A worker suffers a job-related injury or an occupational disease. An industrial insurance claim must be filed in a timely manner. Claims for injuries must be filed within one year after the accident. Occupational disease claims must be filed within two years after receiving written notice of the condition from a doctor.

Injury requires first aid only. Complete district incident report and return the form to your supervisor.

Injury/disease requires medical treatment. Your physician should complete the “Physician’s Initial Report” (PIR) at your first visit and send the completed form to ESD 105.

If medical treatment was necessary, you must complete the “Self Insurer’s Report of Accident (SIF2)” as well as your district’s incident report. These forms should be forwarded to appropriate district personnel as soon as possible. Your district’s claims contact will then forward the forms to ESD 105. Your claim number will be in the upper right hand corner of the SIF2 form.

When ESD 105 W/C Co-Op receives the “Self Insurer’s Report of Accident” they will send you a letter informing you that they have received your claim. If you do not receive this letter within 14 days of completing the SIF2 form, please call your district claims contact to verify that your report was forwarded to the ESD 105.

Your ESD 105 claim manager will either accept your claim or deny it. Your claim manager may need more information on your claim and will contact you. If you are medically certified unable to work for more than three consecutive days following your injury, you will be paid a portion of your wages on a provisional basis. If your claim is later denied, you will be required to repay those benefits.

If your industrial insurance claim is accepted, the Co-op will pay the medical bills associated with the treatment of the workplace injury or occupational disease.

If your industrial insurance claim is denied, you may protest the decision. This must be done in writing within 60 days from the date you receive the notice of decision denying your claim.

If your doctor indicates you will miss more than three days of work, you may be eligible for time-loss benefits. Time loss is intended to partially make up for wages lost while you are unable to work. The amount is set by law and is based on your marital status, number of dependent children and your wage at the time of the injury or exposure.

You should receive your first time loss check about two weeks after ESD 105 receives the SIF2 form. In addition to medical and time-loss benefits, services can be provided to help you return to work as soon as possible.

If your medical treatment is completed and your injury status is considered fixed and stable, ESD 105 or in some cases, the Department of Labor & Industries, will send you a notice that your claim is being closed.

Claim Accepted

If your industrial insurance claim is accepted, the Co-op will pay the medical bills associated with the treatment of the workplace injury or occupational disease.

Claim Denied

If your industrial insurance claim is denied, you may protest the decision. This must be done in writing within 60 days from the date you receive the notice of decision denying your claim.

Unable to Work

If your doctor indicates you will miss more than three days of work, you may be eligible for time-loss benefits. Time loss is intended to partially make up for wages lost while you are unable to work. The amount is set by law and is based on your marital status, number of dependent children and your wage at the time of the injury or exposure.

You should receive your first time loss check about two weeks after ESD 105 receives the SIF2 form. In addition to medical and time-loss benefits, services can be provided to help you return to work as soon as possible.

Able to Work

If you did not miss more than three days of work due to your injury of disease, you are entitled to medical benefits only.

When your medical treatment is completed and your injury status is considered fixed and stable, ESD 105 or in some cases, the Department of Labor & Industries, will send you a notice that your claim is being closed.

Claim Closed