

NYSIF[®]

EMPLOYER

CLAIMANT

INSURANCE
REPRESENTATIVE

MEDICAL
PROVIDER

Do More Online

Register Now

CREATE AN ACCOUNT



**WELCOME
TO NYSIF**

NYSIF[®]

THANK YOU FOR CHOOSING NYSIF

Whether NYSIF is your choice for workers' compensation insurance, disability benefits insurance, or both, covering your business is our business. Providing you with the best service in the industry and the most cost-effective value in the New York market is our goal and our enduring commitment to you.

This guide provides an overview of NYSIF resources and services available at nysif.com to help you keep your workers' compensation and disability benefits costs as low as possible.



ABOUT US

The New York State Insurance Fund (NYSIF) was established in 1914 as part of the original enactment of the New York Workers' Compensation Law. The Fund's mission is to guarantee the availability of workers' compensation insurance at the lowest possible cost to employers, while maintaining a solvent fund, as well as to provide timely and appropriate indemnity and medical payments to injured workers.

NYSIF is a self-supporting insurance carrier that competes with private insurers in both the workers' compensation and disability benefits markets in New York State.

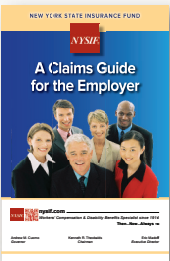
Mission Statement:

- Achieve the best health outcomes for injured workers by paying indemnity and medical benefits in a timely manner, and facilitate appropriate medical care.
- Ensure that all New York businesses have a market for workers' compensation and disability benefits insurance available to them at a fair price.
- Maintain a solvent state insurance fund that is always available to New York businesses.
- Be a competitive force in the marketplace and an industry leader in price, quality, and service.

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UNDERSTANDING MY BILL

FIND MY UNDERWRITER

FIND MY CASE MANAGER

REGISTER @ NYSIF.COM

Login at nysif.com to create an online customer account or to access your existing account.

MANAGE ACCOUNTS, GET ANSWERS

NYSIF makes applying, managing and paying for your workers' comp or disability benefits insurance policy easy. **NYSIF Rapid Registration** allows you to login, create an account, receive a confirmation email and gain same-day access to all online services listed below.

NYSIF eQUOTE*

Request a quote for workers' comp or disability benefits insurance.

eAPPLICATION*

Employers and authorized insurance reps can apply and pay premium deposits for NYSIF workers' comp or disability benefits insurance online.

ELECTRONIC INFO PAGES*

Employers and authorized reps can access digital workers' comp policy documents such as declarations, endorsements, audits and renewals.

CONVENIENT PAYMENT OPTIONS

NYSIF PAYGO - Pay your workers' comp premium through your approved payroll processor based on actual payroll for each pay period.

NYSIF eCHECK - Pay your premium with an electronic funds transfer.



The easiest way to manage your workers' comp premium.

NYSIF PAYGO

Pay-as-you-go for workers' compensation insurance through your payroll processing company.

 New York State Insurance Fund

NYSIF PAYGO is an easy way to manage your workers' comp premium.



In a rush? Print a certificate in minutes with a NYSIF online account.

NYSIF eCERTS®*

Create and print your own NYSIF certificates of insurance 24/7 with our electronic certificate system. Prevent fraud by validating NYSIF workers' comp certificates online with our scannable QR code, unique to each certificate. Policyholders can also create, search and send certificates with NYSIF's free mobile certificate app available from Apple and Google online stores. (Registration not required to validate eCERTS.)

WHERE'S MY CHECK?*

Claimants can access up-to-date payment status.

DIRECT DEPOSIT*

Claimants, beneficiaries and medical providers can receive electronic benefit payments. See nysif.com/directdeposit

ACCOUNT BILLING*

Employers and authorized reps can review billing statements, payments, balances and due dates.

REPORT PAYROLL*

Eligible employers and authorized reps can submit online payroll reports used to determine premium. (Registration required for disability benefits policyholders.)

ONLINE LOOKUP

Quickly find contact information for your case manager or underwriter.

