



Workers' Compensation Claim Kit



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Section I

Introductory Letter



Welcome,

We are pleased, on behalf of SILBA to provide you with a copy of this FutureComp "Claim Kit". Included, you will find step by step instructions for entering/reporting a claim, contact information for your dedicated team, as well as a brief explanation regarding medical case management, utilization and other pertinent information that will be utilized to assist with the recovery of your employees from injury and/or illness:

I am pleased to introduce your Workers' Compensation Program Team:

<u>Name</u>	<u>Function</u>
Cheryl McCarthy	Lost Time Claims Specialist
Ellen Nassif	Medical Only Adjuster
Tony Vigna	TPA Claims Team Lead
Steve Grahm	Vice President, Claims
Deborah Uckno, RN,CCM	Nurse Case Manager
Kathy Leone, RN,CCM	Nurse Case Manager
Kimberly Ferris, RN,BSN,CCM	Vice President, Medical Case Management
Sarah Depergola	MIS Manager

At FutureComp we look forward to working together with you, to effectively manage your workers' compensation needs. If there is any further information you may need or simply have any questions, please let me know.

Sincerely,

A handwritten signature in black ink, appearing to read "Tony Szwez", with a stylized flourish at the end.

Tony Szwez
Division Senior Vice President, FutureComp

Section II

Responsibilities

Employee Responsibilities

Immediately after an injury the employee should:

- Report the injury in accordance with our company's procedures
- Seek appropriate treatment at your identified emergency care provider
- Report back to their employer
- Adhere to "workplace" restrictions and/or treatment plan
- Maintain contact with their employer

Employer Responsibilities

Immediately after the injury is reported the SILBA Member should:

- Report the claim within 24 hours
- Investigate the accident/incident
- Direct injured employee to an Occupational Health provider
- Identify potential temporary alternative work
- Communicate

FutureComp Responsibilities

Immediately after obtaining first report of injury FutureComp will:

- Enter and assign claim to the SILBA dedicated appropriate adjuster within 24 hours
- Make 3 point contacts within 24 hours
- Investigate claim and determine compensability
- Evaluate and reserve for exposure
- Develop disposition plan
- Electronically report claims to the Department of Industrial Accident

Section III

FutureComp Injury Reporting Instructions

Reporting and 1st Report of Injury

There are a couple of different methods to report claims to FutureComp. The preferred method would be to input claims directly into the FutureComp claims system. You also do have the ability to e-mail or fax an injury report to us.

- Entering claims via the FutureComp claims system
 - Instructions on how to file a claim are located on pages 9-17
 - If you require a user name and password please contact:

Sarah Depergola

Vice-President & MIS Systems Reporting

Tel: 413-750-4273 / Fax: 413-739-9330

Email: Sarah.Depergola@usi.com

Sonja Cruz

Technical Services Associate

Tel: 413-750-4321 / Fax: 413-739-9330

Email: Sonja.Cruz@usi.com

Heather Touchette

Technical Services Associate

Tel: 413-750-4241 / Fax: 413-739-9330

Email: Heather.Touchette@usi.com

- If submitting a claim via e-mail or fax (1st report of injury forms can be found on pages 18-19), please send the information to:

Ellen Nassif, Medical-Only [Non-Lost Time] Claims Adjuster

Tel: 603-665-6143 / Direct Fax: 610-537-2850

Email: Ellen.Nassif@usi.com

Cheryl McCarthy, Lost-Time Claims Specialist

Tel: 781-939-2026 / Direct Fax: 610-537-1905

Email: Cheryl.McCarthy@usi.com

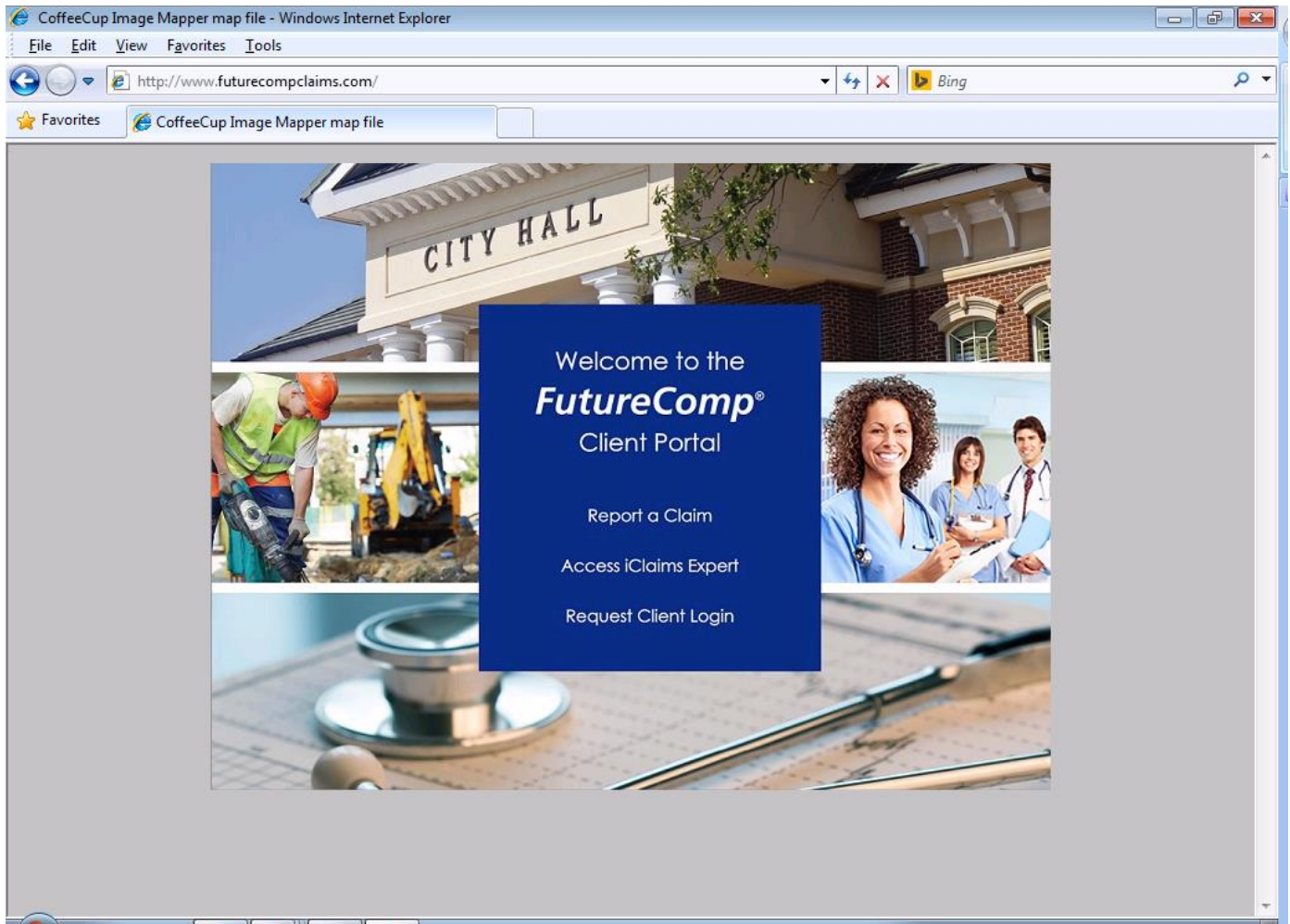
*** Do not submit First Reports of Injury to the Commonwealth of Massachusetts, FutureComp will file these electronically for you**

