

Alabama Retail Comp

Claims Reporting

After an on-the-job injury or illness

- In the case of an emergency, call 911 immediately.
- If the injury or illness is not an emergency, transport the injured employee to a medical care facility.
- Visit the medical provider lookup at alabamaretail.org/comp/find-a-doctor to locate the closest provider to the accident site.
- Request a post-accident drug and alcohol test within 36 hours of the accident (for workplaces with an applicable post-accident drug testing policy).
- Secure the scene of any serious accident for investigative purposes.
- Secure and save any equipment or materials that were involved in the incident or that caused the incident.
- Report the claim to Alabama Retail immediately following the injury.

Reporting an injury or illness

All employees should report on-the-job injuries or illnesses, no matter how minor, to the appropriate management personnel. Prompt claim reporting is essential and beneficial to all parties involved. State requirements established by the Alabama Department of Labor also mandate the prompt reporting of employee injuries.

- Complete and submit the State of Alabama Employer's First Report of Injury form immediately following the accident.
- **Even if you think the claim is not legitimate or is potentially fraudulent, the First Report of Injury should be submitted.** The report is non-committal; it is simply an alert to Alabama Retail that the claim requires investigation. Submitting the First Report of Injury does not bind an employer to paying a claim.
- Questionable claims should be reported to Alabama Retail as soon as possible to expedite the initial claim investigation.
- Accidents involving severe injury should be reported immediately via telephone at **800.239.5423**.

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Four convenient methods of claims reporting

- Online reporting is available 24 hours a day for your convenience at alabamaretail.org/comp/report-claim/
- The State of Alabama Employer's First Report of Injury form is available for download at alabamaretail.org/froi/. Completed forms may be returned to the Claims Department by fax at **334.263.1976** or email to claims@alabamaretail.org within 48 hours of the injury.
- Claims may be reported by calling the Claims Department at **800.239.5423**, 8 a.m. to 5 p.m. Monday through Thursday and 8 a.m. to 4:30 p.m. Friday. *Be prepared to provide your ARC member number, business dba or corporate name, a summary of the accident and injury and the injured employee's name and contact information, including Social Security number.*
- For after-hours claims emergencies, call **800.239.5423** and press 3.

Employer authorized medical provider

The most important right an employer has under the Alabama Workers' Compensation Act is the right to choose an injured employee's authorized medical provider.

Alabama Retail Comp encourages all employers to aggressively utilize this critical right.

For a listing of medical providers in your area, visit alabamaretail.org/com/find-a-doctor or contact the Claims Department by phone at **800.239.5423** for assistance.

If initial treatment is performed by a medical provider not authorized by the employer or Alabama Retail, the employee may be asked to be evaluated by the employer's authorized medical provider. If additional medical treatment is necessary following the initial treatment, the employer's authorized medical provider should be consulted. Referrals for additional medical care should be directed to and approved through Alabama Retail's Claims Department.

Medical and prescription bills and records related to on-the-job injuries or illnesses should be forwarded promptly to Alabama Retail.