* (These services may require employers, claimants, brokers, authorized representatives or medical providers to create an online customer account.)

WORKERS' COMP CLAIMS

Go to the **Employer** tab at nysif.com, click **Workers' Comp Policyholder** and select **About Your Claims**. Select **About Your Policy** to learn about other policyholder responsibilities.

EMPLOYER'S ROLE IN THE CLAIMS PROCESS

Effective claims handling requires the immediate and complete cooperation of employers with NYSIF case managers and investigators. The employer is responsible for initiating a first report of injury, providing details of the accident and verifying the injured worker's account of the incident or illness.

NYSIF eFROI®

Use **NYSIF eFROI®**, our First Report of Injury system, to report on-the-job injuries or work-related illnesses at **Report An Injury** on nysif.com (see following page).



Click the **Employer** tab to learn about your responsibilities as a **Workers' Comp Policyholder**, including when to file a claim and all of the following:

CLAIMANT INFO PACKET

Before filing a claim, an employer must provide an injured worker with a **Claimant Information Packet**. Go to **Commonly Used Forms** for this and other claim forms.

FIRST AID OPTION

Pay medical expenses out-of-pocket for injuries requiring no lost time, or no more than two medical treatments, without affecting your claims history.

PROVIDER NETWORK

Claimants may choose any workers' comp authorized physician, including a provider network of more than 34,000.

PRESCRIPTION BENEFITS

Claimants using our Pharmacy Benefits Management program for work-related injuries or illnesses have no out-of-pocket costs.

RETURN-TO-WORK

We spell out the steps to success in Return-to-Work programs, including forms and templates you need to get started.

HEARINGS

In contested claims, the employer's role is critical in obtaining witnesses' accounts and, when requested, appearing at hearings.





NYSIF eFROI®
Electronic First Report of Injury

nysif.com>Report Injury or call 1-888-875-5790

eClaims filing is now mandatory in New York State. Conveniently fulfill your employer obligation by filing a timely electronic FROI claim form. It's fast and easy.

New York State Insurance Fund

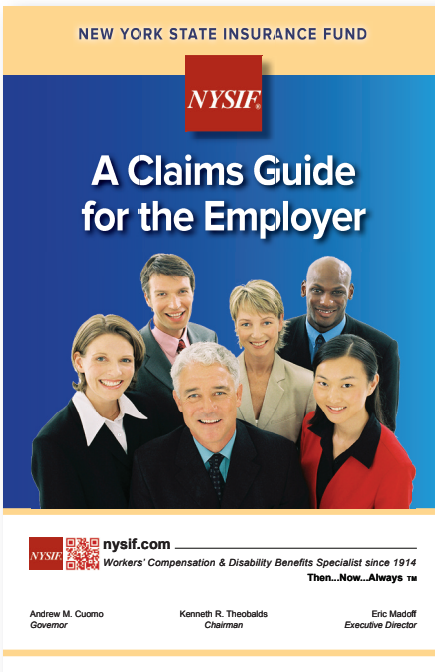


Use **NYSIF eFROI®** at **nysif.com/reportinjury** to report work-related injuries or illnesses to NYSIF.

REPORTING INJURIES - NYSIF eFROI®

The employer is responsible for initiating a timely first report of injury, providing details of the accident and verifying the injured worker's account of the incident or illness.

Electronic claims reporting is the best method for work-related injuries and illnesses, and the fastest way to claims resolution. **NYSIF eFROI®** (First Report of Injury) generates a FROI-00 transaction in compliance with the Workers' Compensation Board *eClaims* filing requirements. This allows NYSIF to begin managing the claim, authorize needed medical care and reduce costly delays.



NEW YORK STATE INSURANCE FUND

NYSIF

**A Claims Guide
for the Employer**

nysif.com
 Workers' Compensation & Disability Benefits Specialist since 1914
 Then...Now...Always™

Andrew M. Cuomo
Governor

Kenneth R. Theobalds
Chairman

Eric Madoff
Executive Director

A CLAIMS GUIDE FOR THE EMPLOYER

Go to **About NYSIF > NYSIF News > Online Publications** to download **A Claims Guide for the Employer (I.)** for details about important aspects of workers' compensation and disability benefits claims, available in English and Spanish.