Accessing the Claims System from the Web

Copy and paste the web address to your browser and press Enter:

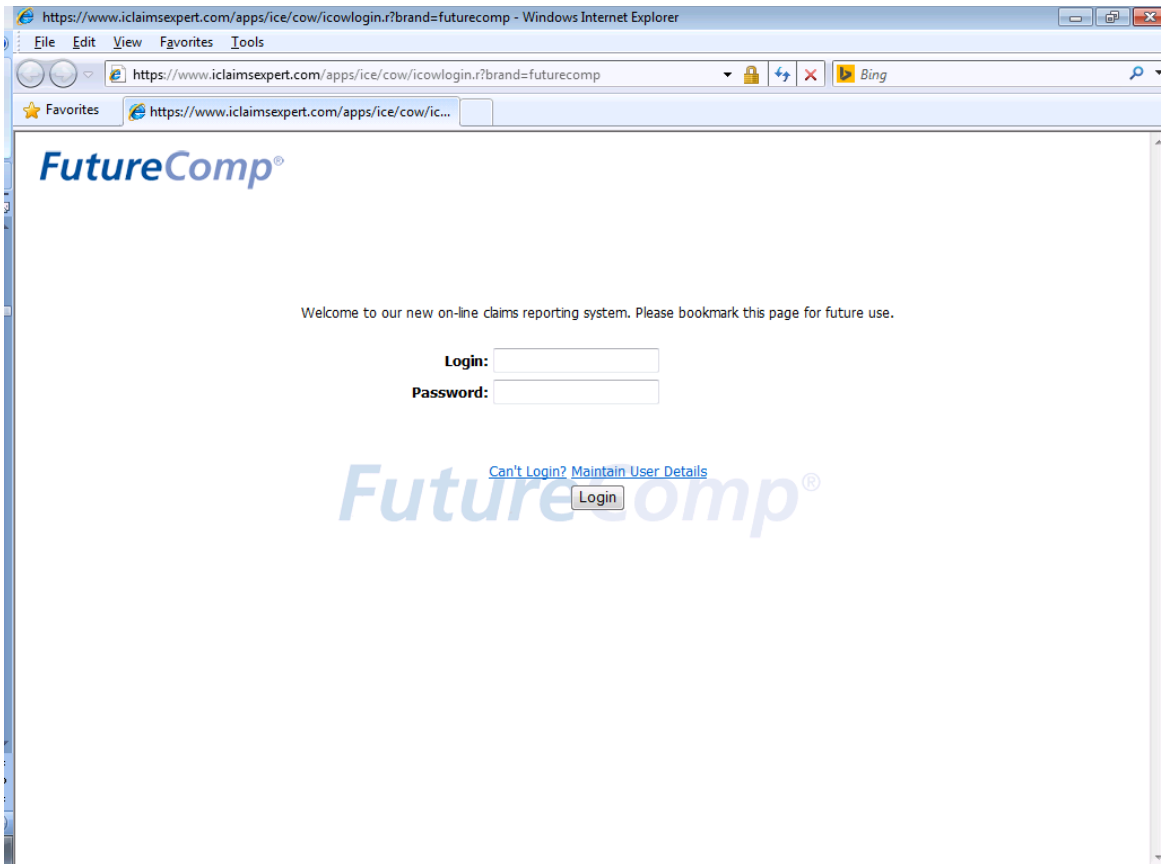
<https://www.futurecompclaims.com>

The following screen will appear.

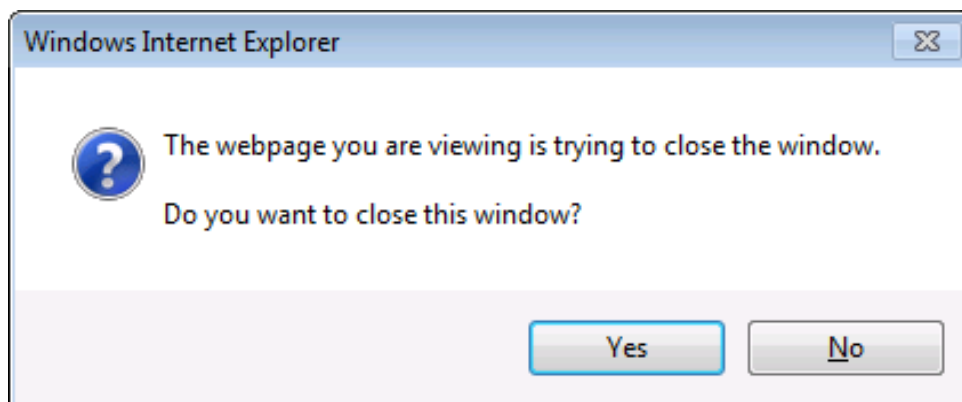



How to Report a Claim

Click on “Report a Claim” and enter in your “Login” name and “Password”.



When you see this pop-up click “Yes”.



Select the type of claim to open: 


☒ Enter a new Workers Compensation claim.

☐ Enter a new General Liability claim.

Click on a mark  button to view help on that data field.

yellow question

* Date of Birth:



Enter the date of birth of the claimant in MM/DD/YYYY format.

of Dependents:



Enter the number of legal dependents (not including the claimant) of the claimant.

An asterisk  indicates required information

** designates required items*

Input dates and times in the following formats:

Dates: 01/01/2001 or 01/01/2001 or 01012001

Times: 09:00 (select AM or PM)

Reporting a Workers Compensation Claim

**Insured
Selection**

In this example, choose "State Workers' Compensation Act"

Insured Selection Insured Confirmation Employer Details Employee/Wage Details Occurrence/Treatment Details Special Instructions Completion

For client Telematics Corporation.

