

Diocese of Covington

Policies & Procedures Manual

Section: Compliance – Insurance and Parish

Policy: Workers Compensation



Workers Compensation coverage is provided in compliance with the requirements of the Kentucky Workers Compensation Commission through our coverage with Catholic Mutual Group (CMG). As CMG does not underwrite workers compensation coverage directly, the actual insurer may vary from year to year. The current insurer providing workers compensation coverage is Church Mutual Insurance Company (CMIC).

The policy is written on a calendar year basis and is billed to parishes, schools and institutions based on the payroll of each entity. At January 1 of each year an estimate of each location's total payroll cost is made and a bill is issued. After the end of that year, each location submits a report of their actual payroll for that year to Catholic Mutual. An adjusted workers compensation bill is issued based on the actual payroll. This is referred to as a workers compensation audit and premiums audit. All bills are to be paid to Catholic Mutual immediately upon receipt.

WORKERS COMPENSATION REPORTING REQUIREMENTS

Any time that an employee is injured on the job, the parish, school or institution must report the incident to Church Mutual Insurance Company. There are two methods of reporting as follows:

1. *Nurse Hotline*

The preferred method is to immediately call the CMIC Nurse Hotline. See the information on the next page for detailed instruction.

2. *Manual Paper Forms*

If a call cannot be made at the time of injury, the parish/school must file a "First Report of Injury or Illness" form with CMIC. This form is posted on the Diocesan website and can be accessed by [clicking here](#). Additionally, you can visit the CMIC Claims Center website by [clicking here](#). Please note that CMIC only handles auto and workers compensation claims for the Diocese – all other coverages referenced on the CMIC Claims Center website are not applicable to our Diocese.

Please note the following when completing this form:

- It is mandatory that the form be received by CMIC within 7 days of the injury. Failure to meet this deadline may result in being fined by the Commonwealth.
- Every question must be answered. Contact CMIC if you are unsure of how to complete the form.
- If available, the employee should sign the form at the bottom of the second page. If the employee is not available, submit the form to CMIC without the employee's signature.
- It is very important that the form be completed in its entirety and submitted to CMIC within the 7 day timeframe.

All questions or inquiries should be directed to the Workers Compensation Claims Department at CMIC at 1-800-554-2642, Option 2.

EMPLOYEE NOTICE

Catholic Mutual Group will provide the required Employee Notice posting to all locations on an annual basis. It will be included in the annual renewal forms. This notice must be posted in a conspicuous place so that all employees are properly notified of the coverage in place.



Church Mutual Nurse Hotline (844) 322-4662

Available for non-life-threatening injuries, 24 hours a day, 7 days a week.
If an injury is serious or life-threatening, call 911 immediately.

Here's how it works:

Step one: Make the call at the time of injury

- Immediately report the injury to your manager and he or she will make the call.
- If your manager is not available, then you make the call.
- The nurse will retrieve pertinent facts about the injury.

Step two: The nurse recommendation

- The nurse will provide guidance on injury treatment, either through first aid, the emergency room or a medical clinic.
- A summary of the call, including treatment instructions, will be provided along with the opportunity to ask questions or express concerns.

Step three: Debrief with manager, if present

- The nurse will summarize the call, the treatment recommendation and the level of urgency.

Step four: Timely record distribution

- If an outside referral is made, information will be transferred to the medical provider.
- The nurse will submit call information to Church Mutual, which will establish a formal claim only when outside care is administered.

**For more information,
visit www.churchmutual.com/nursehotline.**



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