

# Workers' Compensation Insurance

[\[ Workers Compensation Claims \]](#) [\[ Workers Compensation Posters by State \]](#) [\[ Workers Compensation Questions? \]](#)

Employees who are injured or become ill due to their employment may have some of their medical care costs covered under the worker's compensation program. Workers Compensation programs vary by state.

Any employee who is injured while performing ministry responsibilities should seek appropriate medical care and then report their injury to their supervisor and Employment Services as soon as possible.

See the additional information provided below for receiving care and reporting your injury, based on the specific state/location in which you normally work.



## Things to Know

Although every state has different guidelines for the process of approving worker's compensation claims, the following general tips are helpful to follow when seeking care for a workers compensation claim:

1. Please make sure you indicate to all medical care providers that this is a worker's compensation case and that all claims should be submitted to Reliant's applicable Worker's Compensation carrier for that state vs. processing the claim through your personal medical insurance.
2. Please ensure ALL prescribed treatments and additional doctor's appt referrals/follow-ups are submitted to/approved by the worker's compensation carrier/claim representative assigned to your case. This is especially applicable for additional specialist referrals and PT appointments.
3. Please make sure you're aware of the provider network for the Worker's Compensation coverage and that the medical treatment providers you receive treatment from accepting this coverage as "in-network."

## Workers Compensation Claims

### State of Ohio - Workers Compensation Claims

If you have a Workers Compensation injury in OHIO, please follow the steps below:

1

Immediately notify your Reliant Supervisor

2

Complete the first section of the BWC First Report of Injury (FROI) form as completely as possible.

See P. 4 of the attached document for the form.



3

Seek appropriate medical treatment if needed, and provide the attached ID card at all medical appointments.

**IMPORTANT NOTE: Treating physicians must be Ohio BWC certified!**



4

Keep your Reliant Supervisor informed of your medical status and promptly return all completed claim documentation to your employer.

Email completed forms to [benefits@reliant.org](mailto:benefits@reliant.org).

## Other Important Information:

### Medical treatment questions, medical documentation and billing issues:

#### Medical treatment questions, medical documentation, and billing issues:

Contact: Sedgwick Managed Care Ohio

Phone: 888.627.7586

Fax: 888.627.0074

Mail: P.O. Box 1040, Dublin, OH 43017

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## Prescription Questions:

### Prescription Questions:

Call 800.644.6292 and follow the prompts

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## Ohio Bureau of Worker's Compensation:

### Ohio Bureau of Worker's Compensation:

Call 800.644.6292 or visit [bwc.ohio.gov](http://bwc.ohio.gov)

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## Medical Options and Providers:

### Medical Options and Providers:

If medical treatment is required, see a BWC-certified medical provider. For more information, see the Sedgwick MCO website at [sedgwickmco.com](http://sedgwickmco.com) (click "Find a Provider")

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## State of North Dakota - Workers Compensation Claims

### Get Medical Help

**If further treatment beyond basic first aid is necessary**, go to the emergency room or healthcare provider of your choice and tell them you were injured at work.

### What to expect from your medical provider

Your doctor will:

- Certify whether your injury is work-related
- Help you file a workers' compensation claim
- Work with you to decide when you can return to work
- Recommend any further treatment you may need

### Report the Injury to your Reliant Supervisor and Reliant

Send an email to [benefits@reliant.org](mailto:benefits@reliant.org) or call your program team liaison, who can help get you in contact with the Employment Services Department.

### What to expect from your employer

Your employer needs to:

- Make sure you receive prompt medical attention.
- Complete the first report of injury report for ND WSI (North Dakota Workforce Safety & Insurance).

### Employer Certificate of Coverage

[ND work comp certificate of payment\\_coverage eff 9.10.2021 to 8.31.2022.pdf](#)

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## State of Washington - Workers Compensation Claims

1

### Get Medical Help

**If further treatment beyond basic first aid is necessary**, go to the emergency room or healthcare provider of your choice and tell them you were injured at work.

#### What to expect from your medical provider

Your doctor will:

- Certify whether your injury is work-related
- Help you file a workers' compensation claim
- Work with you to decide when you can return to work
- Recommend any further treatment you may need

#### If you need medical care after the first visit

For your second visit and beyond, you will need to see a provider in the WA L&I network. If your regular health care provider is not in their network, encourage them to join or choose a new one with our [Find a Doctor](#) tool.

You may choose any qualified doctor to treat your injury, as long as they are in WA L&I's network. You also may get a second medical opinion if your claim manager approves it. You can change providers at any time and/or communicate with your claim manager via WA L&I's online portal, [My L&I](#).

Filing a Claim may happen later, but if your Dr's office files it for you, that's also possible.