The Employer has more than one type of policy. Which type of claim are you making:

☒ State Workers' Compensation Act

☐ Employer's Liability

Cancel Next to Insured Confirmation page →

Reporting a Workers Compensation Claim

**Insured
Confirmation**

The Insured Confirmation page confirms that you are opening a Workers Compensation claim:

Insured Selection **Insured Confirmation** Employer Details Employee/Wage Details Occurrence/Treatment Details Special Instructions Completion

For client Telematics Corporation.

You are about to open a **State Workers Comp Act** claim for **Telematics Corporation, Telematics Wireless**.

You will need the following mandatory information in order to successfully open a new claim today. If you do not have the following information, you can Cancel and obtain the information and come back here to report the claim to us.

- Phone number of employer representative we can use to obtain more information about the injured worker and the accident details.
- Location of where and when the accident happened and when the employer first became aware of the accident.
- The SSN of the injured employee, as well as his/her full name, address, and a phone number.
- The type of injury or illness, cause, and result

After entering the mandatory and as much optional details about the accident as you can, the system will generate and email to you (in PDF Format) a jurisdictionally acceptable first report of injury form. In some cases, you (as the employer) may be legally required to sign and send this form to the proper state or federal jurisdiction. If unsure, contact the claims adjuster that is assigned to this claim for advice.

Press "Cancel" now to abandon.
Press "Back to Insured Selection page" to choose a different Employer.
Press "Next to Employer Details page" to proceed with creating the first report of injury .

← Back to Insured Selection Page Cancel Next to Employer Details page →

Reporting a Workers Compensation Claim

**Employer
Details**

**Insured
Selection**

**Insured
Confirmation**

**Employer
Details**

**Employee/Wage
Details**

**Occurrence/Treatment
Details**

**Special
Instructions**

Completion

For client Telematics Corporation.

** designates required items*

* Employer Location:

? Country: UNITED STATES
Street: 234 Main Street
City: New Orleans State: Louisiana Zip:

* Telephone:

? 555-555-5555

* Jurisdiction:

? Louisiana

NAICS Code:

? 811213 - Communication Equipment Repair and Maintenance

SIC Code:

? 4899 - Communications Services, NEC

Insured Report #:

?

Client Report #:

?

Location #:

? 1234567

* Location Coding:

? Region: Southcentral Region
State: Louisiana
Area: None Provided
Customer: None Provided

Check the box next to a selection and the identical information will auto-populate each time you input a new claim. The field will remain editable; check the box to save time and change it when you need to.

Click any Question Mark for help completing that field.

Cancel

Next to Employee/Wage Details page →

At the bottom of each screen, click "Next" to continue.

Inputting Workers Compensation Claims

Employee/Wage Details

[Insured Selection](#)
[Insured Confirmation](#)
[Employer Details](#)
[Employee/Wage Details](#)
[Occurrence/Treatment Details](#)
[Special Instructions](#)
[Completion](#)

For client Telematics Corporation.

* designates required items

* Employee ID: is:

* Name:

* Address:

* Telephone:

* Date of Birth:

* State of Hire:

Gender: ☐ Unknown ☒ Male ☐ Female

Marital Status: ☐ Unknown ☐ Single ☒ Married ☐ Separated ☐ Divorced ☐ Widowed

Spoken Language:

of Dependents:

Date of Hire:

Occupation:

Insured Employee Id:

Employee Supervisor:

Employment Status:

NCCI class Code:

Wages: Per: ☒ Hour ☐ Day ☐ Week ☐ Month ☐ Year ☐ Other:

days worked per week: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☒ 5 ☐ 6 ☐ 7

Full pay for day of injury: ☒ Yes ☐ No

Did salary continue: ☐ Yes ☒ No

Input the Social Security Number, then click on the **Tab** key.

If an employee has prior claims in the YCE system, much of the information on this page will auto-complete.

If not, insert details on this page.

Be sure to note here if:

- Employee was paid for the date of injury
- Salary is continued

[← Back to Employer Details page](#)
[Cancel](#)
[Next to Occurrence/Treatment Details page →](#)

Reporting a Workers Compensation Claim

Occurrence/Treatment Details

[Insured Selection](#)
[Insured Confirmation](#)
[Employer Details](#)
[Employee/Wage Details](#)
[Occurrence/Treatment Details](#)
[Special Instructions](#)
[Completion](#)

For client Telematics Corporation.

* designates required items

Employee began work: AM ☐ PM

* Date of accident: 05/15/2013 * Time: 09:00 AM ☐ PM

* Did injury cause death: ☐ Yes ☒ No If yes, give date of death:

* Date employer notified: 05/15/2013 * Time: 09:30 AM ☐ PM

* Nature of injury: Specific Injury Concussion

* Part of body: Head Skull

* Cause of injury: Fall, Slip, or Trip Injury On Ice or Snow

* How accident occurred: Employee was walking into building from car (returning from meeting with client) and slipped on ice outside main entrance, landing on back and hitting head.

* Where accident occurred: ☐ Did injury/illness exposure occur on employer's premises: ☒ Yes ☐ No
Specify the department or location on the premises: outside main entrance

* State of Accident: Texas

Doing usual work: ☒ Yes ☐ No

Contact Name: First Middle Last
Title Walter Jones Suffix Telephone: 222-222-2222

Equipment, materials or chemicals involved: None.

Specific activity engaged in when occurred: Walking into building from parking lot.

Work process engaged in when occurred: Returning from meeting with client.

Safeguards provided: ☐ Yes ☒ No

Safeguards used: ☐ Yes ☒ No

Witnesses: First Middle Last Phone
Title Suffix
Title Suffix

Date last worked: 05/15/2013

Date disability began: 05/16/2013

Date returned to work:

Initial treatment: ☐ No medical treatment
☐ Minor: by employer
☐ Minor: by clinic or hospital
☐ Emergency care
☐ Hospitalized > 24 Hrs.
☒ Future major medical / Lost Time anticipated

Physician/Health Care provider: First Middle Last
Title John Smith Suffix
Country: UNITED STATES
Street: 123 High Street
City: Slidell State: Louisiana Zip: 70458

Hospital: Name:
Country: UNITED STATES
Street:
City: State: Select State Zip:

Be sure to use the correct format for **Date** (01/01/2001, 01-01-2001, or 01012001) and **Time** (09:00)

[← Back to Employee/Wage Details page](#)
[Cancel](#)
[Next to Special Instructions page →](#)

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Reporting a Workers Compensation Claim

Occurrence/Treatment Details

Date last worked:



05/15/2013

Date disability began:



05/16/2013

Initial treatment:



- ☐ No medical treatment
- ☐ Minor: by employer
- ☐ Minor: by clinic or hospital
- ☐ Emergency care
- ☐ Hospitalized > 24 Hrs.
- ☒ Future major medical / Lost Time anticipated

Reporting a Workers Compensation Claim

Special Instructions

Insured Selection

Insured Confirmation

Employer Details

Employee/Wage Details

Occurrence/Treatment Details

Special Instructions

Completion

For client Telematics Corporation.

