION FORM FOR SOLE PROPRIETORS/ PARTNERS ELECTION

Pursuant to the Workers' Compensation Act, Annotated Code of Maryland, Labor and Employment Article, §§ 9-219 and 9-227, sole proprietors and partners are excluded from coverage under the Act; however, such persons may elect to become covered employees under the Act.

To exercise this option, any sole proprietor or partner electing to be a covered employee must complete and sign this document.

## **IMPORTANT:**

Submit this form to the Workers' Compensation Commission, a copy to the insurer, and keep a copy for your records.

Unless otherwise agreed, this election will be effective upon the date of receipt of this form by the MD Workers' Compensation Commission.

CURRENT DATE: DATE INSURANCE COMPANY WAS NOTIFIED:			
NAME OF INSURANCE COMPANY:			
COMPANY NAME:			
ADDRESS:			
CITY:	STATE:	ZIP:	
Name and Title of Person Electing Coverag	a.	Personal Signature	
Name and Title of Ferson Electing Coverag	<u>u</u>	1 ersonar Signature	
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## REQUEST FOR EMPLOYER DESIGNEE TO RECEIVE NOTICE OF EMPLOYEE CLAIMS

This form is to be used only for employers to designate a person to receive a copy of each Notice of Employee's Claim (C-30) pursuant to Regulation 14.09.01.23(c)(2). Please note that this request will apply to all locations with the identical Employer name, regardless of the address. For special circumstances, please contact the Claims Division.

Address:  Telephone Number:  the above-named employer, pursuant to Regulation 14.09.01.23(c)(2), requests that a copy of each of the control
Telephone Number:  ne above-named employer, pursuant to Regulation 14.09.01.23(c)(2), requests that a copy of each otice of Employee's Claim (C-30) filed against it be sent to:  Name of Designee:  Address:
Name of Designee:  Address:
Address:
Telephone Number:
equested By: Employer
Employer
uthorized Signature Date
itle Telephone Number
ldress

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WCC Form H23R (06/15/09)

## **JOINT ELECTION FORM**

Pursuant to the provisions of § 9-204 of the Labor and Employment Article ("LE") of the Annotated Code of Maryland, the employer of an individual who otherwise would not be a covered employee, may elect to make the individual a covered employee by filing a joint election with the Commission. An individual who is not a covered employee pursuant to LE § 9-223(c) of this subtitle, the employer of that individual may not make an election under this section, if prohibited by federal law.

To exercise this option, both the individual electing to become a covered employee **and** the employer must sign this document.

## **IMPORTANT:**

Submit form to the Workers' Compensation Commission and retain a copy.

Unless otherwise agreed upon, this election will be effective upon the date of receipt by the Workers' Compensation Commission.

STATE: ZIP:
Personal Signature

## **EXCLUSION FORM**

**INSTRUCTIONS**: Pursuant to Labor & Employment Article §9-206, Annotated Code of Maryland, officers or members of certain business entities may elect to be exempt from workers' compensation insurance coverage by filing this Exclusion Form with the Commission. To exercise this option, the officer or member making the election must sign this document, submit the form to the Workers' Compensation Commission, a copy to the insurer of the company/corporation, and keep a copy for your files.

Company Name:				
Address:				
City:	State:	ZIP		
Type of Company:				
Close Corporation	General	Corporation	Farm Corporation	
Professional Corporation	Limited Liability Company			
Insurance Company Name:				
Date Insurance Company Notified:		_		
Typed Name and Title of the Officer or Member Electing Exclusion		% of Ownership	Personal Signature	

NOTE: By signing this Exclusion Form, each officer or member affirms under the penalties of perjury that the information contained in this form is true and correct as to that officer or member, to the best of the officer's or member's knowledge, information, and belief.