



Benefits Guide

**Information
for the
Injured
Worker**

The purpose of this benefits guide is to help you learn what to expect if you ever need workers' compensation benefits. Recovering from a work injury can be difficult; however, the recovery process can move more smoothly if you understand the system and follow the guidelines in this booklet.

Workers' Compensation and Your Benefits

Since 1926 Arizona employers have been required to provide workers' compensation insurance for their employees to cover the costs of medical treatment and lost wages for injuries suffered on the job. The Workers' Compensation Act promotes a no-fault insurance system that requires employers to provide coverage for all employees with a few exceptions, such as domestic servants.

This coverage is at no cost to the employee. The governing agency that regulates all workers' compensation claims in Arizona is the Industrial Commission of Arizona (ICA).

The state treats SCF Arizona like a mutual insurance company. SCF is dedicated to providing benefits to injured workers and their dependents as quickly and fairly as possible. Our claims adjusters are caring professionals who have a record of excellence in customer service, and who expedite your medical and compensation benefits during your recovery.

It is important that you keep the lines of communication open among yourself, your employer and SCF. You may contact one of our customer contact center agents from 7:30 a.m. to 5 p.m., Monday through Friday, to provide us with information or to obtain information.



Five Types of Benefits for Injured Workers

Reasonable and necessary medical benefits

100 percent payment of all reasonable and necessary medical expenses related to your work illness or injury – based on the ICA fee schedule when applicable.

Compensation benefits

If you are off work eight or more calendar days as a result of your injury, you can receive payment for lost wages until the physician says you are able to work. Compensation is based on an employee's average monthly wage, which cannot exceed the maximum (\$3,000 per month for 2008) set by the Legislature.

Permanent disability

If your injury results in permanent impairment, you may receive compensation for the disability. Depending on the type of injury, the benefits may be paid according to a payment schedule set by law or based on loss of earning capacity.

Death benefits

If an industrial injury causes death, the surviving spouse, children and other dependents are eligible to receive compensation.

Rehabilitation benefits

Services such as job placement, counseling and vocational training may be provided to the injured worker.



Ten Ways to Make Processing Your Claim Easier

1. Immediately notify your employer of the accident, injury or industrial illness and ask if there is a doctor you should see in the event that medical treatment is necessary.
2. The doctor will have the “Worker’s and Physician’s Report of Injury” form. Fill out your portion and sign it.
3. Sign your name as it appears on your employer’s payroll and use your name the same way on all forms relating to the injury.
4. Request that your physician immediately send the required reports to the Industrial Commission of Arizona and to SCF.
5. If you require prescription drugs or services such as X-rays or laboratory tests, ask all providers to send reports and billings to SCF. Provide your employer’s name and address.
6. Always keep SCF informed of your current mailing address and your physical address if it is different than your mailing address.
7. Obtain written permission from the ICA if you want to leave the state for more than two weeks. Also, obtain permission from SCF or the ICA if you want to change doctors.
8. Always use your claim number, which appears at the upper right-hand area of most correspondence, for identification purposes.
9. When you are sent a request for information, complete and return it immediately.
10. For faster claims management, your employer and physician can file their initial reports by fax. The completed “Employer’s Report of Industrial Injury” (form 41-101) and the “Worker’s and Physician’s Report of Injury” (form 102) can be faxed to SCF at 602.631.2888 or 800.356.4867 or can be phoned in to the customer contact center at 602.631.2300 or 800.231.1363. In addition, form 41-101 can be downloaded from SCF’s website (scfaz.com) and e-mailed to scf101@scfaz.com. (*Original copies of both forms still must be mailed to the ICA, P.O. Box 19070, Phoenix, AZ 85005-9070.*)

Medical Benefits

Medical costs

SCF Arizona pays for all reasonable and necessary medical care for a work injury or occupational illness.

- All medically necessary costs are covered including doctor bills, lab fees, crutches and prescriptions.
- Should you require hospitalization or surgery, contact your adjuster for necessary approval. (Pre-approval is required on some procedures.)
- SCF pays all medical bills directly, using the ICA's fee schedule when applicable. You are not responsible for any balances due on services rendered within Arizona. However, if you receive treatment outside of Arizona (with the exception of emergency care), you may be responsible for that portion of the bill that the Arizona fee schedule does not cover.
- If you receive a bill, write your claim number on it and forward it to your claims adjuster.

Choosing a doctor

- Your employer has the legal right to designate a doctor for the first office visit. After that the injured worker may choose another physician if desired. Healthcare providers in SCF's Preferred Connection Network specialize in treating workers' compensation cases.
- When initial treatment is received, you should fill out and sign the top half of the "Worker's and Physician's Report of Injury" form. Your doctor will complete the bottom half and send the form to the ICA.
- Once your claim is accepted, do not change doctors without receiving permission from your SCF claims adjuster or the ICA.



Compensation Benefits

If you miss work for eight or more calendar days as a result of a work-related injury, you are entitled to payment for lost wages.

For a temporary disability:

- Compensation payments are based on 66 2/3 percent of your average monthly wage (see pages 8-9).
- If the injury is reported promptly by the physician and your employer, your first compensation check will be issued within 21 days. After that, checks will be sent every 14 days (while on a no-work status) until your doctor releases you to work.
- You may be eligible to receive additional dependents' allowances (see pages 6 or 8-9).
- Workers' compensation payments are, in most cases, tax-free. There are no deductions for state or federal taxes, Social Security or for union dues. However, if a child support order is received, the court-ordered amount will be deducted from your compensation payments.
- The average monthly wage is fixed at the time of injury with no cost-of-living increase.
- If the injury is serious and you are unable to return to work for a year or more, additional benefits may be available from Social Security. Contact the nearest Social Security office.