Almost finished! Please tell us if you have any special instructions. These items are not shown on the first report of injury.

* designates required items

* Send first report of injury to: ☐

Note: You may enter multiple email addresses separated by commas

Contact me first: ☐ Check this box to alert the adjuster to contact you prior to any investigation.

Any message for the adjuster:



Place a message for the claims examiner here.

Would you like an investigator involved:



Based upon the information provided, a new Indemnity claim will be opened momentarily. If you believe that this is an incorrect decision, change this decision now by selecting one of:

This is your last chance, press "Cancel" now if you want to abandon this claim opening. Otherwise, press "Next to Completion page" to submit the claim and generate the first report of injury.

← Back to Occurrence/Treatment Details page

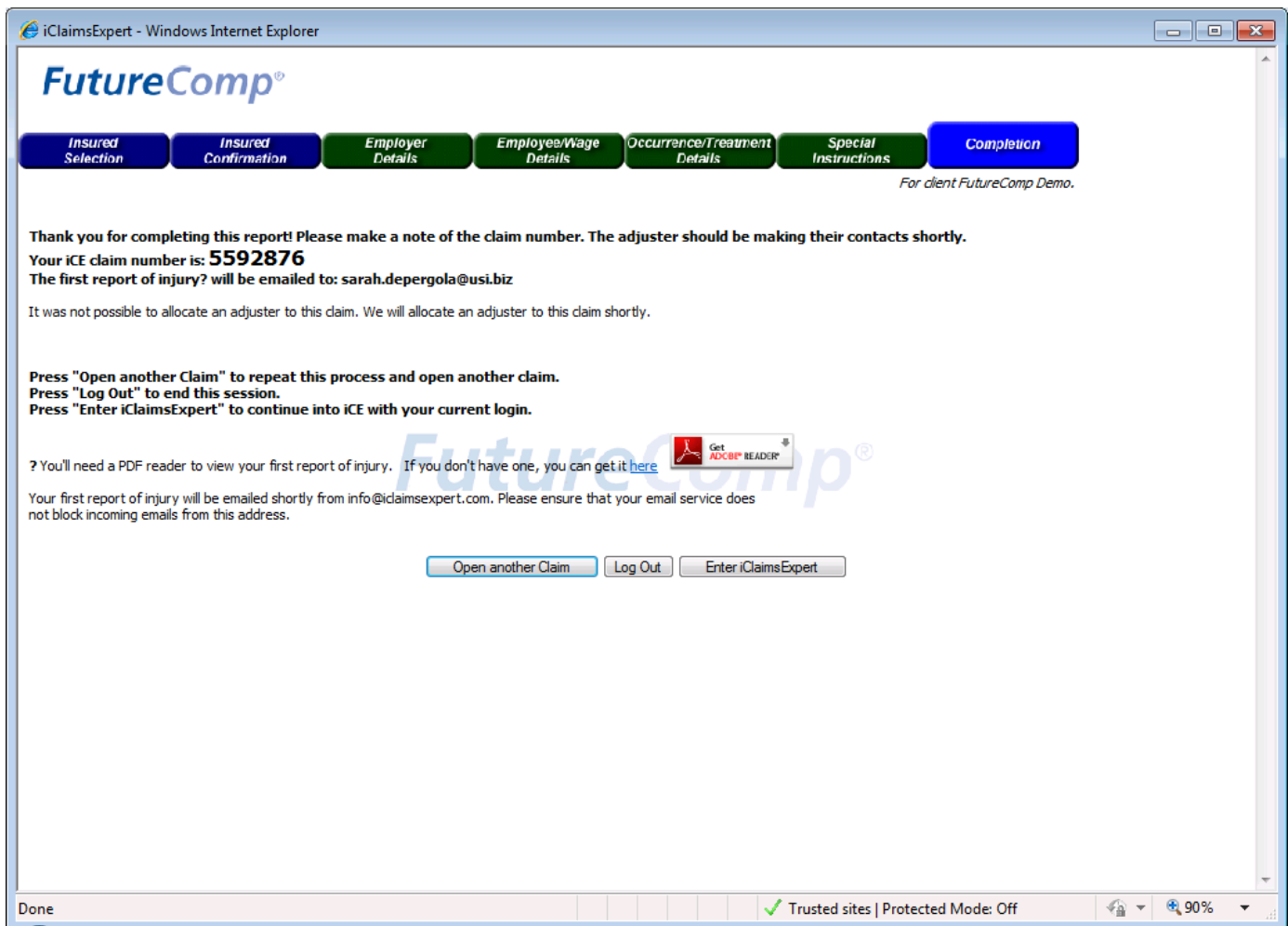
Cancel

Next to Completion page →

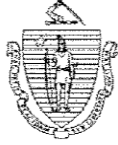
At this point, you have 3 choices:

Open another Claim, **Log Out** or **Enter iClaimsExpert**.

If you select **Enter iClaimsExpert**
it will bring you into the claims system.



FORM 101



The Commonwealth of Massachusetts
 Department of Industrial Accidents – Department 101
 1 Congress Street, Suite 100, Boston, Massachusetts 02114-2017
 Info. Line 800-323-3249 ext. 470 in Mass. Outside Mass. - 617-727-4900 ext. 470
<http://www.mass.gov/dia>

DIA USE ONLY

Print Form

**EMPLOYER'S FIRST REPORT OF INJURY
 OR FATALITY**

THIS FORM MUST BE FILED BY THE **EMPLOYER** IN THE EVENT OF AN INJURY THAT RESULTS IN DEATH
 OR FIVE OR MORE CALENDAR DAYS OF TOTAL OR PARTIAL INCAPACITY FROM EARNING WAGES.

INSTRUCTIONS AND CODES ON THE REVERSE SIDE - Please Print Legibly or Type - Unreadable forms will be returned.

