Workers’ Compensation Benefits
Information for the Injured Worker

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At Work for You

CopperPoint Insurance Companies
The purpose of this benefits guide is to help you learn what to expect if you ever need workers' compensation benefits. Recovering from an injury can be difficult; however, the recovery process can move more smoothly if you understand the system and follow the guidelines in this booklet.

**Workers' Compensation and Your Benefits**

Since 1926 Arizona employers have been required to provide workers' compensation insurance for their employees to cover the costs of medical treatment and lost wages for injuries suffered on the job. The Workers' Compensation Act promotes a no-fault insurance system that requires employers to provide coverage for all employees with a few exceptions, such as domestic servants.

This coverage is at no cost to the employee. The governing agency that regulates all workers' compensation claims in Arizona is the Industrial Commission of Arizona (ICA).

CopperPoint Insurance Companies, the state’s leading provider of workers' compensation insurance, is dedicated to providing benefits to injured workers and their dependents as quickly and fairly as possible. Our claims adjusters are caring professionals who have a record of excellence in customer service, and who expedite your medical and compensation benefits during your recovery.

It is important that you keep the lines of communication open among yourself, your employer and CopperPoint. You may contact one of our customer contact center agents from 8 a.m. to 5 p.m., Monday through Friday, to provide us with information or to obtain information.
Benefits for Injured Workers

- **Reasonable and Necessary Medical Benefits**
  100% payment of all reasonable and necessary medical expenses related to your work illness or injury – based on the ICA fee schedule when applicable.

- **Compensation Benefits**
  If you are off work eight or more calendar days as a result of your injury, you can receive payment for lost wages until the physician says you are able to work. Compensation is based on 66 2/3% of employee’s average monthly wage, which cannot exceed the maximum set by the Legislature.

- **Death Benefits**
  If an industrial injury causes death, the surviving spouse, children and other dependents are eligible to receive compensation.

- **Permanent Disability**
  If your injury results in permanent impairment, you may receive compensation for the disability. Depending on the type of injury, the benefits may be paid according to a payment schedule set by law or based on loss of earning capacity.
Ways to Make Processing Your Claim Easier

1. Immediately notify your employer of the accident, injury or industrial illness and ask if there is a doctor you should see in the event that medical treatment is necessary.

2. The physician will have the “Worker’s and Physician’s Report of Injury” form. Fill out your portion and sign it.

3. Sign your name as it appears on your employer’s payroll and use your name the same way on all forms relating to the injury.

4. Request that your physician immediately send the required reports to the Industrial Commission of Arizona and to CopperPoint.

5. If you require prescription drugs or services such as X-rays or laboratory tests, ask all providers to send reports and billings to CopperPoint. Provide the assigned claim number.
   Note: Injured workers who meet the criteria may apply for home delivery of medications through our convenient Mail Order Program. Contact us for information about this program.

6. Always keep Copperpoint informed of your mailing address and your physical address, if it is different than your mailing address.

7. Obtain written permission from the ICA if you want to leave the state for more than two weeks. Also, obtain permission from CopperPoint or the ICA if you want to change doctors.

8. Always use your claim number, which appears at the upper right-hand area of most correspondence, for identification purposes.
   Important: When you are sent a request for information, complete and return it immediately.
Medical Benefits

Medical Costs

CopperPoint pays for all reasonable and necessary medical care related to your work injury or occupational illness claim.

- All medically necessary costs are covered, including physician bills, lab fees, any medically necessary durable medical equipment and prescriptions.

- Should you require hospitalization or surgery, contact your adjuster for necessary approval.

- CopperPoint pays all medical bills directly, using the ICA’s fee schedule when applicable. You are not responsible for any balances due on services rendered within Arizona. However, if you receive treatment outside of Arizona (with the exception of emergency care), you may be responsible for that portion of the bill the Arizona fee schedule does not cover.

- If you receive a bill, write your claim number on it and forward it to your claims adjuster.

