

CLAIM CHECKLIST



Workers' Comp for Louisiana's Hard Workers

BEFORE AN ACCIDENT OCCURS

DOCUMENT PERSONNEL FILES

Make sure you have all employee information PRIOR to them starting work. Obtain name, social security number, date of birth, drivers' license number, and pertinent contact information.

DOCUMENT FULL-TIME OR PART-TIME STATUS

If a worker is hired part-time with no guarantee of hours, this must be documented in your files in order to pay benefits properly in the event of an accident.

COMPLETE HEALTH QUESTIONNAIRE FOR ALL HIRES

ALL hires should complete this form **ONCE** an offer of employment is made. You should have a form on file for all current employees, and have it updated annually.

IMPLEMENT A DRUG & ALCOHOL PROGRAM

Louisiana law encourages a drug and alcohol free workplace. Employees may lose their right to workers' compensation benefits if they test positive post-accident or refuse a drug test, if the employer has a written post-accident Drug & Alcohol Policy in place. **ALL** employees must sign the Drug & Alcohol Acknowledgement form **BEFORE** an accident occurs.

IMPLEMENT A COMPREHENSIVE LOSS CONTROL PROGRAM

The best way to lower the risk of accidents is to be prepared. Our Loss Control consultants can provide a sample written safety program that can be adopted by your business. They also can provide all pertinent forms and offer assistance with specific topics. You can also visit the Safety Resource area of our website where you will find all of the above-mentioned forms along with numerous safety topics.

DRUG POSTER

You can now request a Drug Poster announcing that your worksite is a drug-free workplace. You can request the poster from our website or call our office to request a waterproof or indoor poster.

ALL FORMS MENTIONED CAN BE FOUND AT SIFSAFETY.COM
CLAIMS REPORTING AND QUESTIONS 1-877-LHBASIF

AFTER AN ACCIDENT OCCURS

SEEK IMMEDIATE MEDICAL TREATMENT

In the event of a medical emergency, bring the worker to the nearest medical facility.

REQUEST A DRUG/ALCOHOL TEST IMMEDIATELY

You or a supervisor **MUST** request a drug/alcohol test be performed by the medical facility, as one will not be done automatically. The test should usually be given within 24 hours of the accident. Call our claims department for assistance, if needed.

REPORT ACCIDENTS IMMEDIATELY

Call **1.877.LHBASIF** or report online at lhbasif.com and click on Report A Claim to begin the claims process. Providing accident information to a medical facility DOES NOT report the claim. You should report all accidents, no matter how minor, including auto accidents. Prompt reporting will ensure the timely delivery of benefits, as any delay may expose you to penalties and attorney fees. Don't delay reporting if all information is not available. Missing information can be obtained later. Research has proven that the earlier a claim is reported, the quicker the claim can be resolved, thereby reducing the overall cost of the claim.

DO NOT AUTHORIZE MEDICAL TREATMENT

Do not authorize any medical treatment. If a medical facility requests payment verification prior to treatment, please contact our office or have the facility contact us directly.

REPORT THE RECEIPT OF 1008'S/ATTORNEY CORRESPONDENCE

Notify us immediately if you receive **ANY** correspondence from the Office of Workers' Compensation or an attorney regarding an injury or alleged injury.

REPORTING PURPOSES ONLY CLAIMS (RPO)

While all claims should be reported to our claims office immediately, not all accidents require medical treatment or compensation to the injured worker. If an accident is minor and requires first aid or no medical treatment, it could be handled as an RPO. The claim **MUST** still be reported immediately. Once we confirm a minor injury, we **MAY** allow you to pay the medical bill with our review and approval. RPO's have no impact on your experience rating but you will be protected in the event the claim gets more serious and needs further attention by us.

CONTACT US

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Mailing Address

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Main Website

homebuilderssif.com

Claims Reporting

Online or 877.LHBASIF

Client Services

877.542.2743

Loss Control

877.542.2743