E M P L O Y E E	1. Employee's Name (Last, First, MI):		2. Home Telephone Number:		3. Social Security Number*:		4. Sex: <input type="checkbox"/> M <input type="checkbox"/> F	
	5. Home Address (No., Street, City, State & Zip Code):				5a. Native Language Code: _____ Other: _____		6. Marital Status: <input type="checkbox"/> M <input type="checkbox"/> S	
	7. No. of Dependents:							
E M P L O Y E R	8. Date of Hire (mm/dd/yyyy):		9. Date of Birth (mm/dd/yyyy):		10. Average Weekly Wage: \$ _____ <input type="checkbox"/> Estimated <input type="checkbox"/> Actual			
	11. Employer's Name:				12. Federal Tax I.D. Number:			
	13. Employer's Address (No., Street, City, State & Zip Code):				14. Employer's Telephone Number:			
					15. Industry Code (See Reverse Side):			
	16. Workers' Compensation Insurance Carrier and Tel. No. (NOT LOCAL AGENT/ADMINISTRATOR):				17. W.C. Policy Number:			
I N J U R Y I N F O R M A T I O N	18. Self-Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Self-Insurer Number: _____		19. Business Type: <input type="checkbox"/> Service <input type="checkbox"/> Wholesale <input type="checkbox"/> Mfg. <input type="checkbox"/> Retail <input type="checkbox"/> Other		20a. Insurer's Case/Claim File No.:			
	20. DATE OF INJURY (mm/dd/yyyy):							
	21. Was Employee Injured on Employer's Premises? <input type="checkbox"/> Yes <input type="checkbox"/> No		22. Location of Injury if not on Employer's Premises:					
	23. FIRST day of Total or Partial Incapacity to Earn Wages (mm/dd/yyyy):		24. FIFTH day of Total or Partial Incapacity to Earn Wages (mm/dd/yyyy):					
	25. If Employee has Died, Date of Death (mm/dd/yyyy):		26. Source of Injury (Chemicals, Machinery, etc.):					
	27. Briefly Describe How Injury/Exposure Occurred and Body Part(s) involved:							
	28. Person to Whom Injury was Reported (list position):				29. Date Reported (mm/dd/yyyy):		30. Date Reported as work related (mm/dd/yyyy):	
	31. Injury Code(s) _____ Body Part Code(s) _____ a. _____ to body part a. _____ b. _____ to body part b. _____ c. _____ to body part c. _____				32. Witness(es) to Injury - Give Full Name(s), if none state as such:			
	33. Has Employee Returned to Work? <input type="checkbox"/> Yes <input type="checkbox"/> No				34. Date Employee Returned to Work(mm/dd/yyyy):			
	35. Employee's Regular Occupation:				36. Has Employee Returned to Regular Occupation: <input type="checkbox"/> Yes <input type="checkbox"/> No			
P R E P A R E R	37. PREPARER'S Name (SEE INSTRUCTIONS ON REVERSE SIDE):				38. PREPARER'S Title:			
	39. PREPARER'S Signature (SEE INSTRUCTIONS ON REVERSE SIDE):		40. Date Prepared (mm/dd/yyyy):		40a. PREPARER'S e-mail address:			

*Disclosure of Social Security Number is Voluntary. It will aid in the processing of your report.

Form 101 - Revised 7/2010 - Reproduce as needed.

THIS FORM DOES NOT CONSTITUTE AN EMPLOYEE'S CLAIM FOR BENEFITS UNDER WORKERS' COMPENSATION.

EMPLOYER'S FIRST REPORT OF INJURY OR FATALITY **FILING INSTRUCTIONS**

- 1. WHEN TO FILE:** File this form within 7 calendar days, not including Sundays and legal holidays, of receipt of notice of any injury alleged to have arisen out of and in the course of employment, which totally or partially incapacitates an employee for a period of 5 or more calendar days from earning wages. This form is not an admission of liability, but must be filed even though the Employer may believe that the Employee is not injured, or that the Employee is not entitled to benefits under M.G.L. Chapter 152.
- 2. WHERE TO FILE:** This form should be mailed to the Department of Industrial Accidents at the address shown on the front of the form. Copies must also be provided to the Employee and to the Employer's Workers' Compensation insurer.
- 3. PENALTIES:** Failure to report injuries on this form may result in a fine of \$100.00 in accordance with M.G.L. Chapter 152, Section 6.
- 4. EMPLOYER'S NAME & SIGNATURE IN BOXES 37 & 39:** This form must be filed by the employer or an authorized agent/representative of the employer.

NATIVE LANGUAGE CODES			
1 – English / 2 – Portuguese / 3 – Haitian Creole / 4 – Spanish / 5 – Chinese / 6 – Vietnamese / 7 – Cape Verdean / 9 – Other			

INDUSTRY CODES			
Agriculture, Forestry and Fishing 01 Agriculture Production - Crops 02 Agriculture Production - Livestock 07 Agricultural Services 08 Forestry 09 Fishing, Hunting and Trapping Mining 10 Metal Mining 12 Coal Mining 13 Oil and Natural Gas 14 Nonmetallic Minerals, Except Fuels Construction 15 General Building Contractors 16 Heavy Construction, Ex. Building 17 Special Trade Contractors Manufacturing 20 Food and Kindred Products 21 Tobacco Products 22 Textile Mill Products 23 Apparel and Other Textile Products 24 Lumber and Wood Products 25 Furniture and Fixtures 26 Paper and Allied Products 27 Printing and Publishing	28 Chemicals and Allied Products 29 Petroleum and Coal Products 30 Rubber and Misc. Plastic Products 31 Leather and Leather Products 32 Stone, Clay and Glass Products 33 Primary Metal Industries 34 Fabricated Metal Products 35 Industrial Machinery and Equipment 36 Electronic and Other Electrical Equipment 37 Transportation Equipment 38 Instruments and Related Products 39 Miscellaneous Manufacturing Industries Transportation and Public Utilities 40 Railroad Transportation 41 Local and Interurban Passenger Transit 42 Trucking and Warehousing 43 U.S. Postal Service 44 Water Transportation 45 Transportation by Air 46 Pipelines, Except Natural Gas 47 Transportation Services 48 Communications 49 Electric, Gas and Sanitary Services Wholesale Trade 50 Wholesale Trade - Durable Goods	51 Wholesale Trade - Non-durable Goods Retail Trade 52 Building Materials and Garden Supplies 53 General Merchandizing 54 Food Stores 55 Automotive Dealers and Service Stations 56 Apparel and Accessory Stores 57 Furniture and Home Furnishing Stores 58 Eating and Drinking Establishments 59 Miscellaneous Retail Finance, Insurance and Real Estate 60 Depository Institutions 61 Non-depository Institutions 62 Security and Commodity Brokers 63 Insurance Carriers 64 Insurance Agents, Brokers and Service 65 Real Estate 67 Holding and Other Investment Offices Services 70 Hotels and Other Lodging Places 72 Personal Services 73 Business Services 75 Auto Repair Services and Parking 76 Miscellaneous Repair Services	78 Motion Pictures 79 Amusements and Recreation Services 80 Health Services 81 Legal Services 82 Educational Services 83 Social Services 84 Museums, Botanical, Zoological Gardens 86 Membership Organizations 87 Engineering and Management Services 88 Private Households 89 Services, NEC Public Administration 91 Executive, Legislative and Garden 92 Justice, Public Order, and Safety 93 Finance, Taxation, and Monetary Benefits 94 Administration of Human Services 95 Environmental Quality and Housing 96 Administration of Economic Program 97 National Security and International Affairs Non-classifiable Establishments 99 Non-classifiable Establishments