2

### Gather your Claim Information

Gather the following information before you report your claim:

- The location where the injury occurred
- Contact information for any witnesses to the injury
- Employer information
- Wage information
- Names and birth dates of your dependents
- If you have already seen a doctor:
  - Your doctor's first and last name
  - Hospital or clinic where you received treatment

You may choose to file a claim immediately or wait until after you have notified Reliant. Steps for filing are listed below.

3

### Report the Injury to your Reliant Supervisor and Reliant

Send an email to [benefits@reliant.org](mailto:benefits@reliant.org) or call your program team liaison, who can help get you in contact with the **Employment Services Department**.

#### What to expect from your employer

Your employer needs to:

- Make sure you receive prompt medical attention.
- Complete the employer section of the accident report form.
- Look for return-to-work opportunities with light-duty work if medically approved. This can help maintain your salary and speed your recovery while keeping claim costs down for them.
- Your employer has the right to access your claim file, including mental health information. An employer can only reveal your mental health condition(s) or treatment to authorized people to access the information.

## 4

### File your Claim

Washington L&I strives to make filing a claim as easy as possible, and you have options:

- Online via our [FileFast](#) tool
- By phone: 1-877-561-FILE (3453)
- At your doctor's office (if you complete the Report of Accident at your doctor's office, the doctor files the form for you)

## 5

### Track/Update the status of your claim

#### Calling your claim manager

Every claim managed by L&I is assigned a claim manager, and there are times when you might need to speak with your claim manager directly. Your claim manager's phone number is located on all correspondence. You may also contact your [local L&I office](#) and ask for a phone referral. Your claim manager should call you within 48 hours.

If you have difficulty reaching an L&I claim manager, please contact WA L&I through [L&I's Claim & Account Center](#).

Our online [Claim & Account Center](#) gives you fast access to your claim file, secure messaging with your claim manager, and more.

#### Get quick claim information by phone

Fast, automated updates on the status of your claim in English or Spanish (en Español): **800-831-5227**

A customer service representative. Spanish (en Español) speaking staff or translation service available: **800-547-8367**

Hearing/speech impaired TDD service: **360-902-5797**

Web support for the online Claim & Account Center: **360-902-5999** or email [WebSupport@Lni.wa.gov](mailto:WebSupport@Lni.wa.gov)

#### Doctor changes

Let WA L&I know online using their [Claim & Account Center](#) or use the [Transfer of Care](#) form (F245037000).

## ALL Others States - Workers Compensation Claims

Reliant's worker's compensation carrier for any State other than WA and OH is Church Mutual. If you work in OH or WA, please see the specific sections above about your worker's compensation care and claim process.

Reliant will work with Church Mutual to report your claim and follow applicable state guidelines for Worker's compensation in your state.

#### The best course of action for a worker's compensation injury is as follows:

- Treat the injury with first aid.
- If the injury requires more immediate care than first aid, seek immediate medical care from the nearest provider.
- Report the injury to your Reliant supervisor.
- Report the injury to Reliant - you may email us at [benefits@reliant.org](mailto:benefits@reliant.org) or reach out through your Program team liaison, who will connect you with an available member of the Employment Services team.

## International Claims - Workers Compensation

## US Missionaries - Reporting a Workers Compensation Injury while Outside of the United States

Reliant's worker's compensation carrier for claims of US employees that occur while the employee is outside of the United States on official ministry business will be handled through our US carrier, Church Mutual.

Reliant will work with Church Mutual to report your claim and follow applicable guidelines for Worker's compensation. In most cases, this claim will be filed under the State of Florida guidelines since Reliant's Central office is located in Florida.

**The best course of action for a worker's compensation injury is as follows:**

- Treat the injury with first aid.
- If the injury requires more immediate care than first aid, seek immediate medical care from the nearest provider.
- Report the injury to your Reliant supervisor.
- Report the injury to Reliant - you may email us at [benefits@reliant.org](mailto:benefits@reliant.org) or reach out through your Program team liaison, who will connect you with an available member of the Employment Services team.

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## International Missionaries - Workers Compensation Injury while Outside of the United States

**The best course of action for a worker's compensation injury is as follows:**

- Treat the injury with first aid.
- If the injury requires more immediate care than first aid, seek immediate medical care from the nearest provider.
- Report the injury to your Reliant supervisor.
- Report the injury to Reliant - you may email us at [benefits@reliant.org](mailto:benefits@reliant.org) or reach out through your Program team liaison, who will connect you with an available member of the Employment Services team.

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## International Missionaries - Workers Compensation Claims while within the United States

In most cases, Worker's Compensation Claims for International Missionaries that occur while residing in the United States will likely be filed by our US carrier, Church Mutual.

Reliant will work with Church Mutual to report your claim and follow applicable guidelines for Worker's compensation. In most cases, this claim will be filed under the State of Florida guidelines since Reliant's Central office is located in Florida. However, the state guidelines for the state in which the injury happened may also result in the claim being reported under that state's guidelines.

