

Your guide to the claims experience

I was injured at work, what do I do now? A quick overview of what will happen next.

1 Report your injury

The claim process starts when you notify your employer of your injury or illness. Your employer will complete a report of occupational injury and submit it to Insurance Company of the West ("ICW Group") to open a claim.

If your injury required emergency care and you received medical attention prior to notifying your employer, don't worry! Be sure to follow up immediately with your employer and call ICW Group at **877.442.9669, option 1** as soon as possible, so that we can begin processing your claim and eligibility for benefits, including medical treatment.

2 Complete the employee claim form

Your employer will provide you with a claim form that has information about your benefits. Submission of the claim form to your employer is not required to be eligible for benefits.

3 ICW Group will contact you

Our experienced staff will contact you to obtain further information within a few days of receiving notice of your occupational injury or illness. If you have any questions, we are available to help! Just contact us at **800.877.1111**.

4 In California? Locate an in-network medical provider near you

Receive top quality care for your work injury through the ICW Group Premier Medical Provider Network (MPN). You have instant access to an extensive list of preferred doctors and specialists, without having to pay from your own pocketbook.

Visit <https://search.harborsys.com/ICWGroupMPN> to find a provider near you.

Getting initial medical treatment

For life threatening emergencies, call 911 or go to an emergency room immediately. Tell the medical staff that your injury or illness is job-related, and they will report your injury to your employer and ICW Group. If you are uncertain, please follow-up by contacting your employer or ICW Group for further instructions.

After reporting a non-life threatening injury to your employer, they will direct you to the appropriate clinic where you will receive medical care. Note that minor injuries, such as a cut or scratch that doesn't require a physician, may be treated with first aid. However, always check with your employer. Don't ignore minor injuries – simple first aid care can help avoid a bigger problem.

If you are in California, to avoid delays in benefits and the potential for out-of-pocket expenses, you must seek treatment from a provider in the ICW Group Premier MPN. Not only will doctors and specialists be available to you at no cost, they have experience treating work-related injuries and illnesses. Find your local ICW Group Premier MPN provider - <https://search.harborsys.com/ICWGroupMPN>

Filing a claim

After reporting a work related injury or illness to your employer, they will complete a report of occupational injury to ICW Group to begin the claim process.

We'll contact you!

Within 2 business days of your claim being reported to ICW Group, our experienced staff will contact you to explain the benefits to which you may be entitled. If we miss you, simply call us at **800.877.1111**, follow prompts **1, 2, 7**.

We'll ask a few questions to help process your claim. Many of these questions will concern your injury and state of health. We ask these questions to help us determine the best course of action on your claim.

You'll receive correspondence from us that will contain your claim number. This number makes it even faster to look up your claim information should you call us for any reason. However, if you don't have your claim number, don't worry! We can always find your information by your full name and date of injury.

Receiving workers' compensation benefits

All medical bills associated with your initial and continued treatment for your occupational injury will be sent directly to ICW Group for handling. If you receive any medical bills related to this injury, please forward to us for processing.

If your doctor finds you unable to return to work while you recover, you may be entitled to temporary disability benefits to help you through this difficult time. Temporary disability benefits are paid at two-thirds of the average weekly wage, subject to a maximum set by law.

Payments are issued every two weeks, on a set schedule, until your doctor releases you to return to work (modified or full duty). For extended periods of disability, direct deposit can be set up for your convenience. Please contact us for details.

In addition, within two weeks of reporting your claim, we will mail you a Pharmacy Card that helps make prescription authorizations easier for you.

Another benefit ICW Group provides is travel reimbursement for medical mileage. You'll receive a medical mileage form so you can keep track of your travel to and from doctor visits, physical therapy, pharmacy, and other medical mileage that may be eligible for reimbursement. Submit this completed form periodically for prompt payment.

Returning to work with modified duty

With ICW Group workers' compensation, in addition to receiving medical treatment for your work-related injury, we help in other ways. For example, while you are recovering, if you have physical limitations that prevent you from performing your regular work, we can help your employer coordinate your return to work with modified duty.

Modified duty means that temporary limitations may be placed on your work activities during your recovery. It is very important that you follow the limitations as outlined by your doctor. For example, your doctor may impose a lifting restriction.

Medical discharge

Our goal is for you to make a complete recovery so that you are able to return to your regular job. Once you no longer need medical treatment, you will be medically discharged.

Note: If you disagree with your medical discharge or that you have made a full recovery, give us a call and we can explain your options.