NATURE OF INJURY OR ILLNESS CODES			
100 Amputation or Enucleation 110 Asphyxia or Strangulation Etc. 120 Burns (Heat) 130 Burns (Chemical) 140 Concussion 160 Contusion, Crushing, Bruise 170 Cut, Laceration, Puncture 190 Dislocation 200 Electric Shock, Electrocutation 210 Fracture 250 Hernia, Rupture 300 Scratches, Abrasions 310 Sprains, Strains 400 Multiple Injuries 900 No Injury 950 Damage to Prosthetic Devices 995 No Other Injury, NEC** 999 Non-classifiable Infective or Parasitic Disease 150 Infective or Parasitic Disease, UNS* 151 Amebiasis 152 Anthrax 153 Brucellosis 154 Conjunctivitis and Ophthalmia 156 Tetanus	157 Tuberculosis 159 Other Infective or Parasitic Diseases Dermatitis 180 Dermatitis, UNS* 183 Primary Infections of the Skin 184 Other Skin Conditions 185 Dermatitis, Allergic or Contact 189 Skin Condition, NEC** Poisoning Systemic 270 Poisoning, Systemic, UNS* 271 Due to Toxic Materials other than Lead 272 Diseases of the Blood and Blood Forming Organs 273 Upper Respiratory Conditions 274 Influenza, Pneumonia, Etc. 276 Other Diseases of the Gastro-Intestinal Tract 278 Effects of Lead 279 Other Toxic Effects of One System Only Respiratory Systems, Conditions of 570 Respiratory Systems, Conditions of 571 Upper Respiratory 572 Asthma, Influenza, Pneumonia Pneumoconiosis 280 Pneumoconiosis	281 Aluminosis 282 Anthracosis 283 Asbestosis 284 Byssinosis 285 Siderosis 286 Silicosis 287 Other Pneumoconioses 289 Pneumoconiosis and Tuberculosis Nervous System, Conditions of 560 Nervous System, Conditions of - NEC** 561 Diseases of the Central Nervous System 562 Diseases of the Nerves and Peripheral Ganglia Neoplasm Tumor 550 Neoplasm Tumor, UNS* 551 Malignant 552 Benign Radiation Effects 290 Radiation Effects, UNS* 291 Non-Ionizing Radiation 292 Microwaves 293 Ionizing Radiation - X-Ray 294 Ionizing Radiation - Isotopes 295 Welder's Flash	Other 265 Carpal Tunnel Syndrome 510 Cardiovascular and Other Conditions of the Circulatory System 520 Complications Peculiar to Medical Care 500 Effects of Changes in Atmospheric Pressure 240 Effects of Environmental Heat 220 Effects of Exposure to Low Temperature 530 Eye, other Diseases of the Eye 230 Hearing Loss or Impairment 991 Heart Condition, Excludes Heart Attack 320 Hemorrhoids 330 Hepatitis, Serum and Infective 275 Hepatitis, Toxic 260 Inflammation of Joints, Etc. 540 Mental Disorders 900 No Illness 999 Non-classifiable 990 Occupational Disease, NEC** 580 Symptoms and Ill-defined Conditions

BODY PART AFFECTED CODES			
Head 100 Head, UNS* 110 Brain 120 Ear(s), UNS* 121 Ear(s), External 124 Ear(s), Internal 130 Eye(s), UNS* 140 Face, UNS* 141 Jaw, Chin 144 Mouth and Throat (vocal chords, larynx) 146 Nose 148 Face, Multiple Parts 149 Face, NEC** 150 Scalp	160 Skull 198 Head Multiple 200 Neck & Cervical Vertebrae UPPER EXTREMITIES 300 Upper Extremities, NEC** 310 Arm(s), UNS* 311 Upper Arm 313 Elbow(s) 315 Forearm(s) 318 Arm(s), Multiple 319 Arm(s), NEC** 320 Wrist(s) 330 Hand(s), Not Wrists or Fingers 340 Finger(s)	398 Upper Extremities, Multiple 400 Trunk, UNS* 410 Abdomen, Internal Organs, Inguinal Hernia 420 Back 430 Chest, Ribs, Breastbone, Internal Organs 440 Hip(s), Pelvis, Organs and Buttocks 450 Shoulder(s) 498 Trunk, Multiple LOWER EXTREMITIES 500 Lower Extremities 510 Leg(s), UNS*	513 Knee(s) 515 Lower Leg(s) 518 Leg(s), Multiple 519 Leg(s), NEC** 520 Ankle(s) 530 Foot or Feet, Not Ankle 540 Toe(s) 598 Lower Extremities, Multiple MULTIPLE PARTS Applies when more than one major body part as been effected such as an arm and a leg 999 NON-CLASSIFIABLE - Insufficient information to identify part of body effected. Includes damage to prosthetic devices.

