

INJURY REPORTING GUIDE

800.264.8085 | www.ascotwc.com



TRIDENT

PUBLIC RISK SOLUTIONS
MEMBER OF PARAGON INSURANCE HOLDINGS, LLC



Workplace Injury.

Ascot Workers' Compensation helps injured workers navigate a complex system utilizing an advocacy based claims approach that treats the person, not the accident. With early intervention, access to quality medical care and a focus on return to recovery and wellness, our goal is to provide personalized care and cost containment for our insureds and their employees.

Steps for Injured Employees:

- 1** If you haven't already, report your accident/injury to your employer.
- 2** Comply with your employer's drug and alcohol screening process.
- 3** Communicate frequently with your Claims Specialist and your employer about your condition and progress. (Don't know who your adjuster is? Call 800-264-8085, option 1 to find out who has been assigned to help you.)
- 4** Make sure you attend your appointments and follow your doctor's orders.
- 5** Use the Temporary Prescription Card in this packet to obtain prescribed medications to treat your workplace injury. Please note we use two different pharmacy programs dependent on the state in which you were injured.
- 6** Remember that Ascot is here to make sure you get back to health.

Steps for Employers:

- 1** Visit www.ascotwc.com to report the injury.
- 2** In emergency cases, injured workers should immediately seek treatment at the nearest medical facility.
- 3** Communicate frequently with your Employee + your Claims Specialist
- 4** Accommodate modified duty and work restriction recommendations made by the treating physician, if possible.

REPORT A CLAIM NOW



Injury Management.

Attention Provider:

Send Medical Bills To:

Ascot - Claims Department
PO Box 1380
Ridgeland, MS 39158

Customer Service: 800-264-8085

customerservice@ascotgroup.com

Prior Authorization Fax: 601-853-2727

Billing Questions: 601-605-2036

Attention Employer:

For claims questions or service concerns:

Stacey Stuart, Assistant Vice President
stacey.stuart@ascotgroup.com
601.605.2003

Attention Employee:

This is for information purposes only.
This is not a guarantee of coverage.



Temporary Prescription Card

ScriptAdvisor

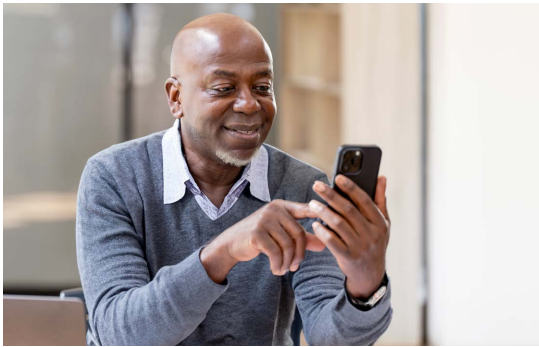
First Fill with Ease

Text. Call. Email.
Medications Your Way.



Ensure that your employees have access to the medications they need without a delay or a co-pay.

Our Quick Access text system provides instant access to vital first fill information. The Pharmacy Solutions Customer Assistance Center can also provide first fill info and answer any questions for the injured employee by phone or email.



