Who do I call when I have questions or concerns?

If you ever have questions or concerns about your medical condition, speed or recovery or treatment plan, you need to contact your treating doctor.

If you have questions about your Workers’ Compensation claim or the payment of any of your benefits, call MJ or your claim representative.

**Employer’s Guide to Workers’ Compensation Claims**

This guide is provided to help you report a job-related illness or injury and to give you information on the Workers’ Compensation coverage.

**MJ Sorority**
Toll Free: 888-442-7470

Claims Account Manager:
Heather Cox (ext. 7598)
heather.cox@mjsorority.com

9225 Priority Way West Drive, Ste 100
Indianapolis, IN 46240

Fax: 317-805-7580

**MJ INSURANCE SORORITY DIVISION**
Have you Wondered What Would Happen if Your Employee Was Hurt on the Job?

Workers' Compensation coverage is designed to pay for the medical expenses and lost wages of an employee who has been injured on the job. You have purchased this important coverage to pay for this employee benefit. We understand that you want to provide your employees with this benefit they are entitled to, yet you may be uncomfortable with some of the mechanics involved in filing a claim. This brochure is designed to assist you in this process.

Important Reminders

1. Guidelines for reporting need to be explained to each employee at the time of hire. An open dialogue about the Workers' Compensation process will help you manage your costs associated with injuries.

2. We encourage you to distribute the "Employee's Guide to Workers' Compensation Claims" brochure included in this packet or on our website.

3. Place Workers' Compensation posting notices at a prominent place in your location.

What to Do When an Injury Occurs

It is important to notify MJ Insurance/Sorority Division of an accident or injury the same day you become aware of it. This is important for several reasons:

- Each injured employee should obtain immediate medical attention if injured.
- Each state has very strict time-frame guidelines as to when a claim must be filed.

After an Injury Happens

- Complete the First Report of Injury form as thoroughly as possible. Call MJ Sorority for a copy of the form or visit our website at www.mjsorority.com.
- Report all losses regardless of whether you believe they are job-related or not. You can voice your opinions or concerns regarding any claim directly to our department, once the claim has been reported.
- Fax or email the First Report of Injury to Heather Cox at 317-805-7580 or heather.cox@mjsorority.com.
- Claims that involve medical expenses are generally pretty straightforward. Any claim that has lost time/wages or a more serious injury will invariably take more time to settle.

Early Reporting Can Reduce the Cost of the Claim

- Timely communication between all parties helps you and your injured employee understand what to expect of the claim process.
- All states have requirements of when a claim must be filed (e.g., within seven days of the incident). States assess fines to employers who file claims late. Make yourself familiar with your state’s requirements by visiting your state’s workers’ compensation bureau website.

How do I know I’m covered?

Most states determine which employers are required to provide Workers’ Compensation insurance coverage. Review your Insurance Overview or contact MJ to verify whether or not your location carries Workers’ Compensation.

What is Covered?

Medical bills you incur as a result of a work-related illness or injury are paid directly to the medical provider by the employer or the insurance company.

Medical expenses including emergency treatment, follow-up doctor visits, prescribed medication, lab tests, hospital expenses, physical therapy, prosthetic devices and virtually any other related health care treatments.

Most states also allow some reimbursement for your expenses getting to and from treatment for work-related illnesses or injuries.

Sometimes illnesses or injuries require rehabilitative therapy or services. This may mean being trained for another job because the illness or injury will not allow your employee to return to the job he/she had at the time of your accident or injury. Workers’ Compensation insurance, in most states, provides coverage for these services.