

FREQUENTLY ASKED QUESTIONS - *Employees*

What is workers' compensation?

Workers' compensation is a no-fault system of insurance that covers most employees. It is designed to help workers injured on the job by providing payment for approved medical care for those injuries and lost time from work if the injury occurred during work and was directly related to the job duties, as defined by state laws.

I have been injured, now what?

Regular communication between you, your healthcare provider, your employer, and The Hartford is critical. We encourage you to maintain contact with your employer and claim handler regarding your treatment and work status. Our goal is to see that you receive appropriate treatment and resume employment.

Beyond the claim handler, will other persons from The Hartford contact me for information?

In the course of working toward your recovery, you may be contacted by a nurse case manager to discuss your medical services and a claim administrator to assist with obtaining claim forms or information needed for your file.

If I miss time from work, how much will I get paid and how often might I be entitled to wage replacement benefits?

If The Hartford determines that you are disabled from work due to your workplace injury and your disability extends beyond a predefined period established by the state, you may be entitled to wage replacement benefits. Wage replacement

checks are typically issued on a weekly or biweekly basis.

Benefits are typically calculated by averaging wages received from your employer for a period of time and multiplied by a state provided percentage. Some states require the use of a benefit table and may also require your tax filing status or the number of your dependents. Contact your claim handler with specific questions you may have.

Are my wage replacement benefits taxable?

The Hartford does not issue a W-2 or 1099 for wage replacement benefits. If you have any questions regarding this, please contact a tax professional.

May I see my own doctor for medical treatment?

The Hartford works closely with a sophisticated network of physicians that specialize in caring for injured workers, understand the workers' compensation process, and know how to properly handle the billing arrangements.

Many states allow the employer or the insurance carrier to direct an injured worker to a particular doctor or network of healthcare providers for their medical treatment. Some states will allow you to choose the physician if certain conditions or procedures are followed. Your claim handler or nurse case manager can answer any questions you may have.

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Do I have to pay a deductible or co-pay for my medical treatment or prescriptions?

If The Hartford determines that your treatment or prescriptions are due to your workplace injury, then you will not have to pay a deductible or co-pay for that treatment or prescription.

If I drive to the doctor, am I entitled to mileage reimbursement?

Each state has its own rules regarding mileage reimbursement. Some states do not allow reimbursement for mileage, while others may allow reimbursement if the travel meets certain requirements. Please contact your claim handler if you have questions about mileage reimbursement.

If I receive medical bills or notices at my home, what should I do with them?

If your medical treatment has been approved as reimbursable by workers' compensation, you should not incur out of pocket medical expenses. If you receive a billing notice that you believe should be covered by workers' compensation, please send the bill, and ask your healthcare provider to forward future information, to:

TX, FL, CA, NJ

The Hartford
PO Box 14187
Lexington, KY 40512
FAX (859) 258-2239

All Other States

The Hartford
PO Box 14170
Lexington, KY 40512
FAX (859) 258-2235

How can I get my approved prescriptions filled without paying out of pocket?

If The Hartford has approved the medication, present the prescriptions related to your workers' compensation injury to your pharmacist and ask them to bill it through Express Scripts.

Most major pharmacies, supermarkets and national department stores will honor this arrangement without any cost to you. If you need assistance locating an Express Scripts approved pharmacy, please contact 888-289-1407.

Are there other items that I may expect to receive in the mail from The Hartford?

Yes, you may receive additional forms and correspondence in the mail from The Hartford. Many of these are required by the state. Please read each carefully. You may wish to retain these for your records as well. Should you have any questions on the documents you receive from The Hartford, please contact your claim handler.

Each workers' compensation claim is unique. The above answers are not a guarantee of payment or claim acceptance. The applicable Hartford's workers' compensation policy and state laws govern whether benefits sought for a workplace injury are covered and/or compensable. The Hartford reserves all rights afforded under the policy and workers' compensation laws.