Protecting dentists. It's all we do.



Workers' Compensation Frequently Asked Questions

As an employer, what is my responsibility in reporting injuries?

California employers are required to report all work-related injuries. Failure to do so is a violation of the law and can result in substantial penalties. Report all employee workplace injuries to 877.269.8844.

I suspect an employee is not actually hurt. What should I do?

When an injury is reported to our dedicated claims line, the claim will be assigned to a claims examiner for further investigation. During the investigative process, the claims examiner will contact you for your statement. You may advise the claims examiner of your suspicion at that time.

Are there workers' compensation posting requirements or forms for my workplace?

Yes. All required forms and posting are contained within your TDIC claims kit.

Required forms:

- DWC 1 The injured employee completes this form.
- 5020 When an injury is reported to the dedicated claims line, TDIC will complete the 5020 form on your behalf.
- We will email a copy of the report to you for your records.
- "Time of Hire" pamphlet Provide to each new hire and injured employees.

Required posting:

• DWC 7

Can my employees designate a physician instead of going to one in your Medical Provider Network?

Yes, employees may predesignate a physician if:

- on the date of the work injury, the employee has health care coverage for injuries or illnesses that are not work-related;
- the doctor is the employee's regular physician, who shall be either a physician who has limited their practice of medicine to internist, pediatrician, obstetrician-gynecologist or family practitioner, has previously directed the employee's medical treatment and retains their medical records;

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- the "personal physician" may be a medical group if a single corporation or partnership composed of licensed doctors of medicine or osteopathy, which operates an integrated multispecialty medical group providing comprehensive medical services predominantly for nonoccupational illnesses and injuries;
- prior to the injury, the doctor agrees to treat the employee for work injuries or illnesses;
- prior to the injury, the employee provided their employer the following in writing: (1) notice that they want their personal doctor to treat them for a work-related injury or illness, and (2) their personal doctor's name and business address.

How long after a workplace injury occurs does the employer have to respond?

The labor code mandates that the employer provide access to medical treatment within 24 hours of the injury. When reporting workplace injuries to the dedicated claims line, TDIC will provide a list of appropriate medical providers in your area.

Can I ask a prospective employee during the interview process about previous workers' compensation injuries?

No.

What if my employee fails to notify me about an injury that happened while they were working?

An employee is required to report a workplace injury or disease within 30 days. Failure to do so can result in a claim being disputed when it is reported. Establish an office injury protocol that includes your expectations of immediate notification of the injury. Ensure staff understands that failure to notify you of an injury could result in disciplinary action and possible denial of their claim. If an employer has knowledge of an injury, they are required by law to report all work-related injuries or diseases.

Can I pay an injured employee's medical bills directly and not report the injury?

State law requires you to report ALL work-related employee injuries that require more that first aid. You can choose to pay for costs associated with an injury that required first aid only; however, a medical provider must agree that it is a first-aid injury. The California Labor Code, Section 5401(a) defines first aid as "any one-time treatment and follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters or other minor industrial injury which do not ordinarily require medical care. This one-time treatment, and follow-up visit for the purpose of observation, is considered first aid even though provided by a physician or registered professional personnel." Treatment is not considered first aid if the injury causes an employee to lose time from work beyond their shift.