

Workers' Compensation Quick Reference Guide



What you need to know

This guide provides the key information needed for employers to complete the most common workers' compensation tasks and get the most out of a Beacon Mutual policy. Please review it and keep it handy for quick reference.

As always, we are available to answer any questions you have. If you ever need our assistance, don't hesitate to reach out to us:
401-825-COMP (2667)

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Putting BEACONNECT to Work

BEACONNECT is a **direct link to Beacon Mutual** that allows employers to easily and securely manage a workers' compensation policy 24/7.

Registering a New Account

An employer should follow the steps below to register an account for the first time on BEACONNECT at beaconnect.beaconmutual.com:

1. Click **Create an Account**.
2. Submit their policy number, account number, Federal Employer Identification Number (FEIN) and email address.
3. Follow the prompts to finish creating their new BEACONNECT account.

Using BEACONNECT

Once registered, an employer can use BEACONNECT to:

- Report an injury.
- Make a payment.
- View policy information (such as policy periods, invoices, loss prevention documents and claims) through the **My Business** page.
- Download and print reports, including their Claim Loss Run Report.

Speed and Ease

Beacon Mutual customers enjoy the convenience and simplicity of managing their policies on BEACONNECT

BEACONNECT
Secure Online Account Management

My Business ▾ Dashboard ▾ Report Payroll (PYG) Make a Payment ▾ Quote Manage Users ▾ Information ▾ Help ▾

Welcome to BEACONNECT!

Login or Create an Account

My Account

- Report Injuries 24/7
- Agency Quoting Center Now Available!
- Safety Seminar Schedule - Spring 2020
- New Ways to Pay - Now Available
- Beacon to distribute 6M dividend to safest policyholders. Read about Dividends in Beacon News.
- Frequently Asked Questions

BEACONNECT Features

Make a Payment
One Time Pay, Auto Pay, and New Policy Pay made with Beacon's secure PSN.

How to Report an Injury
Learn more about the claim reporting process.

Forms & Documents
Access information & download forms to manage a policy or claim.

Safety & Training
Visit the Safety Center to learn about our resources.

Stay at Work Return to Work
Get started on building your program with Beacon's help.

Reporting a Workplace Injury

Once an injured employee has been provided with the appropriate medical care, their employer should report the injury as soon as possible. **There are several ways to report a workplace injury.**

Online

Log in to BEACONNECT to submit a First Report of Injury through our secure online portal. Visit www.beaconmutual.com and click **Report an Injury** for details.

Please note: If an employer is not registered on BEACONNECT, they must create an account before submitting a First Report of Injury at beconnect.beaconmutual.com.

Phone (toll-free)

Rhode Island Claims: 1-888-886-4450
Out-of-state Claims: 1-888-884-2234

Email or Fax

Complete a First Report of Injury form (DWC-01) and send it to Beacon Mutual via one of the methods below.

Email: fnolreporting@beaconmutual.com
Fax: 401-825-2980

Once we receive an injury report, we'll file the claim with the RI Department of Labor and Training or proper out-of-state agency. A Beacon claims representative will contact the employer to begin an investigation.

Injury Reporting Checklist

When reporting an injury, an employer needs the following information:

- Company name
- FEIN
- Beacon Mutual account number and policy number
- Injured worker's:
 - Name
 - Social Security number
 - Address
 - Date of birth
 - Telephone number
- Date, time, and place of the injury
- How the injury occurred
- Type of injury (burn, cut, etc.)
- Name and address of the medical facility used
- Witness information

We Care for Our Customers

Beacon works closely with Rhode Island's medical providers to ensure injured workers receive exceptional and expedient care. Our Preferred Provider Network (PPN) is comprised of participating physicians and other healthcare providers who are experienced in treating work-related injuries within the Rhode Island workers' compensation system. To find a PPN provider, go to beaconmutual.com/find-a-doctor.

Before an Accident Happens

Beacon can help you develop your unique **Stay-at-Work/Return-to-Work Program** of best practices to dramatically reduce your costs and help injured workers have a faster and healthier recovery.

Premiums and Payments

How an Employer's Premium is Calculated

An employer's workers' compensation premium is calculated using the rate that corresponds to the **business classification code (or combination of codes)** that best describes their operations:

- The National Council on Compensation Insurance (NCCI) is the national organization that determines the class codes for an operation.
- Each class code has a rate per \$100 of payroll.
- Other rating factors that may affect the premium include experience modification factor*, loss-free credit and schedule rating, when applicable.

* An employer's experience modification factor is determined by the NCCI and reflects their claims history compared to other businesses in their classification (typically over the last three completed policy years).

Three Easy Payment Methods

1. Online at BEACONNECT

Auto-Pay: Employers can schedule automatic payments for the minimum amount due. Email alerts will remind them about upcoming payments.

One-Time Pay: A one-time payment can be made online. An employer can save their account information to make their next payment fast and easy.

New Policy Pay: A new policyholder (or their agent) can make their first premium payment online with their quote number.