Choosing a Doctor

- Your employer has the legal right to designate a physician for the first office visit. After that the injured worker may choose another physician, if desired.

- When initial treatment is received, you should fill out and sign the top half of the “Worker’s and Physician’s Report of Injury” form 102. Your physician, who has this form on hand, will complete the bottom half and send the form to the ICA.

- Once your claim is accepted, do not change physicians without receiving permission from your CopperPoint claims adjuster or the ICA.
**Compensation Benefits**

If you miss work for eight or more calendar days as a result of a work-related injury, you are entitled to payment for lost wages until the physician says you are able to work.

**For a Temporary Disability:**
- Compensation payments are based on 66 2/3% of your average monthly wage.

- Once the ICA has notified CopperPoint of a claim, CopperPoint will accept or deny the claim by the 21st day after notification. When a claim is accepted, CopperPoint will pay compensation and medical benefits due at that time. After that, compensation benefits are payable every two weeks while an injured worker is on a no-work status until a physician releases him or her to work.

Note: Compensation is not paid for the first seven days of lost time after the injury. If the disability extends beyond seven days, the first seven days are deducted from the payment. Once the disability extends to 14 days benefits are payable from the first day of loss after the injury date. For example, if 10 days are missed, the first seven days are deducted; if 14 days are missed, all 14 are paid.

- You may be eligible to receive an additional dependents’ allowance (see page 7 and 10-11).

- Workers’ compensation payments are, in most cases, tax-free. There are no deductions for state or federal taxes, Social Security or for union dues. However, if a child support order is received, the court-ordered amount will be deducted from your compensation payments.

- The average monthly wage is fixed at the time of injury with no cost-of-living increase.

- If the injury is serious and you are unable to return to work for a year or more, additional benefits may be available from Social Security. Contact your nearest Social Security office.
Death Benefits (A.R.S. 23-1046 A)

In the event that a work-related injury or illness results in death, the following are provided:

- Burial expenses up to $5,000.

- Surviving spouse with no children receives (until death or remarriage) 66 2/3% of the deceased’s average monthly wage. Upon remarriage a final payment, called a Marriage Settlement, equal to two years of the death benefit is paid in a lump sum.

- If there are surviving children, the surviving spouse will be entitled to 35% and the survivor’s child or children will be entitled to 31 2/3% of the deceased’s average monthly wage, to be divided equally among them.

- If there is no surviving spouse, or if the surviving spouse dies or remarryes, 66 2/3% of the deceased’s average monthly wage is paid to a surviving child; if there is more than one child, 66 2/3% of the deceased’s average monthly wage will be divided equally among the children.

- Compensation for children ends upon death, marriage or reaching 22 years of age if enrolled in an accredited institution. Otherwise, compensation ends upon reaching 18 years of age, unless the child is incapable of self-support.

- All workers' compensation is based on the employee’s average monthly wage, which cannot exceed the maximum wage set by the Legislature.
Additional Information

Subrogation
If you were injured as a result of the negligence of someone other than your employer or another employee, you have the right to sue that third party for damages. Examples of third-party claims are injuries caused by motor vehicle accidents, dog bites or a faulty piece of machinery.

You must file a lawsuit against the third party within one year of the date of injury. If you do not file the lawsuit or reach a settlement within one year, you must obtain permission from CopperPoint to pursue the claim during the second year. You also must receive approval from CopperPoint prior to settling the claim or you may forfeit your right to workers' compensation benefits.

CopperPoint is entitled to reimbursement from any settlement or recovery for the amount of benefits it has paid on your workers' compensation claim. Some or all of this excess recovery may be credited against future payment of workers' compensation benefits.