**The best course of action for a worker's compensation injury is as follows:**

- Treat the injury with first aid.
- If the injury requires more immediate care than first aid, seek immediate medical care from the nearest provider.
- Report the injury to your Reliant supervisor.
- Report the injury to Reliant - you may email us at [benefits@reliant.org](mailto:benefits@reliant.org) or reach out through your Program team liaison, who will connect you with an available member of the Employment Services team.

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## Workers Compensation Posters by State

### Alabama

[Alabama Workers Compensation Information](#)

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### Arizona

[Arizona Workers Compensation Information \(English & Spanish\)](#)

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### Arkansas

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## California

[California Time of Hire Pamphlet \(English\)](#)

[California Time of Hire Pamphlet \(Spanish\)](#)

[California Workers Compensation Information \(English\)](#)

[California Workers Compensation Information \(Spanish\)](#)

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## Colorado

[Colorado Division of Workers Compensation \(English\)](#)

[Colorado Division of Workers Compensation \(Spanish\)](#)

[Colorado Workers Compensation Information \(English\)](#)

[Colorado Workers Compensation Information \(Spanish\)](#)

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## District of Columbia

[District of Columbia Workers Compensation Information](#)

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## Florida

[Florida Workers Compensation Employee Facts](#)

[Florida Workers Compensation Information \(English\)](#)

[Florida Workers Compensation Information \(Spanish\)](#)

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## Georgia

[Georgia Workers Compensation Information \(English\)](#)

[Georgia Workers Compensation Information \(Spanish\)](#)

[Georgia Workers Compensation Law \(English\)](#)

[Georgia Workers Compensation Law \(Spanish\)](#)

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## Hawaii

[Hawaii Workers Compensation Information](#)

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## Illinois

[Illinois Workers Compensation Information](#)

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## Indiana

[Indiana Workers Compensation Information \(English\)](#)

[Indiana Workers Compensation Information \(Spanish\)](#)

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## Iowa

[Iowa Workers Compensation Information](#)

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## Kansas

[Kansas Workers Compensation Information \(English\)](#)

[Kansas Workers Compensation Information \(Spanish\)](#)

[Kansas Workers Compensation Packet for Employers & Employees \(English\)](#)

[Kansas Workers Compensation Packet for Employers & Employees \(Spanish\)](#)

[Kansas Workers Compensation Rights & Responsibilities \(English & Spanish\)](#)

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## Kentucky

[Kentucky Workers Compensation Information](#)

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## Louisiana

[Louisiana Workers Compensation Information \(English\)](#)

[Louisiana Workers Compensation Information \(Spanish\)](#)

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## Maryland

[Maryland Workers Compensation Information \(English & Spanish\)](#)

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## Massachusetts

[Massachusetts Workers Compensation Information](#)

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## Michigan

[Michigan Workers Compensation Information](#)

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## Minnesota

[Minnesota Workers Compensation Information](#)

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## Mississippi

[Mississippi Workers Compensation Information](#)

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## Missouri

[Missouri Workers Compensation Information \(English\)](#)

[Missouri Workers Compensation Information \(Spanish\)](#)

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## Nebraska

## Nevada

[Nevada Workers Compensation Information](#)

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## New Hampshire

[New Hampshire Workers Compensation Information](#)

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## New Jersey

[New Jersey Workers Compensation Information \(English\)](#)

[New Jersey Workers Compensation Information \(Spanish\)](#)

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## New Mexico

[New Mexico Workers Compensation Information \(English & Spanish\)](#)

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## New York

[New York Workers Compensation Information \(English\)](#)

[New York Workers Compensation Information \(Spanish\)](#)

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## North Carolina

[North Carolina Workers Compensation Information](#)

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## Ohio

[Ohio Workers Compensation Information](#)

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## Oklahoma

[Oklahoma Workers Compensation Information \(English\)](#)

[Oklahoma Workers Compensation Information \(Spanish\)](#)

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## Oregon

## Pennsylvania

[Pennsylvania Workers Compensation Information](#)

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## Rhode Island

[Rhode Island Workers Compensation Information \(English\)](#)

[Rhode Island Workers Compensation Information \(Spanish\)](#)

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## South Carolina

[South Carolina Workers Compensation Information](#)

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## Tennessee

[Tennessee Workers Compensation Information \(English\)](#)

[Tennessee Workers Compensation Information \(Spanish\)](#)

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## Texas

[Texas Workers Compensation Information \(English\)](#)

[Texas Workers Compensation Information \(Spanish\)](#)

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## Virginia

[Virginia Workers Compensation Information \(English\)](#)

[Virginia Workers Compensation Information \(Spanish\)](#)

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## Washington

[Washington Workers Compensation Information \(English\)](#)

[Washington Workers Compensation Information \(Spanish\)](#)

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## Wisconsin

[Wisconsin Workers Compensation Information](#)

# Workers Compensation Questions?

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