



TOOLBOX TALK #35

Reporting a Workers' Compensation Claim

As we have discussed in the past, our goal of zero injuries does not supersede our commitment to you in the event of a job related injury. All members of this crew are covered under our company's workers' compensation insurance program.

If you are injured on the job, even if you don't know for certain that you require medical attention, report it immediately. In most instances, you will be able to report the injury before seeking medical attention. If this is not the case, you will be reimbursed for any medical expenses you pay out of pocket for treatment of a job related injury. If your injury prevents you from returning to work within the next week or two, you will be offered light duty work if you are able. This will keep you involved and active. If you are not able to perform light duty work, you will receive a portion of your lost wages as part of your workers' compensation benefits.

Reporting injuries is required. Do not withhold information out of concern for disciplinary action. No adverse action will be taken against you as the result of reporting a work related injury. This does not eliminate your responsibilities to the company and crew to follow safety policies, but you will not be disciplined for reporting your injury. Your workers' compensation benefits are a matter of law. You will receive medical treatment at our expense, with no deductible to you. If you are eligible to receive wage loss benefits, they will come directly to you as prescribed by state statutes. You cannot be denied your benefits due to fault, provided you do not intentionally cause your injury.

This issue is the same as our policy with regard to accident reporting. Our goal is to be the safest company in the metal building industry, and you are an important part of helping us achieve that mission. But if an injury occurs, report it and provide information to help us prevent it in the future.

Facilitator Notes: You must familiarize yourself with your state's workers' compensation laws before giving this talk. Each state has differences in certain areas such as the length of time an injured worker must miss work before being eligible for wage loss benefits. Your payroll administrator can probably give you any information you need in this regard. Your employees should understand they are entitled to these benefits when injuries occur, but also know that workers' compensation benefits are not a reward for being injured.

Additional Notes: _____

Crew Member Comments: _____

Presented By: _____ **Date/Time** _____

Attendees: _____

List additional attendees on back of sheet