PARTNERS IN SAFETY

Go to the **Employer** tab at nysif.com and click **Injury & Illness Prevention**.

THE COSTS OF INJURIES AND ILLNESSES

No one can afford to ignore safety in the workplace; too much is at stake. The best way to control workers' comp costs is to prevent workplace injury and illness. Insurance costs, however, are not the only costs of occupational injuries and illnesses. Pain, suffering and loss of productive employees extract a toll on individuals, families and businesses. Few areas offer as cost-effective a return on investment than a successful workplace safety program that reduces accidents and employee turnover, and increases morale and productivity.

IT STARTS AT THE TOP

An effective loss prevention program requires top management's full commitment to enforcing health and safety procedures. An employer's attitude about safety will carry over to supervisors and employees. This applies to all businesses, no matter how large or small.



YOU CAN DO THIS

You can do this with relatively little money, and NYSIF can show you how. NYSIF offers safety and loss prevention services to help promote and maintain a safe and healthy workplace. We've been doing it since 1914.

WE CAN HELP

Our safety specialists help create a safety work environment with:

Assistance in developing your commitment to safety

Loss assessment and corrective recommendations

Loss prevention plans and free online resources covering many areas, including:

**Creating a Safety Culture
Safety Committees & Training
Accident Investigation
Working Conditions
Workplace Practices
Materials Handling
Employee Behaviors**



**Preventing Common
Injuries, and Industry-
Specific Topics for
Healthcare
Construction
Manufacturing
Services**

There's More Than One Terrific Reason to Be Safe at Work



NEW YORK STATE INSURANCE FUND

NYSIF

Partners In Safety

- Safety Policy
- Safety Committees
- Safety Training
- Employee Cooperation
- Accident Reporting
- Accident Investigation
- First Aid
- Bloodborne Pathogens
- Working Conditions
- Protective Equipment
- Materials Handling
- Ergonomics
- Air Quality
- Violence
- Emergency Planning
- Inspections

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Workers' Compensation & Disability Benefits Specialist since 1914
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Executive Director & CEO

SAFETY RESOURCES

NYSIF has a large library of free workplace safety resources and training materials, including our workplace safety manual (I.) for anyone serious about reducing job-related injuries and illnesses (available in English and Spanish).

Go to the **Employer** tab, click **Injury & Illness Prevention** and select **Partners In Safety**.

TRAINING MATERIALS

Safety training materials are categorized by industry or hazard, including handouts, checklists and posters (below), also available in Spanish.

STAY FOCUSED!

Ensures quality and safety on the job.

SAFETYPOSTERS

New York State Insurance Fund
nysif.com

FORKLIFT OPERATIONS...

NEED CLEAR AISLES & GOOD ILLUMINATION!

SAFETYPOSTERS

New York State Insurance Fund
nysif.com

FRAUD

Go to the **Employer** tab at nysif.com, click **Workers' Comp Policyholder**, select **About Your Policy** and choose **Fighting Fraud**.

WE NEED YOUR HELP AGAINST FRAUD

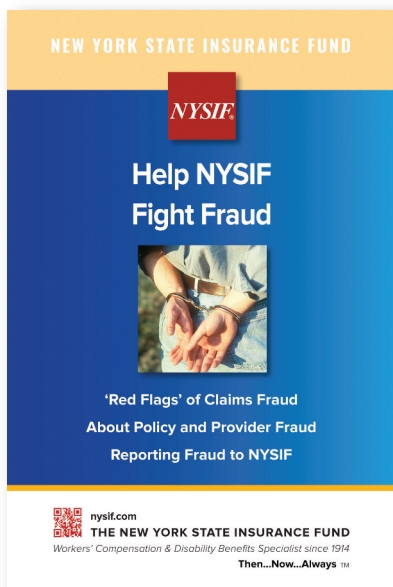
Workers' compensation fraud is a felony, causing a multi-billion dollar drain on the economy every year. NYSIF depends on employers and the public to report fraud. Left unchecked, fraud contributes to higher insurance costs and consumer prices, limits hiring and expansion, and threatens business survival. NYSIF investigates fraud involving claimants, policyholders and medical providers.