*UNS - UNSPECIFIED

**NEC - NOT ELSEWHERE CLASSIFIED

Section IV

FutureComp Service Team

SELF-INSURED LUMBER BUSINESSES ASSOCIATION - SERVICE TEAM LISTING

<u>ADMINISTRATIVE TEAM</u>	
Katherine I. Camire, Administrator Account Executive - FutureComp Tel: 603-665-6121 Email: Kathy.Camire@usi.com	Todd R. Johnson, Administrator President Tel: 781.376.2682 Email: Todd.Johnson@usi.com
Stefania Mahar, Administrative Assistant Tel: 413-750-4216 Email: Stefania.Mahar@usi.com	
<u>FINANCE</u>	
Maria Sullivan, Finance Director Tel: 413-750-4257 / Fax: 413-739-9330 Email: Maria.Sullivan@usi.com	Seth Pratt, Senior Accountant Tel: 603-665-6001 Email: Seth.Pratt@usi.com
<u>UNDERWRITING</u>	
Sherry Shevlin, Underwriter Tel: 413-750-4208 / Fax: 610-537-2379 Email: Sherry.Shevlin@usi.com *	
* Certificate of Insurance Requests: FutureCompCertRequest@usi.com	
<u>CLAIMS & CASE MANAGEMENT TEAM</u>	
Cheryl McCarthy, Lost-Time Claims Specialist Tel: 781-939-2026 / Fax: 610-537-1905 Email: Cheryl.McCarthy@usi.com	Ellen Nassif, Medical-Only Claims Adjuster Tel: 603-665-6143 / Fax: 610-537-2850 Email: Ellen.Nassif@usi.com
Tony Vigna, AIC, TPA Claims Team Lead Tel: 781 376 2610 / Fax: 610-537-4080 Email: Anthony.Vigna@usi.com	Steve Grahn, Vice-President Claims Tel: 413-750-4250 / Fax: 413-739-9330 Email: Steve.Grahn@usi.com
Kathy Leone RN CCM, Nurse Case Manager Tel: 413-750-4229 Fax: 610-537-9490 Email: Kathy.Leone@usi.com	Deborah Uckno RN CCM, Nurse Case Manager Tel: 203-634-2838 Fax: 610-537-4605 Email: Deborah.Uckno@usi.com
Kimberly Ferris, RN, CCM, Vice President Medical Case Management Tel: 413-750-4213 / Fax: 610-537-2729 / Email: Kimberly.Ferris@usi.com	
* Loss Run Requests: FutureComp-WCSupport@usi.com	
Sonja Cruz, Technical Services Associate Tel: 413-750-4321 / Fax: 413-739-9330 Email: Sonja.Cruz@usi.com	Heather Touchette, Technical Services Associate Tel: 413-750-4241 / Fax: 413-739-9330 Email: Heather.Touchette@usi.com
Sarah Depergola, VP MIS Systems Reporting Tel: 413-750-4273 / Fax: 413-739-9330 Email: Sarah.Depergola@usi.com	
<u>LOSS CONTROL & SAFETY</u>	
Dan McCarthy, CPEA, Loss Control VP / Team Leader Tel: 508-570-1449 Email: Daniel.McCarthy@usi.com	
<u>MARKETING</u>	
Ryan Foye, Vice President FutureComp Tel: 781-376-2622 / Cell: 603-315-4872 Email: Ryan.Foye@usi.com	

Section V
Medical Case Management

Medical Case Management

Medical case management is a collaborative process assess, plans, implements, coordinate, monitor and evaluate the options and services required to meet an individual's health needs; using communication and available resources to promote quality, cost effective outcomes. The underlying premise of FutureComp case management is that when an individual reaches the optimum level of wellness and functional capability, everyone benefits: the individual being served, their support system, the health care delivery system and the reimbursement sources or payers.

The goals of medical case management are:

- Assist the employee to achieve an optimal level of wellness and function by facilitating timely and appropriate health services.
- Facilitate early return-to-work through transitional/light duty return-to-work programs.
- Assure appropriateness of treatment.
- Assure appropriate duration of treatment.
- Through communication and consultation with claim adjusters facilitate appropriate expenditure of claims and timely claim determinations.
- Channel injured workers to their approved Preferred Provider Network providers when appropriate.
- To assure that the injured worker receives quality, cost effective medical care.
- Enhance employee productivity, satisfaction and retention.

Medical Case Management consists of the following steps:

- Information gathering
- Assessment/Problem identification
- Rehabilitation plan development/Goal setting
- Rehabilitation plan implementation
- Ongoing and timely reporting
- Rehabilitation plan follow through and outcome assessment

Section VI
Utilization Review

Utilization Review

Massachusetts workers' compensation insurers are required to undertake utilization review of health care services provided to injured workers in accordance with the Utilization Review and Quality Assessment Regulation (452 CMR 6.00). The Commonwealth of Massachusetts Department of Industrial Accidents has approved FutureComp to conduct utilization review on Massachusetts workers' compensation claims. FutureComp's approved Utilization Review agent number is 12-020.

As part of the utilization review process, FutureComp health care professionals review the medical treatment provided or proposed by the injured worker's health care provider to determine if the services are medically necessary and appropriate and in compliance with 452 CMR 6.00.

FutureComp's Claim Department will mail the injured worker an identification card that the injured worker should present to their treating medical practitioner each time they receive health care services for their work-related injury. This card lists the fax number to send written requests and the toll-free number that the treating medical practitioner can call before they begin health care services. This card is for identification purposes only and does not guarantee payment for services. All eligibility/financial questions should be referred to FutureComp Claim Department.

All requests for services should be faxed to (866) 293-8018.

In case of emergency, utilization review agents allow 24 hours after an emergency admission, service or procedure to notify us and request approval for the health care services.

Injured workers, providers and employers can call our toll-free number at (800) 817-5307 with any questions or concerns regarding Utilization Review. Please note that FutureComp has an appeal process if the injured worker, provider or representative is not in agreement with Utilization Review decisions. Our Utilization Review Department is available Monday through Friday from 9:00 am to 5:00 pm. The toll-free number takes messages on a 24 hour 7 days a week basis.

Section VII

The 10 Most Frequently Asked Questions

How Can We Help You ... Please Call Us. The 10 Most Frequently Asked Questions

1. Does the injury information form need to be completed in its entirety?

There is minimal information that needs to be completed for a claim to begin the process and receive a claim number. The adjuster will gather the remaining portion of information during the investigation process.

2. How are lost wages calculated when an employee is out of work?

When an injured employee is totally disabled from working, their benefits will be based on 60% of the gross (pre-tax, pre-benefits) average weekly wage for the 52 weeks prior to date of injury. When paid, these wages are also exempt from taxes.