Three Ways to Receive First Fill Information



Call us at:
866.846.9279



Email us at:
RapidFill@mitchell.com



Text "ASCOT"
to 858.358.7110



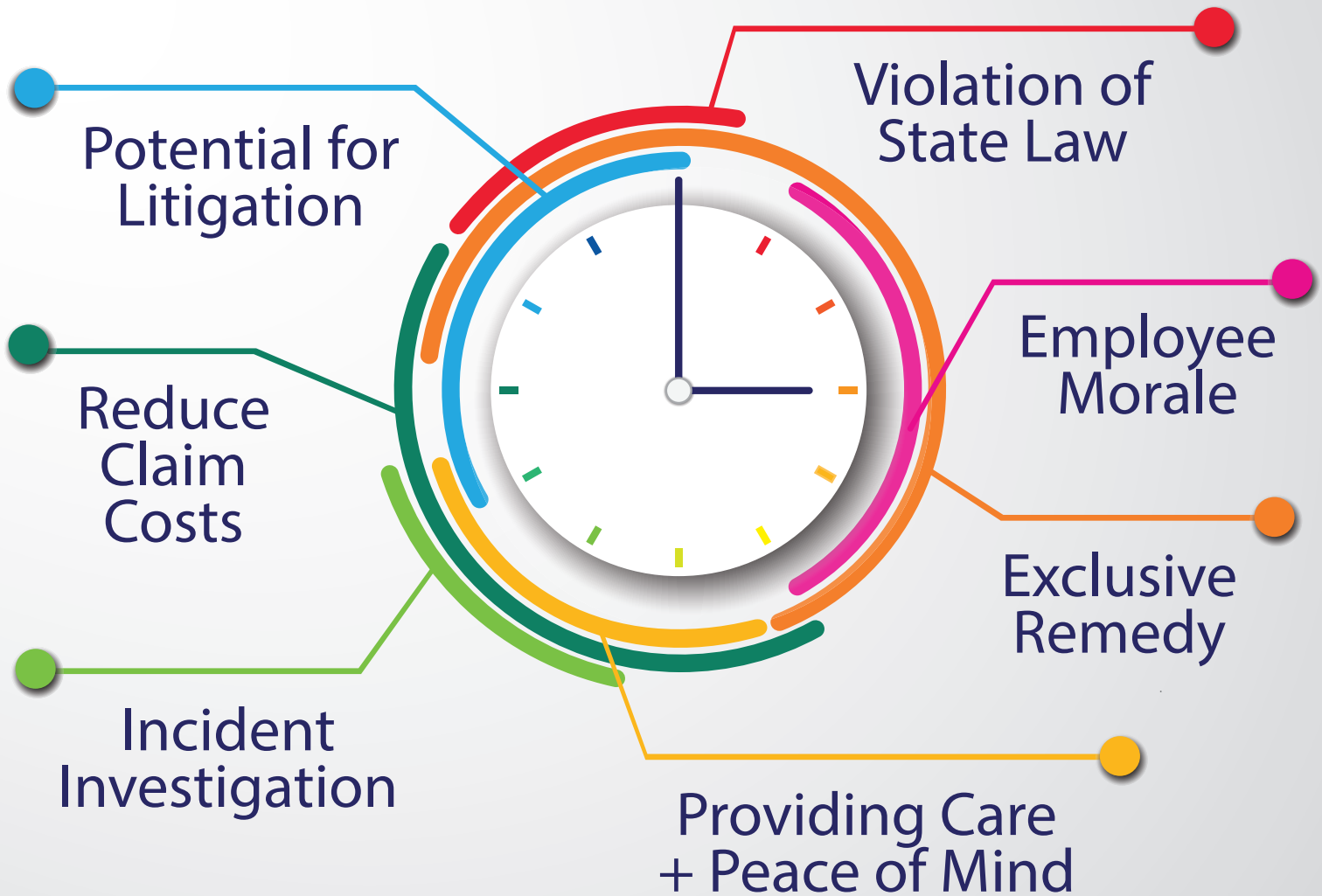
Have Questions?

Contact Customer Assistance
866.846.9279

Call 866.846.9279 Email scriptadvisorocs@mitchell.com Visit mitchell.com/scriptadvisor



THE IMPORTANCE OF TIMELY REPORTING



HOW TO REPORT A CLAIM

ONLINE: www.ascotwc.com

PHONE: (800) 264-8085
(866) 866-9199 (after business hours)

EMAIL: froi@ascotgroup.com



THE IMPORTANCE OF TIMELY REPORTING

Injured Worker Centric. Outcomes Driven. Advocacy Based.

Exclusive Remedy

Workers' compensation is often considered the exclusive remedy for work related injuries/illnesses because it protects employers from being sued for coverage of medical costs, missed work/wages and other injury-related expenses. An employee injured on the job also does not need to prove fault in order to be covered. The timely reporting of claims protects employers and employees, so it's a win-win to file an incident report with your carrier.

