

Return On Industrial Insurance plan year began July 1

Welcome to all returning and new BIAW Return on Industrial Insurance (ROII) member companies. Your decision to enroll in BIAW's 2002-03 ROII program demonstrates your commitment to keeping workers' compensation premiums to a minimum by maintaining a safe work site and containing claims costs of injured workers.

Understand the Forms

Each year BIAW sends every ROII member a new *Procedures Packet* and *Implementing a Return to Work Booklet*. The only change in the forms for this year is the booklets new purple cover—otherwise the forms are the same as in previous years. If you have questions about any of the materials, please contact your BIAW Claim Specialist (see chart).

If you misplace or need more forms, they can be downloaded from the BIAW website at www.biaw.com. Simply click on Downloads, choose either Return to Work or Claims Packet, and click on Print. Or, call BIAW at 800-228-4229 to have a replacement packet mailed to you.

Document All Communication

The forms in the *Procedures Packet* are designed to meet the state Department of Labor and Industries' (L&I) requirement that all communications regarding a claim be documented in writing.

For instance, light duty job descriptions must be provided to a doctor in writing and must include the physical requirements of the job. Upon receiving written notification from the doctor releasing the worker to a light duty job position, you must provide the worker with a written job offer. If the worker declines the written light duty job offer, L&I will terminate time loss benefits. However, L&I will not terminate time loss benefits if the worker is provided only with a verbal offer.

Designate a Claims Contact Person

To facilitate proper handling of claims, one office person should be designated to oversee all paperwork and communication between the injured worker, management, doctor and the BIAW Claim Specialist. At the first sign of an on-the-job injury, a file should be created for the injured worker.

This file should include memorialized conversations, written communications and documents received from the involved parties. Be sure to note each entry by date and time and who is making the entry. The file can also include upcoming doctor appointments; reminder dates for responses to requests, and notes from conversations with other employees or contacts that will help in monitoring the injured worker's progress.




BIAW Claims Staff: (front row, l to r): Elena Leon-Guerrero, Chloe Kauffman, Eve Griffith, Diana Moreno. (back row, l to r): Debbie Volponi, Teresa Sheldon, Judy Blair, Michele Whinery.

Keep the file current through claim closure.

If there is a question as to the claims' validity, be sure to include file witness statements provided by co-workers, managers, supervisors, or others with information regarding the worker and the alleged injury.

Use Your BIAW Claim Specialist

The BIAW Claims Specialist assigned to manage claims for your company is your best resource for closing claims in a timely and efficient manner and controlling claims costs. Do not hesitate to contact your BIAW Claim Specialist with any questions or concerns about the workers' compensation process or a specific claim.

However, as an employer you may have information not always available to your BIAW Claim Specialist or L&I. Knowledge of a claimants' prior injuries, off-the-job injuries, their work for other employers or the fact they are working while collecting time loss benefits should be shared with your Claim Specialist. Reporting this information can prompt an investigation that may help bring the claim to closure, or even result in an order for fraud. 

BIAW Claim Specialist Guide

Below is a handy guide of the BIAW Claim Specialists. Please call BIAW at 800-228-4229 to contact your Claim Specialist.

Company Name Begins With	Claim Specialist
A, B	Judy Blair
C, D, X, Y	Debbie Volponi
E, N, U, V, W	Chloe Kaufman
F, G, H, I, J	Teresa Sheldon
K, Q, S, Z, #'s	Eve Griffith
L, M, P	Elena Leon-Guerrero
O, R, T	Michele Whinery
ROII Select Employers	Diana Moreno

