



What You Should Know After You Report a Work Comp Claim...

1. You may be requested to provide a statement to your WCTI Claims Adjuster regarding the date of injury, where and how the injury occurred and details regarding the body part and injury sustained.
2. If your claim is accepted under work comp, your medical bills will be paid by WCTI.
3. If you receive a medical bill, bring it to your employer to pass onto WCTI, even if it's a duplicate.
4. If you lose time from work due to your injury you may be entitled to receive Temporary Total Disability (TTD) benefits. The first three scheduled days missed after the date of injury are part of the Work Comp Waiting Period. Benefits would begin on the fourth missed day.
5. Temporary Total Disability benefits are calculated using a history of your wages. Benefits will be paid until you are released to return to work either in a light duty or full duty capacity. Work comp benefits are tax free.
6. Should light duty be offered to you and it's refused, benefits will be suspended.
7. You are responsible for keeping your employer notified of all updates following your doctor appointments.
8. You are entitled to a choice of two doctors. WCTI may also schedule a medical appointment for you which is known as an Independent Medical Examination (IME).
9. Additional medical treatment such as diagnostics tests, referrals to a specialist, surgery, physical therapy or durable medical equipment requires additional authorization from your assigned adjuster.
10. WCTI may assign a nurse case manager to provide assistance with scheduling and obtaining medical information to help ensure there is no delay in treatment approval and/or payment of benefits.