



Expertise is no accident

### *I Think I'm Hurt – Now What?*

**No one wants you to get hurt.** Everyone needs to work together and make every effort to minimize on-the-job injuries. If an injury does occur, however, it is important that you follow appropriate procedures to get timely medical care. Here are the steps you must follow if you have been hurt on the job and believe your injury may be covered by workers compensation:

- **Report all incidents IMMEDIATELY to your supervisor.** This includes “near-misses” that may not require immediate medical treatment. Reporting incidents helps us take corrective action to reduce the likelihood of other employees or residents being hurt. It also documents the event, so if you need medical treatment later, your supervisor knows what happened. Be sure that any safety-related incident that occurs is reported before the end of your shift, even if you do not believe you need immediate medical treatment.
- **Know which medical facility is on your panel of physicians.** Like most group insurance plans, there are specific approved physicians that you must see if you are injured on the job. Be sure to notify your supervisor before getting medical treatment. Failure to get approval may jeopardize or delay payment of your medical bills.
- **Participate in the accident investigation process.** No one knows better than you what just happened. Communicate frankly with your supervisor as he or she investigates the incident and documents what occurred. Your supervisor is trying to determine what happened, so future occurrences can be prevented. His or her investigation is simply a search for the facts. No one is trying to place blame.
- **Plan to return to work in some capacity.** You are an important part of the team, and we need you. Every effort will be made to find transitional duty that complies with any medical restrictions your doctor may deem appropriate. Plan to return to work after your medical appointment – we’ll do our best to find work you are medically able to perform. Returning to work is good for everyone, and minimizes any financial impact that lost workdays may have on your budget. Remember that workers compensation benefits, set by state law, do not fully compensate you for being out of work.
- **Communicate, communicate, communicate!** Anytime you are out of work for a work-related injury, it is critical that you stay in touch with your supervisor, human resources professional, and claims professional. Communication helps everyone be better informed about your condition and can speed up payments of any benefits to which you may be entitled. Remember to contact us after every medical appointment, and bring in a signed doctor’s note that documents your work status, as well as any future scheduled appointments.

**You are an integral part of our team.** You have important responsibilities, and many people depend on you. Report any unsafe conditions or behaviors to your supervisor, safety committee member, or management team member so appropriate action can be taken. If you are hurt, following these rules will eliminate some of the stress involved in the injury process.

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This safety resource was developed for your use by Key Risk, P. O. Box 49129, Greensboro, North Carolina 27419.