Benefits Suspension
CopperPoint can suspend your benefits for these reasons:

- Leaving the state for more than 14 days without permission from the Industrial Commission of Arizona
- Missing a medical appointment arranged by CopperPoint
- Failing to file reported annual income (for permanent disability cases)
- Incarceration following conviction of a crime
- Engaging in injurious practices that imperil recovery, or failure to submit to medical or surgical treatment reasonably necessary to promote recovery
Handling Fraudulent Claims

It is our goal to expedite reasonable compensation and medical benefits to Arizona’s injured workers. However, we will pursue cases in which the worker is receiving workers' compensation benefits fraudulently. To report suspected fraud, call CopperPoint’s fraud hotline at 800.526.5226.

Modified Work

All parties involved – the injured worker, the employer and CopperPoint – benefit from the injured worker resuming employment, even if in a modified capacity. Your physician may release you to work in a modified capacity, which may mean working fewer hours or shifting job responsibilities. Check with your employer to find what types of modified work opportunities are available.

You will have 60 days after your release to obtain modified work employment. After the 60 days, your compensation may be reduced based on your potential earnings. It is important to note that if your physician releases you to work in a modified capacity, you are required by law to seek employment within your physical capabilities. If you decline a modified work offer, your compensation may be affected.

You will receive temporary partial compensation benefits every 30 days if the modified work position pays less than the average monthly wage you were earning at the time of your industrial injury.
Should You Have Other Concerns
Most claims are handled without incident. If you have a problem, call your claims adjuster to see if it can be resolved. If you disagree with an action taken on your claim, you may submit a written request for hearing before the ICA. CopperPoint wants your recovery to be as quick and smooth as possible.

If you have additional questions not covered in this brochure, please contact your claims adjuster or a Contact Center customer service representative.

Quick Reference Guide

Type of Claims/Benefits:

Temporary Partial Disability
- Released to modified duty or working reduced hours
- 66 2/3% of the difference between employee’s average wage before injury and the wage the employee is able to earn during recovery (see Modified Work on page 9).

Temporary Total Disability
- Total disability that lasts eight or more calendar days
- 66 2/3% of employee’s average monthly wage
- You are paid an additional $25 a month if you support one or more dependents

Permanent Partial Disability
- A permanent impairment is assessed by a physician using the American Medical Association’s Guides to the Evaluation of Permanent Impairment
- **Scheduled** – a disabling injury, usually of the extremities (arm, leg, etc.), for which permanent compensation benefits are set by Arizona law for a specific length of time, regardless of losing earning capacity.

- **Unscheduled** – if the injury is not recognized by Arizona law as scheduled, the benefits are based on the loss of earning capacity, which may continue for the lifetime of the injured worker.

### Permanent Total Disability

- 100% loss of earning capacity

- 66 2/3% of the employee’s average monthly wage. Compensation benefits may continue for the lifetime of the injured worker or until further award of the Industrial Commission.

### Fatality

- Death of an employee as a result of a work-related injury or illness

- Burial expenses up to $5,000

- Surviving spouse with no children receives 66 2/3% of the average monthly wage. Two-year award payable upon remarriage. Dependent children’s benefits are paid according to the situation (see page 7).

Compensation is based on the employee’s average monthly wage, which cannot exceed the maximum wage as set by the Arizona Legislature.
CopperPoint is committed to providing workers’ compensation insurance expertise along with great customer service. Financially strong and service oriented, CopperPoint delivers Peace of Mind.

Visit copperpoint.com for many of our services, including payroll and injury reporting, as well as free safety videos and materials.

Put CopperPoint to work for you.

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**Contact Us**

**Contact Center**
602.631.2300 or 800.231.1363

**CopperPoint Home Office**
3030 N 3rd Street
Phoenix AZ 85012-3068

CopperPoint customers across Arizona can contact CopperPoint through the phone numbers listed above.

copperpoint.com

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**Office & Business Hours:**
CopperPoint customer service representatives are available to assist policyholders 8 a.m. – 5 p.m., Monday – Friday. If you have a question outside business hours, email ask@copperpoint.com.

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A.M. Best assigned CopperPoint and its subsidiaries an A- Excellent XII with a “stable outlook”