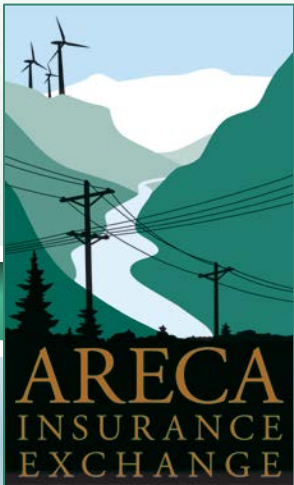


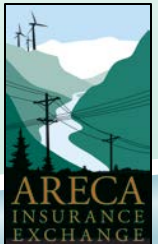
# ALASKA WORKERS' COMPENSATION OVERVIEW

Susan Kosinski  
Claims Manager

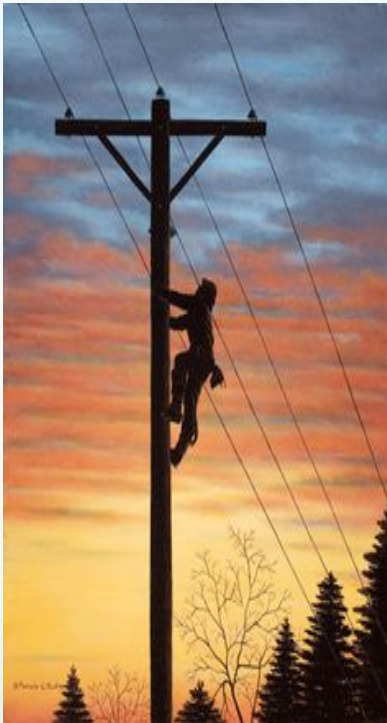


# REPORTING REQUIREMENTS

- ❖ Report of Occupational Injury or Illness form
- ❖ Timeframes to report an injury



# TYPES OF CLAIMS



- ❖ Notice Only
- ❖ Medical Only
- ❖ Time Loss

# COVERED INJURIES

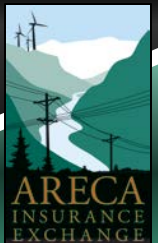
- ❖ Accidental Injuries
- ❖ Cumulative Trauma
- ❖ Occupational Disease



# COMPENSABILITY

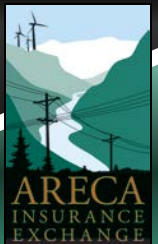
## ❖ Presumption of Compensability

A claim is presumed to be compensable unless there is substantial evidence that the condition death or disability or the need for medical treatment did not arise out of and in the course and scope of employment. The employment must be the “substantial cause”.



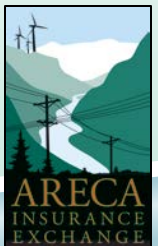
# INVESTIGATION

- ❖ 3 Point Contacts
- ❖ Recorded Interviews
- ❖ Medical Records
- ❖ Prior Claims History
- ❖ Independent Medical Evaluations (IME)
- ❖ Subrogation



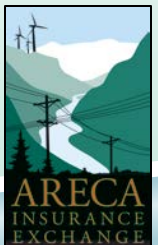
# QUESTIONABLE CLAIMS

- ❖ Late Reported Claim
- ❖ Accident Details
- ❖ More Than One Version of the Accident
- ❖ Witnesses
- ❖ Unhappy Employee
- ❖ Monday Morning Claims
- ❖ and many, many, more.....



# MEDICAL BENEFITS

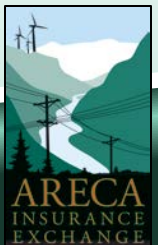
- ❖ Hospital Charges – Surgery
- ❖ Physician Visits
- ❖ Physical Therapy
- ❖ Chiropractor
- ❖ Prescriptions
- ❖ Approved Transportation Costs
- ❖ Lodging
- ❖ Per diem – Meals



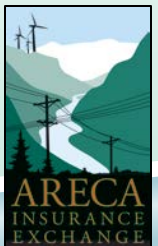


# INDEMNITY BENEFITS

- ❖ TTD – Temporary Total Disability
- ❖ TPD – Temporary Partial Disability
- ❖ PPI – Permanent Partial Impairment
- ❖ Reemployment Benefits
- ❖ PTD- Permanent Total Disability
- ❖ Death Benefits



# REEMPLOYMENT BENEFITS



# PURPOSE

To provide training to return an injured worker to remunerative wage (no less than 60% of hourly wage at the time of injury).



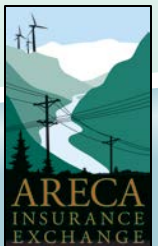
# REEMPLOYMENT BENEFITS

- ❖ 90 day mandatory referral
- ❖ Eligibility Evaluation



# CRITERIA FOR ELIGIBILITY

- ❖ Will not be able to return to the job at the time of injury
- ❖ Employer has no permanent alternative work to offer
- ❖ Not released to work held/trained for in the past 10 years
- ❖ Must have ratable Permanent Partial Impairment



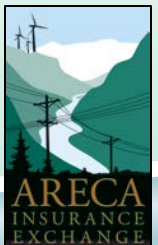
# REEMPLOYMENT BENEFITS

## ❖ Job Dislocation Benefit

- ❖ \$ 5,000 if PPI is < 15%
- ❖ \$ 8,000 if PPI is 15% and <30%
- ❖ \$13,500 if PPI is >30%

## ❖ Reemployment Plan

- ❖ \$13,300
- ❖ 2 years
- ❖ 041K - Stipend Benefits



QUESTIONS?

