



LIVE SEMINAR

Workers' Compensation



THIS SEMINAR AT A GLANCE:

- Learn to select the best professional insurance providers
- Discover tips to lower your premiums (and keep them low!)
- Implement a Formal Safety Plan for your employees
- Utilize an effective Return to Work Program
- Properly report and record on-the-job injuries, illnesses, accidents, etc.
- Make sense of the “Bermuda Triangle: (FMLA, ADA and Workers’ Comp)
- Identify and deal with fraudulent or overblown claims
- Handle situations where an employee has been injured during social or recreational activities
- Close costly gaps in your company’s safety plan

Workers' Compensation

S E M I N A R S U M M A R Y

Confused about the complexities of Workers' Comp?

You're not alone! Even seasoned HR veterans have a tough time interpreting grey areas, keeping up with changing regulatory issues and managing their compensation plans.

In this information-packed seminar, you'll discover a wealth of strategies, insider tips, tools and more to help you manage your entire workers' compensation plan more effectively. What you learn here will help you control costs, eliminate wasteful spending, put a stop to fraudulent claims and save your organization money!

Can you answer the following questions with confidence?

- During lunch a group of coworkers play a friendly game of basketball on a nearby public court. An employee injured his knee. Is this injury a covered workers' comp claim?
- One of your employees is out of work on a short-term disability claim but you've learned he's using this time for interviewing at other organizations. Is he allowed to do this?
- If you have recorded an injury incident on OSHA's Form 300 and reported the incident to OSHA, can the employee automatically make a workers' compensation claim?
- One of your employees has been injured at work and is now in the hospital. How do you, as her employer, receive information and/or communicate with the physician who is handling her case?

If any of these questions give you pause, don't hesitate to sign-up for this seminar!

How we present this material:

To minimize work disruption, we will present this exciting one-day program at your business site. Your seminar leader will tailor the content of this training program to address your organization's specific needs. Created by our dedicated team of HR specialists, compensation gurus and benefits experts, Workers' Comp covers tried and true best practices, up-to-the-minute legal issues, employee fraud, safety issues and much more.

PROGRAM AGENDA

Workers' Comp 101: Get on Board with the Basics!

- The truth about mandatory insurance — Are you exempt from carrying?
- Self insurance — what it means, who's eligible and what's involved
- Injuries that qualify as workers' compensation claims, and those that do not
- Methods for figuring premium costs — payroll, loss and expense costs, risk experience
- Coverage types you should be familiar with

WC Cost Control: Insurance, Premiums and More

- How to find the right insurance plan and provider for your organization — choosing between for-profit stocks, state funds, mutual companies, group captives and self-insurers
- An insider's look at determining premiums — Find out why yours may be too high
- Desirable Business vs. Hard-to-Place business — where do you fall?
- Eight steps to prepare for the renewal process.
- Super cost-effective strategies for administering your WC program

Bermuda Triangle — ADA, WC and FMLA

- Why dealing with the triangle of ADA, WC and FMLA causes such headaches
- Tips for sorting out the workers' comp claim that involves FMLA and ADA, and determining which statute to use for guidelines and enforcement
- Ways to assess and eliminate possible injuries that may result from regular employment activities
- How to handle injuries in the "course and scope" of employment
- Guidelines for workers' comp claims relating to employees injured while working from home

Benefit Must-Knows

- The diverse types of disability benefits
- How to calculate wages for benefits
- Rehabilitation and disfigurement benefits
- Important considerations when dealing with death claims medical benefits

Common Issues you'll come up Against as a WC Administrator

- When employees "play the system" — how to identify red flags that indicate suspicious accidents and fraudulent claims
- Strategies to help you handle willful disregard for established safety procedures, and protect your organization
- How to legally handle strategically-timed claims — right before layoffs, right after a poor performance review, etc.
- Actions to take when you've identified a bona-fide suspicious incident and the employee is preparing to make a claim
- When a claim is legitimate but exaggerated — what you should do first

Accidents, Injuries and Incidents

- The difference between First Aid Claims and Workers' Comp Claims
- How to report and record workplace incidents properly
- When an employee is hospitalized — your rights and responsibilities as the employer
- How to legally establish communication with your employee's physician and treatment team
- Three things not to do when an accident occurs
- How to handle pre-existing conditions exaggerated by on-the-job injuries
- Regulations concerning recreational injuries and incidents — We'll get you up to speed!
- The "Bermuda Triangle" — how FMLA, ADA and WC overlap and contradict each other

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