

that all pertinent information is relayed to your SAF claims adjuster.

If you are contacted by SAF because of a need for additional information about a claim, respond quickly. Timely payment of benefits to an injured employee may not be accomplished due to a lack of critical information that only you may be able to provide.

Keeping Injured Employees Informed

Remember, no injury is "minor" if it happens to you. An on-the-job accident can be a frightening experience, especially for employees who have little or no knowledge of the workers' compensation system.

As a supervisor, you should know your organization's workers' compensation policies and offer assistance to injured workers.

You should be prepared to answer general questions about medical bills, the use of sick and/or annual leave in relation to a claim, and the designated physician program, if your organization has one.

Understanding the employee's concerns and maintaining ongoing communications during recovery can speed up their return to

the workplace. Assure injured workers they are wanted and needed.

Getting Injured Employees Back to Work

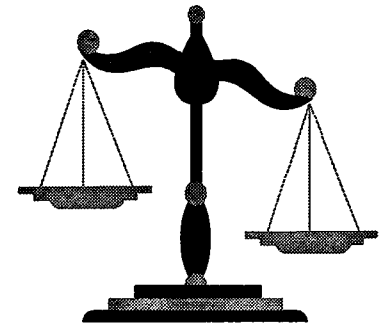
An effective return-to-work program will get employees back to the workplace in a light-duty or part-time capacity before they have completely recovered.

Left alone at home, an employee may feel that no one cares or that their employer is mad at them. Lonely injured workers who are unsure of their employer's feelings become easy prey for TV ads promising large financial rewards for work-related injuries. Studies show the longer an employee stays out of work, the slimmer the chances they will return.

As a supervisor, you play a crucial role in reducing workers' compensation premiums. Lower premiums reduce the cost of providing government services for the taxpayers of South Carolina.

***Need More Information or Training?
Contact Your Workers'
Compensation Representative or
Your SAF Claims Adjuster.***

A Supervisor's Guide to Workers' Compensation Claims



State Accident Fund

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What is Workers' Compensation Insurance?

The SC workers' compensation insurance system was created in 1935, and is regulated by state law to protect employees in the event of a work-related injury or illness. Benefits include: medical treatment, temporary disability income, and monetary awards for permanent disability.

The State Accident Fund (SAF) provides a **guaranteed** source of workers' compensation insurance coverage for state and municipal employees. Employees pay no cost for their workers' compensation coverage. All premiums are paid by participating employers.

The True Cost of Workers' Compensation Claims

Workers' compensation claims for state employees cost South Carolina taxpayers over **\$13 Million** in direct compensation during fiscal year 94/95. During this period, over **\$5.5 Million** was paid for medical treatment on 6,685 active claims and more than **\$3 Million** in temporary compensation was paid to those who were unable to work due to workplace injuries or illness.

As if this weren't enough, research shows

that **indirect costs to government entities are seven to ten times higher than the amount of benefits paid on claims.**

The loss of an employee because of an on-the-job injury often times results in decreased productivity, overtime for other employees, reduced customer service, as well as, additional recruiting and training costs if a replacement is needed.

What Can A Supervisor Do?

You have four primary responsibilities to your employees:

- ***Accident Prevention & Investigation***
- ***Accident Reporting***
- ***Keeping Employees Informed***
- ***Getting Employees Back to Work.***

Accident Prevention & Investigation

A supervisor must actively support the organization's safety program. This includes both education on proper safety measures, as well as, enforcement.

Should an injury occur, you should investigate the accident. The goal of the investigation is not to fix blame, but to determine what can be done to prevent or minimize reoccurrence.

Accident Reporting

Immediate and accurate reporting is essential. Prompt payment of benefits minimizes the financial hardship on the injured employee and reduces the amount of paperwork your organization must complete related to the accident.

Research also shows that delayed reporting of accidents increases the cost of individual claims. These increases are passed along to your organization in the form of higher workers' compensation insurance premiums.

Make sure that all employees understand that they must notify a supervisor or manager immediately in the event of an on-the-job injury. **An employee can't receive benefits until the employer files a WCC Form 12-A (First Report of Injury) with the State Accident Fund.**

Failure by an injured worker to notify their employer within ninety (90) days after an accident may deprive them of their right to benefits.

When an employee informs you of an on-the-job injury, you must immediately notify your organization's workers' compensation representative. In some cases, you may be required to fill out the WCC Form 12-A.

Provide as much detail as possible to ensure