Incident Investigation

Investigation helps determine the cause and extent of the injury. Safety concerns or deficiencies in risk management that are identified early in the process can also reduce or stop the chances of another employee being injured. As soon as an incident is reported, a claims handler can ensure that key evidence is preserved and witnesses can be interviewed.

Maintain Employee Morale

The sense of trust between an employee and their employer is a key factor in the outcome of a workers' compensation claim and this trust is affected if an injury isn't addressed promptly. The injured worker may feel a lack of concern and question their importance in the overall business operations. Additionally, other employees may be unhappy to learn that a coworker's injury has not been readily addressed, particularly if they are handling additional work to cover for the injured worker. Reporting work related injuries in a timely fashion ensures that all employees feel care and concern from their employer.

Reduce Claims Costs

Prompt reporting ensures that injured employees are directed to medical providers that understand workplace injuries and the workers' compensation system. Treatment by an Occupational health clinic ensures that state adopted fee schedules are adhered to in the billing process. Delaying appropriate medical treatment prolongs recovery and increases overall costs.

Potential for Litigation

When an injured employee feels like they aren't being attended to and cared for, the potential for them to seek counsel increases. Litigation can prolong claim resolution and exacerbate claim costs quickly. When an incident is reported promptly and claim management experts are involved, the necessity for legal intervention diminishes and a path to recovery and claim resolution is more manageable.

Violation of State Law

Workers' compensation coverage is regulated by state statute and each state has varying requirements for reporting work-related injuries. Reporting claims when they happen ensures that employers avoid state imposed fines and sanctions.

Providing Care + Peace of Mind

The most important reason for timely reporting has already been raised - to care for an injured employee and get him or her on a path to recovery. When an employee is injured on the job, ensuring that they receive the medical care and attention they need is simply the right thing to do. Most injured workers have never been involved in a workplace accident and are new to the complexities of the system. Prompt reporting ensures that he or she gets access to an advocate that understands the system, who can guide them through the process and ultimately to recovery. Providing peace of mind to an injured employee, as early as possible post-accident, shows a level of care that anyone would personally want to receive.

The information contained herein is intended for informational purposes only. Statements of coverage availability and scope are general in nature, subject to change and underwriting of any individual risk, and provide no guaranty or warranty of coverage, express or implied. Ascot workers compensation products and services are offered through insurance company affiliates within the Ascot Group. Not all products and services are available in every jurisdiction, and some may be available in the United States only on a surplus line basis through licensed surplus line brokers. The precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.



Return to Work.

Ascot Workers' Compensation offers tailored return-to-work (RTW) programs, including alternative and modified duty that can be crafted to fit the specific needs of an insured and their employer. We also have partnership to provide not-for-profit placement options through ReEmployAbility and the Windham Group for injured workers who do not qualify or accept modified and alternative duty return-to-work options.



THE STATS

80-90% of injured workers would rather return to work than collect disability benefits.

RTW programs reduce the length of an injured worker's absence by an average of 25 days.

There is less than a 50% chance that an injured worker will ever return to work if off for more than 6 months; Less than 25% chance if off for more than 1 year and less than 1% chance if off for more than 2 years.

Compared to workers with nonparticipating employers, injured workers involved in a RTW program return to work 38% sooner.

Program Benefits



Reduces the workers' compensation indemnity costs and disability claim costs that can significantly impact an employer's experience modification and future premiums

Potentially reduces medical costs, encourages faster recuperation, and faster return-to-work for the employee

Helps employees avoid "disability syndrome", improves workplace morale, and retains a valuable employee who is experienced and trained for the work

Promotes social responsibility, provides community outreach, and demonstrates goodwill by providing volunteer time to a local non-profit organization

Helps employers provide consistency in return-to-work programs for occupational and non-occupational disabilities.

For more information about accessing this program contact your claim adjuster at 800.264.8085.

Source: U.S. Department of Labor, Transition Back to Work: Policies to Support Return to Work after Illness or Injury Report, 2017





Injured Worker Centric Outcomes Driven Advocacy Based