Death Benefits

In the event that a work-related injury or illness results in death, the following are provided:

- Burial expenses up to \$5,000.
- Surviving spouse with no children receives (until death or remarriage) 66 2/3 percent of the deceased's average monthly wage. Remarriage allowance is a two-year lump sum compensation.
- If there are surviving children, the surviving spouse will be entitled to 35 percent and the survivor's child or children will be entitled to 31 2/3 percent of the deceased's average monthly wage, to be divided equally among them.
- If there is no surviving spouse, or if the surviving spouse dies or remarries, full benefits are paid to surviving children.

- Compensation for children ends upon death, marriage or reaching 22 years of age if enrolled in an accredited institution. Otherwise, compensation ends upon reaching 18 years of age, unless the child is incapable of self-support.

All workers' compensation is based on the employee's average monthly wage, which cannot exceed the maximum wage set by the Legislature.

Additional Information

Subrogation

If you were injured as a result of the negligence of someone other than your employer or another employee, you have the right to sue that third party for damages. Examples of third-party claims are injuries caused by motor vehicle accidents, dog bites or a faulty piece of machinery.

You must file a lawsuit against the third party within one year of the date of injury. If you do not file the lawsuit or reach a settlement within one year, you must obtain permission from SCF to pursue the claim during the second year. You also must receive approval from SCF prior to settling the claim or you may forfeit your right to workers' compensation benefits.

SCF is entitled to reimbursement from any settlement or recovery for the amount of benefits it has paid on your workers' compensation claim. Some or all of this excess recovery may be credited against future payment of workers' compensation benefits.

Transitional work

All parties involved – the injured worker, the employer and SCF – benefit from the injured worker resuming employment, even if in a modified capacity. Your doctor may release you to work in a modified capacity, which may mean working fewer hours or shifting job responsibilities. Check with your employer to find what types of modified work opportunities are available.

You will have 60 days after your release to obtain modified work employment. After the 60 days, your compensation may be reduced

based on your potential earnings. It is important to note that if your doctor releases you to work in a modified capacity, you are required by law to seek employment within your physical capabilities. If you decline a modified work offer, your compensation will be affected.

You will receive temporary partial compensation benefits every 30 days if the modified work position pays less than the average monthly wage you were earning at the time of your industrial injury (50 percent of your pension or retirement income *from your date of injury employer* will be deducted from any temporary partial benefits you receive).

Rehabilitation

An SCF rehabilitation counselor may contact you following an industrial injury. The counselor will be available to assist you with return to work efforts, job placement, counseling and vocational training.

Benefits suspension

SCF Arizona can suspend your benefits for the following reasons:

- Leaving the state for more than 14 days without permission from the Industrial Commission.
- Missing a medical appointment arranged by SCF.
- Failing to file reported annual income (for permanent disability cases).
- Incarceration following conviction of a crime.
- Engaging in injurious practices that imperil recovery, or failure to submit to medical or surgical treatment reasonably necessary to promote recovery.

Handling fraudulent claims

It is our goal to expedite reasonable compensation and medical benefits to Arizona's injured workers. However, we will pursue cases that are found to be fraudulent, in the event that someone wrongly is receiving workers' compensation benefits. To report suspected fraud, please call SCF's fraud hotline at 800.526.5226.

Should you have other concerns

Most claims are handled without incident. If you have a problem, call your claims adjuster to see if it can be resolved. If you disagree with an action taken on your claim, you may submit a written request for hearing to the ICA. SCF Arizona wants your recovery to be as quick and smooth as possible. If you have additional questions not covered in this brochure, please contact your claims adjuster or a call center agent.

Quick Reference Guide

Type of Claims/Benefits:

Temporary partial disability

- Released to light duty, working reduced hours or performing modified duties.
- 66 2/3 percent of the difference between employee's average wage before injury and the wage the employee is able to earn during recovery.

(See transitional work on page 6.)

Temporary total disability

- Total disability that lasts eight or more calendar days.
- 66 2/3 percent of employee's average monthly wage.
- You are paid an additional \$25 a month if you support one or more dependents.



Permanent partial disability

- A permanent impairment is assessed by a physician using the American Medical Association's *Guides to the Evaluation of Permanent Impairment*.

Permanent disability

- *Scheduled* – a disabling injury, usually of the extremities (arm, leg, etc.), for which permanent compensation benefits are set by Arizona law for a specific length of time, regardless of losing earning capacity.
- *Unscheduled* – if the injury is not recognized by Arizona law as scheduled, the benefits are based on the loss of earning capacity, which may continue for the lifetime of the injured worker.

Permanent total disability

- 100 percent loss of earning capacity.
- 66 2/3 percent of the employee's average monthly wage. Compensation benefits may continue for the lifetime of the injured worker.

Fatality

- Death of an employee as a result of a work-related injury or illness.
- Burial expenses up to \$5,000.
- Surviving spouse with no children receives 66 2/3 percent of the average monthly wage. Two-year award payable upon remarriage.
- Dependent children's benefits are paid according to the situation (*see pages 5 and 6*).

Compensation is based on the employee's average monthly wage, which cannot exceed the maximum wage as set by the Legislature.

Claims Call Center

602.631.2300

800.231.1363

Business Service Centers

602.631.2600 (Phoenix)

520.292.4000 (Tucson)

Certificate of Insurance Call Center

602.631.2570

866.284.2694

Fax 602.631.2599

Fax 866.617.5680

Employer's & Physician's
Initial Report of Injury Fax

602.631.2888

800.356.4867

Preferred Connection Network (PCN)

602.631.2230

Fraud Hotline

800.526.5226

scfaz.com

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