Report potential fraud against NYSIF confidentially at nysif.com/reportfraud, by calling our **fraud hotline 877-WCNYSIF (926-9743)**, or by mail to NYSIF DCI, PO Box 3395, Church Street Station, New York, NY, 10007.



A NATIONAL LEADER

Our Division of Confidential Investigations (DCI) works with law enforcement agencies to develop fraud cases for criminal prosecution, resulting in thousands of arrests and hundreds of millions in restitution and savings.



BY THE BOOK

Go to **About NYSIF > NYSIF News > Online Publications** to download **Help NYSIF Fight Fraud (I.)** to learn more about our anti-fraud program, including how to spot questionable claims and certificate fraud (following page).

INSTANT CERTIFICATE VALIDATION

INSTANTLY VALIDATE CERTIFICATES

Scan the unique QR code found on NYSIF certificates of insurance to instantly validate a NYSIF certificate from any mobile device. Plus, register for an online account and print certificates in minutes!



Scan the unique QR code, now on every NYSIF certificate, with any mobile device to check if the certificate is valid.

PREVENT CERTIFICATE FRAUD

NYSIF eCERTS® allows year-round, 24/7 access for policyholders to create, print, duplicate and email NYSIF workers' comp certificates of insurance. Certificate holders can easily verify legitimate NYSIF certificates by checking the unique validation number of each certificate online or with a QR reader on any mobile device. Certificate fraud exposes certificate holders to liability for unpaid premium and for injured workers not covered by workers' compensation insurance.



Red Flags of Claims Fraud

Q: How can I help in the fight against fraud?

A: Pay attention to the **Red Flags**.



Common Red Flags

Suspicious Account of Accident

- No specific date, time and place of injury in claim report
- Injury details are sketchy in claim report
- Claimant's description of accident has inconsistencies, or is not believable
- Discrepancies between claimant's version and witnesses' accounts
- Injury is not witnessed
- Rumors that accident is illegitimate
- Accident happens in an area where claimant does not work
- Discrepancies between claimant's account of injury and medical reports

Claimant Behavior

- Claimant difficult to contact during working hours, answering machine screens calls, or post office box is residential address
- Claimant hires attorney shortly after the accident

Employment History

- Claimant is new on the job
- Injury reported after a serious problem on the job, such as disciplinary action, demotion, being passed over for promotion, etc.
- Claimant complains about job, supervisor or company
- Injury occurs prior to anticipated layoff, termination, strike, etc.
- Claim reported after claimant has been terminated
- Accident occurs after claimant has excessive, unexplained time off



RED FLAGS

Any one red flag may not necessarily indicate fraud.

Clusters of red flags connected with a claim need careful review to determine if the claimant may have lied about any facts. When reporting claims, employers should note if they believe the claim to be questionable or fraudulent. Use **Find My Case Manager** in the **Quick Links** at nysif.com to contact NYSIF when new information about a claim comes to your attention. See NYSIF's guide (preceding page) for a full list of red flags.

PREMIUM BILLING

Go to the **Employer** tab at nysif.com, click **Workers' Comp** or **Disability Benefits Policyholder** and select **About Your Bill**.

PAYMENT PLANS

NYSIF offers premium installment plans that allow policyholders to make insurance payments over the course of the policy year.

NYSIF PAYGO

You can make easy, accurate workers' comp premium payments automatically through your approved payroll processor based on actual payroll for each pay period. **NYSIF PAYGO** eliminates downpayments and minimizes audit adjustments. Get started at nysif.com/paygo.

You also may pay workers' comp or disability benefits insurance premiums by electronic funds transfer (NYSIF eCHECK), debit or credit card, or by telephone **(877-309-6028)**.

UNDERSTANDING YOUR BILL


➡ Choose the **Employer tab** and select **Workers' Comp** or **Disability Benefits Policyholder** to learn more **About Your Bill**, including payment plans, premium components and how to read a NYSIF workers' comp billing statement.