2. Phone at 833-326-7022

3. Regular Mail

Checks should be made payable to **The Beacon Mutual Insurance Company** and mailed to the payment lockbox with the original invoice coupon. Employers should write their Beacon account number on the check.

Customers can pay by check, credit or debit card, or by e-check.

Payment Plans: An employer's payment plan is selected by their agent when their policy is bound. Depending on the size of a business, some payment plan restrictions may determine the type of plan that is established for a policy.

Pay As You Go: Beacon offers the convenient Pay-As-You-Go Program to qualifying policyholders. Policyholders may inquire with their agent at renewal.

Saving Money on Workers' Comp Premium

One of the best ways for an employer to reduce their premium is to reduce the frequency and severity of their claims. This will lower their experience modification factor, which, in turn, will positively impact their premiums.

Another Way to Save

If an employer pays by e-check online or over the phone, their installment fee is waived.

Workplace Safety

Employers committed to fostering a safe working environment can make a positive impact on employee morale, productivity, quality—and profits. Beacon has the **largest team of local safety and ergonomic professionals** dedicated to creating safer workplaces in Rhode Island. We offer loss prevention and ergonomic services to policyholders at **no additional cost**.

Loss Prevention

Training

- Open Safety Seminars at the Beacon Conference Center in Warwick, RI
- On-site All-shift Training for employees at an employer's location
- Online Safety Training through the Beacon Online University

Resources and Services

- Safety Committee/Program Development
- Educational Safety Information
- Noise Level Testing
- OSHA Compliance Awareness and Training
- National Safety Council Training
- On-site Consultation

Ergonomics

To help reduce the chances an injury could negatively impact an employer's bottom line, Beacon Mutual offers a full menu of ergonomic services, such as:

- Specific Workstation Job Analysis
- Stretch for Safety Program
- Healthy Back Training Class
- Caregiver Training Program
- On-site Consultation

Loss Prevention Consultation

We'll evaluate an employer's loss experience and needs, then outline the steps needed to implement an effective loss prevention program. The goal is to establish a realistic process that will prevent injuries and accidents, improve attitudes toward safety and minimize costs.

Call: 401-825-2667

Email: safety@beaconmutual.com

Beacon's FREE OSHA and National Safety Council training saves employers \$150 to \$225 per employee on average.

Ergonomics Consultation

A certified Beacon ergonomist will conduct a review of the employer's operations, processes, equipment and tools. The information gathered will be used along with the employer's loss history to recommend actions that can reduce risk and improve employee health.

Call: 401-825-2667

Email: beaconergo@beaconmutual.com

Premium Audit

Purpose

To ensure that an employer is charged the correct premium for their workers' compensation coverage, an audit of their operations is required.

The audit is used to verify:

- The type of business
- Number of workers
- Overall exposure during the policy period

An audit may be completed online, by phone, or on-site by an auditor, or waived. Employers are contacted by letter or phone to schedule an audit.

An Online Audit is a self-audit in which the policyholder uses Online Audit Made Simple to complete a form in Zoom Audits, Beacon's secure audit portal.

Preparation

Advanced preparation will help the auditor quickly find what they need, which will reduce the time necessary for questions and/or clarifications during the audit.

To make an audit as expeditious as possible, an employer should be prepared with the items in the checklist below.

Audit Checklist

The most common records needed for a premium audit:

- Payroll records (for the policy period)
 - Total gross payroll by employee or department (for the policy period)
 - Overtime separately
- Quarterly payroll tax reports (RI DET-TX-17 and Federal 941)
- Cash disbursement journal or business checkbook
- Description of the company's operations
- A list of the corporate officers (names, titles, duties)

When applicable, the following may also be needed:

- Certificates of workers' compensation insurance for subcontractors
- Independent contractors documents
 - DWC-11-IC form
 - Business invoices
 - General liability certificate
- Job contracts for contractors
- Temporary employment agencies documents:
 - DWC-09 form
 - Invoices

Helpful Links

Safety Library: www.beaconmutual.com/safety-library

Safety Seminars: www.beaconmutual.com/safety-seminars

Stay-at-Work/Return-to-Work Program: www.beaconmutual.com/saw-rtw

Beacon Online University: www.beaconmutual.com/online-university

Report an Injury: www.beaconmutual.com/report-an-injury

Find a Doctor: www.beaconmutual.com/find-a-doctor

BEACONNECT: beaconnect.beaconmutual.com

News & Insights: blog.beaconmutual.com

Contact Us

Main Number: 401-825-COMP (2667)

Underwriting: beaconUnderwriting@beaconmutual.com

Loss Prevention: safety@beaconmutual.com

Claims: beaconclaims@beaconmutual.com

Premium Audit: beaconPA@beaconmutual.com

BEACONNECT Help Desk: helpdesk@beaconmutual.com

Additional Contact Information: www.beaconmutual.com/contact



Your Rhode Island
Workers' Compensation Experts

www.beaconmutual.com

One Beacon Centre
Warwick, RI 02886-1378
401-825-COMP (2667)

