

Reportable Claims

Policy & Procedures on how to File Workers' Compensation Claims

- **Filing Potential Workers' Compensation Claims under the FROI Program**

Please carefully adhere to the following instructions with respect to filing potential workers' compensation claims under the First Report of Injury (FROI) program. Our FROI operators can help you to decide whether or not a claim is reportable as workers' compensation, and are trained to make necessary legal determinations and file appropriate documents on your behalf in compliance with the requirements of the workers' compensation law. The following process should be used for claims that you accept as compensable as well as those you wish to contest.

- **Immediate Reporting**

Immediately report **all** on-the-job injuries and job-related illnesses to GCG Risk Management. Please use the attached First Report of Injury Filing Guide as a reference to use for all the information you will need to report a claim. However, do not delay reporting a claim while awaiting the receipt of additional information. A reported claim that is incomplete may be later completed when missing information is made available.

- **Procedure for Submitting a Claim**

There are two pertinent forms that need to be completed to properly file a claim: the Supervisor Accident/Incident Report and the FROI Filing Guide.

- First, the employee should report the accident to the supervisor of the department. The supervisor should then complete the Supervisor Accident/Incident Report based on the information given by the employee. That report should then be submitted to the Administrator or whoever handles the WC claims.
- Upon receipt of the report, should the administrator have any questions regarding whether or not the accident should be reported as a workers' compensation claim, they should call our **FROI Response Line at 1-888-785-7755**. If you are sure the accident should be filed with WC, then immediately complete the FROI Filing Guide and submit it to GCG via one of the below options.

- **Options for Reporting a Claim**

There are several different options to choose from for reporting a claim:

- 1) Call our office using our toll free number (888-785-7755 ext. 8813/8815)

OR,

- 2) Log onto our website at www.gcgriskmanagement.com and click on "Report", complete the form that is provided and press submit.

OR,

- 3) Fax a copy of the completed First Report of Injury Filing Guide to 518-377-3491.

Our FROI operators will process the claim and send you a copy of the C-2F upon completion. Claims typically take 1-2 days for processing.

Reportable Claims

Policy & Procedures on how to File Workers' Compensation Claims

- **Keep Confidential Information Private**

Other than advising the name of your insurance carrier (New York State Insurance Fund), policy number, and claim number, do not give anyone except NYSIF any information regarding any workers' compensation claim without first checking with GCG Risk Management. If you receive any documents from doctors, the workers compensation board, or the state insurance fund that you are unsure of, please call us and we will advise you on how to proceed.

- **Questions Regarding Previously Indexed Claims**

All questions pertaining to active claims can be answered by calling (800) 922-2362 and speaking with Judith Brodsky (ext.8445) or Marc Gnesin (ext.8449) of our New York City office.

- **Mailing Supporting Documentation**

Medical reports, oral or written communications from doctors, attorneys, the claimant, or any other sources should be immediately referred to GCG.

- **Filing Time is of Utmost Importance**

The time element is not only important because it affects the speed in which benefits are paid or determined, but because the quicker the claim is reported, the shorter the life of the claim will be.

- Without prompt reporting of a claim; treatment, benefits, the return to work of the employee, and the ultimate closing of the claim will be delayed.