3. I am approved to receive claim reports, who do I call for them?

Loss Run information or any customized report request should be emailed to:

FutureComp-WCSupport@usi.com

Sarah Depergola

Vice-President & MIS Systems Reporting

Tel: 413-750-4273 / Fax: 413-739-9330

Email: Sarah.Depergola@usi.com

Sonja Cruz

Technical Services Associate

Tel: 413-750-4321 / Fax: 413-739-9330

Email: Sonja.Cruz@usi.com

Heather Touchette

Technical Services Associate

Tel: 413-750-4241 / Fax: 413-739-9330

Email: Heather.Touchette@usi.com

4. Is it all right to fax/email first reports of injury?

While the preferred method of reporting a claim is directly into the FutureComp claims system via the web portal; yes, fax/email is an acceptable manner of reporting a claim to FutureComp. The first report of injury needs to arrive in an expeditious manner allowing FutureComp to begin the claims process. We would enter the claim on your behalf.

5. What information is needed to pay a medical bill?

Two things are needed, an itemized bill and a medical report. If the bill is a balance forward or there is no medical report attached, the bill is sent back to the provider requesting proper information.

6. Who do I contact if I have a claim or I receive a medical bill?

Reach out to your Medical-Only or Lost-Time Claim Adjuster, Their contact information is on the Service Team Listing [page 21].

7. When are Indemnity/Medical/Expense reimbursements mailed?

Reimbursement checks are mailed every Thursday.

8. Do injured employees get reimbursed for mileage, tolls and parking when they attend medical visits?

Yes, the injured employee is paid the Federal mileage reimbursement rate that is in place at the time. Tolls and parking are paid at face value.

9. How quickly does a new injury need to be reported?

All injuries need to be reported immediately. The sooner FutureComp receives the claims information, the sooner we begin the investigation. The more time that lapses in the reporting of a claim the less information can be gathered. There is also a state-mandated requirement that requires that a claim be reported within seven calendar days.

10. Are injured employees entitled to any benefit for permanent scarring due to work related injuries?

Yes, but only if the scar happens to be on the face, neck or hands. The amount of remuneration depends on the length, width and color of the scar.

If there are any questions regarding your program, please do not hesitate to contact us.

Section VIII

Sample Forms Injured Employees Will Receive When a Claim is Filed

**Prescription Cards
(Bi-Lingual are Available)**

Prescription Cards: Available in Bi-Lingual

myMatrixx
An Express Scripts Company

FutureComp®

Prescription ID Card

RxBIN 003858 RxPCN WC
RxGrp NX5A
Issuer 9151014609
(80840)
DOI 20170301
Name JOHN Q SAMPLE
CLM# STRAT-123456789

For Workers' Compensation Only

Intentionally left blank

2019999999 - 000000001 CID PMM-CWK



JOHN Q SAMPLE
123 ANYSTREET
APT. 456
SOMETOWN, US 99999-9999

00101010000006565650

Your Workers' Compensation Prescription ID Card

FutureComp has chosen myMatrixx, an Express Scripts company to manage your Workers' Compensation pharmacy program. Attached above is your prescription ID card that you can use immediately at an in-network pharmacy for your work-related injury or illness. By using your prescription ID card at an in-network pharmacy you won't pay up front or need to submit reimbursement requests to FutureComp.

In-Network Pharmacies Located Near You

Here is a partial list of in-network pharmacies located close to the address we have on file for you. For additional pharmacy locations, go to www.myMatrixx.com and click on Pharmacy Search or call the customer care number on the backside of your pharmacy card.

*This list is subject to change without notice

Pharmacy1Name
Pharmacy1Addr1
Pharmacy1Addr2
P1City, S1

Pharmacy2Name
Pharmacy2Addr1
Pharmacy2Addr2
P2City, S2

Pharmacy3Name
Pharmacy3Addr1
Pharmacy3Addr2
P3City, S3

Protection from Unsafe Drug Interactions

It is important to fill your prescription through an in-network pharmacy rather than receiving medication directly through your doctor because it does not go through the customary safety checks provided at a pharmacy. A pharmacist provides oversight and knows about all medications you may be taking as well as your medical history. This can help protect you against unsafe drug interactions.

Sign Up for Home Delivery

myMatrixx utilizes the Express Scripts Pharmacy to provide home delivery of medications for greater convenience, service and safety. The benefits of home delivery are:

- Get a 90-day supply conveniently by mail
- Delivered to your home with free standard shipping
- Easy refills online, phone or mail

To sign up for home delivery, call myMatrixx today at 800.945.5951.

Sample Utilization Review Card

MA Utilization Review - Letter of Introduction for Employee

Agent: #12-020

Dear John Doe:

Massachusetts workers' compensation insurers are required to undertake utilization review of the health care services provided to insured workers in accordance with the Utilization Review and Quality Assessment Program (452 CMR 6.00).

FutureComp is the claims administrator of your employer's and/or insurer's workers' compensation program. The Commonwealth of Massachusetts Department of Industrial Accidents has approved FutureComp to conduct utilization review on Massachusetts workers' compensation claims. FutureComp is an approved UR agent (#12-020). As part of the utilization review process, FutureComp's health care professionals assess the medical treatment suggested by your Practitioner to determine if the medical care is reasonable and appropriate and in accordance with 452 CMR 6.00.

At the bottom of this letter is your identification card that you should present to your treating medical practitioner each time you receive medical treatment for your work related injury. This card lists the toll free number that you or your treating medical practitioner should call before you begin treatment. This card is for identification purposes only and does not guarantee payment for services.

In case of emergency, utilization review agents allow 24 hours after an emergency admission, service of procedure for you or your representative to notify us and request approval of treatment at (855) 874-0123.

If at any time an injured employee, ordering provider, or employee representative believes the utilization review agent's conduct to be in violation of the Code of Massachusetts Regulations, 452 CMR 6.00 et seq. a complaint may be filed with the Department of Industrial Accidents by contacting the Department by phone at (617) 727-4900 x438 and requesting a UR agent complaint form (133A). A copy of this form is posted on the Department's website at www.mass.gov/lwd/workers-compensation/dia/

Please feel free to call your claims adjuster at (855) 874-0123 if you have any questions or concerns regarding Utilization Review. Please note that FutureComp has an appeal process if you are not in agreement with any Utilization Review decisions. The Utilization Review staff is available Monday through Friday from 9:00 a.m. to 5:00 p.m.

All eligibility/financial questions should be referred to your claims adjuster in the claims department at the number of (855) 874-0123.

If you have any questions regarding this letter or need a replacement Utilization Review identification card please contact FutureComp Claim Department.

FutureComp

John Doe
59 GLENN DR
WILBRAHAM, MA 01095

For Utilization Review please call FutureComp
Toll Free: (800) 255-8038
Fax: (413) 727-8130
For billing inquiries or to speak to an adjuster please call
(855) 874-0123

FutureComp

05/30/2017
John Doe
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