

THREE EASY WAYS TO REPORT AN INJURY



Injury Reporting Made Easy

LWCC gives you several easy ways to report workplace injuries. We also take care of meeting any filing requirements and deadlines with state or federal agencies on your behalf.

Report within one hour of the accident, and you take control of your claims costs—which also can mean lower premiums.

Here's How to Do It

1. Online

www.lwcc.com

The fastest way to report your claim is through LWCC's password-protected Web site, *LWCC Interactive*, accessible through LWCC's corporate Web site, www.lwcc.com. Simply fill in key information about the injured employee and the accident, and we'll do the rest. (See reverse side for tips on filling out the online report.) To get a password to *LWCC Interactive*, call 800-227-4363 or download the registration form directly from www.lwcc.com.



2. By Phone

800-395-0303

Our toll-free Injury Reporting Service puts you immediately in touch with a friendly claims service professional who will take your information, handle the administrative paperwork and process the claim for you.



3. By Fax

225-231-0951

No Internet access? If you prefer to fill out the Louisiana Department of Labor's "Employers' Report of Occupational Injury or Disease" (LDOL-WC-1007) yourself, you can fax the report to LWCC. An LWCC claims service professional will then call you within 24 hours to discuss the injury.

Note: If you're sending attachments with the form, include the employee's social security number or your policy number for identification purposes.



www.lwcc.com

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Tips for Reporting an Injury

How Soon Should I Report an Injury?

Every moment you delay reporting an injury can mean up to 45% higher claims costs, which can drive up your premium. That's why LWCC encourages you to report all injuries in one hour—even if you do not have all the necessary information regarding the claim.

What Information Is Needed?

You will need to note which of the following circumstances apply so that we can properly handle the claim:

- **More than 7 days of disability.** Tell us if the injured employee's doctor has not given a return-to-work date, gave one that is over 7 days away, or if you believe the injuries are serious enough that the employee will not return in 7 days.
- **Injury resulted in amputation/disfigurement.**
- **Medical only.** Tell us if you believe the claim will only involve medical expenses and the injured employee be away from work for less than a week of work, if at all.
- **Injury resulted in death.**
- **Possible dispute.** Tell us if you have any doubts or questions whether the employee truly suffered a workers' comp injury.
- **Reporting purposes only (RPO).** If the injury involved only minor first aid and no medical expenses, did not prevent the employee from working, and was not questionable in nature, you can choose to file the incident as an RPO. We do not investigate or make payments on RPOs, but reporting them can protect your interests if it should later result in a claim.

To open a claim, we will also need the following:

Employee Information. His or her name, social security number, home address, marital status and work status (full-time, part-time, temporary, seasonal or volunteer).

Accident Information. The date and time of the accident.

Nature of Injury. The part of the body injured and the kind of injury. Example, "cut on left hand" or "strained lower back."

Accident Description. The type of work activity the employee was performing when the incident occurred, including approximate weight, size and shape of materials or equipment involved. Indicate if correct procedures were involved.

Injury Description. Describe what caused the employee to hurt himself. Name objects and substances involved. Give all details and factors which led to or contributed to this injury.

Contact Information. We also need information about you so we can follow up on the claim.

The following additional information is not necessary to initially report the claim; however, we will eventually need it to file required paperwork and conduct our investigation:

- Employee's phone number, date of birth, wage rate, occupation and date of hire
- Address of accident location
- Treating hospital and physician
- Witnesses' names, addresses, and phone numbers

What About Medical Treatment?

Designate a company OMNET® health-care provider located near your business and send all injured employees to that provider. For other health-care services, call the OMNET Hotline, 800-85-OMNET.*

After administering first aid, follow these emergency procedures:

For life-threatening injuries

Call 911 or take the injured employee to the nearest hospital emergency room. After any threat to life is handled, the injured employee may use an OMNET provider for subsequent health care.

For serious injuries that are not life-threatening

- During business hours, take the injured employee to your chosen OMNET occupational health provider or OMNET hospital.
- After business hours, take the employee to an OMNET hospital emergency room.

For minor injuries that are not serious

- During business hours, take the employee to your OMNET occupational health provider rather than a hospital emergency room.
- After business hours, instruct your employees to go to your designated provider the next working day.

For prescription drugs

Never pay for prescriptions out-of-pocket. OMNET pharmacists will fill the initial prescription and file the claim at no out-of-pocket expense for you or the employee.

* State law guarantees employees' right to choose their own health-care providers, OMNET or otherwise, for work-related injuries. However, they will appreciate OMNET's special benefits.

Tips for Reporting a Longshore (USL&H) Injury

- With your report, LWCC will complete and mail the required form, LS-202 to the U. S. Department of Labor on your behalf. A copy will be sent to you.
- Timeliness is especially important. If you report an injury later than 10 days after the event, you will receive a "show cause" letter (Form LS-512) from the U. S. Department of Labor requesting an explanation for untimely reporting. A written response must be submitted within 21 days to avoid a fine.
- After the employee returns to work, you must file form LS-210 which also can be used to report a second period of disability. Mail the LS-210 to both LWCC and the U. S. Department of Labor. LWCC can help you complete and return longshore forms.

U. S. Department of Labor
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Division of Longshore and Harbor Workers
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