

Need to Know:

What Happens When a Person Is Hurt at Work?

When an employee gets hurt at work, they must report the injury to their supervisor. An incident form should be filed and signed by both the supervisor and injured employee.

The incident report should be sent to your company's assigned claim examiner at:

NCAComp Inc.
14 Lafayette Sq Ste 700
Buffalo NY 14203
Fax- 716-842-0018

NCAComp will then set up a case for the injured worker in one of the following categories:

Incident –

This is a claim where there is one medical treatment and possibly a follow up visit. It is entered on the NCA claims system as a status “Z” claim, and reserves are set at \$200.00. This case is closed within two months. Nothing further is required from the employer.

Medical-Only claim –

This is a claim where there is no lost time from work. The status on the NCA claims system is an “M”. The claimant is treating medically on the claim and reserves are set at \$500.00. Nothing further is required from the employer.

Lost Time claim –

This is a claim where the claimant is losing time from work and wages are either being paid by the employer, or if the injured employee has no sick time NCAComp begins payments to the claimant directly.

A C-2 form is required with a lost time case and the employer is required to give the injured employee a Claimant Information Packet (can be found in the “Forms” tab on www.ncacomp.com).

NCAComp performs a two point contact (injured employee & employer) once the C-2 is received. Our goal is to gather the information to handle the file appropriately.

Additional forms may be needed. NCAComp will contact the employer to let them know which forms should be filed.

Common Employer Forms:

Form: C-2

Reason: This form is filed to let all parties know there has been an injury.

Who files: BRS

Time limit to file: Within 10 days of the injury.

Who receives the form: After BRS files this form it should be sent to NCA and we will forward to appropriate parties.

Important Reminder: A Claimant Information packet must be given to an employee when the C-2 is filled out. This packet includes all the information regarding NCAComp and the injured worker's rights.

Form: C-11

Reason: To show a claimant has either gone out of work or returned to work.

Who files: BRS

Time limit to file: As soon as a change in work status.

Form: C-240

Reason: Used to figure out the claimant's AWW (average weekly wage)

Who files: BRS

Time limit to file: Within 10 days of the WCB's request.

Who receives the form: The WCB

Important reminders: The wages should always be for 52 weeks PRIOR to the date of injury.

Form: C-3

Reason: Employee's statement of events

Who files: Injured employee

Time Limit: None

Form: Reimbursement Request

Reason: Statement of wages paid to injured employee while out of work for the compensation injury.

Who files: BRS

Time Limit: As requested by NCAComp

If you have any questions about this topic, please contact NCAComp, Inc. for more information.