WORKERS’ COMPENSATION INSTRUCTIONS TO EMPLOYERS AND EMPLOYEES

All employees of this establishment entitled to benefits under the provision of the Arkansas workers’ compensation laws are hereby notified that their employer has secured the payment of such compensation as may at any time be due employees or their dependents. This employer is required by state law to provide workers’ compensation coverage or this employer has waived the exclusion or exemption from the operation of the workers’ compensation laws, and the employer certifies by the display of this poster that workers’ compensation coverage is now provided by a workers’ compensation insurance policy or by enrollment in the Arkansas Self-Insurance Program or by the Public Employee Claims Division of the State Insurance Department.

EMPLOYER – Name: U.S. Bancorp
CARRIER – Name: Old Republic Insurance Company
Address: 445 S. Moorland Road, Suite 816
Brookfield, WI 53005
Claims Office: CCMSI
Claims Office Telephone No. (855) 373-5919
Policy Expiration Date: 8/1/14

IN CASE OF JOB-RELATED INJURIES OR OCCUPATIONAL DISEASES

The Employer Shall:
1. Provide all necessary medical, surgical and hospital treatment, as required by law, following the injury and for such additional time as ordered by the Workers’ Compensation Commission.
2. Provide compensation payments in accordance with the provisions of the law. The first installment of compensation becomes due on the 15th day after the employer has notice of the injury or death, except in those cases where liability has been denied by the employer.
3. Provide prompt reporting of accidents to appropriate parties.
4. Keep a record of all injuries received by their employees.

The Employee Shall:
The employee shall report the injury to the employer on Form N and to a person or at a place specified by the employer, unless the injury either renders the employee physically or mentally unable to do so, or is made known to the employer immediately after it occurs. The employer shall not be responsible for disability, medical, or other benefits prior to receipt of the employee’s report of injury. All reporting procedures specified by the employer must be reasonable and shall afford each employee reasonable notice of the reporting requirements. The foregoing shall not apply when an employee requires emergency medical treatment outside the employer’s normal business hours; however, in that event, the employee shall cause a report of the injury to be made to the employer on the employer’s next regular business day.

Failure to give such notice shall not bar any claim (1) if the employer had knowledge of the injury or death, (2) if the employee had no knowledge that the condition or disease arose out of and in the course of employment, or (3) if the Commission excuses such failure on the grounds that for some satisfactory reason such notice could not be given. Objection to failure to give notice must be made at or before the first hearing on the claim.

Statutory Information:
Ark. Code Ann. § 11-9-514(b) states: “Treatment or services furnished or prescribed by any physician other than the ones selected according to the foregoing, except emergency treatment, shall be at the claimant’s expense.”

Ark. Code Ann. § 11-9-514(f), however, indicates: When compensability is controverted, subsection (b) shall not apply if:
(1) The employee requests medical assistance in writing prior to seeking the same as a result of an alleged compensable injury; and
(2) The employer refuses to refer the employee to a medical provider within forty-eight (48) hours after such written request as provided above; and
(3) The alleged injury is later found to be a compensable injury; and
(4) The employer has not made a previous offer of medical treatment.

If you have any questions regarding your rights under the Arkansas workers’ compensation laws, you may call an Arkansas Workers’ Compensation Commission legal advisor at our toll-free number listed above.

All employers who come within the operation of the Arkansas workers’ compensation laws and have complied with its provisions must post this notice in a CONSPICUOUS place in or about their place or places of business.