REPORT PAYROLL

➡ Eligible policyholders can easily sign and submit payroll reports online. Choose the **Employer tab** and select **Workers' Comp** or **Disability Benefits Policyholder** to **Report Payroll**. Payroll reporting is required to determine your workers' comp or disability benefits insurance premium. Depending on business size and operations, workers' comp policyholders are subject to periodic payroll audits. See **About Auditing**.

PREMIUM AUDIT SCHEDULING SYSTEM (PASS)

➡ Use PASS to schedule or reschedule your workers' comp audit appointment. Go to the **Employer** tab and click **Schedule a Premium Audit**.



Welcome to the Premium Audit Scheduling System (PASS)

Please Click on the Option Below That Best Specifies Your Reason for Using PASS

RESCHEDULE AN APPOINTMENT

Reschedule

Document Required - Appointment Letter from Our Auditor

SCHEDULE AN APPOINTMENT

Previously Estimated

Document Required - Estimated Audit Document or Recent NYSIF Bill

Cancelled Policy

Document Required - Cancellation Appointment Letter

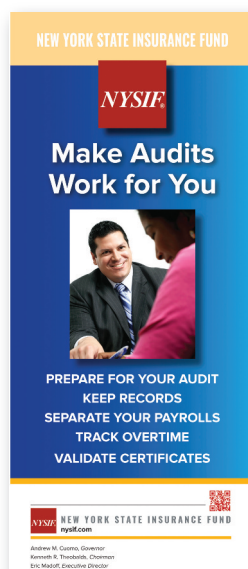
Use **PASS** to avoid missed audit appointments and estimated audits.

MAKE AUDITS WORK FOR YOU

Many factors determine workers' comp premium: job classification, loss costs, payroll, other remuneration, the employer's loss experience, among other things. Want the lowest rate for your business? Go to the **Employer tab** at nysif.com, click **Workers' Comp Policyholder** and select **About Auditing** to learn about payroll separation, proper recordkeeping and more.

AVOID SURPRISES

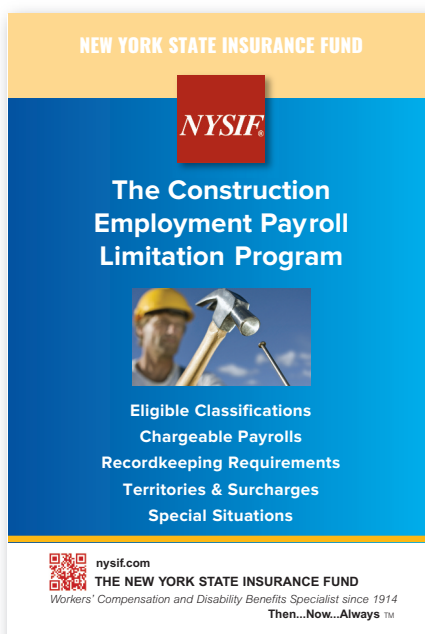
Immediately notify NYSIF of any material change to your operations that may affect audit billing. Do not ignore scheduled audit appointments. Avoid estimated audits that may cost you more.



CONSTRUCTION PAYROLL LIMITATION

Construction policies may qualify for special programs that allow lower premium adjustments. Go to the **Employer tab**, click **Workers' Comp Policyholder** and select **Construction Policies** to learn about the **Payroll Limitation Program** and other special circumstances.

Go to **About NYSIF > NYSIF News > Online Publications** to download brochures **Make Audits Work for You** (above) and **The Construction Employment Payroll Limitation Program** (r.) that may save you money.



DISABILITY BENEFITS

Go to the **Employer** tab at nysif.com, click **Disability Benefits Policyholder** and select **About Your Policy** to learn more.

NYSIF LOW COST DISABILITY BENEFITS

New York State disability benefits insurance provides temporary cash benefits to eligible wage earners who are disabled by off-the-job injury or illness and for disabilities arising from pregnancy. Disability benefits insurance is mandatory for most employers of one or more employees.

An industry leader in low cost disability benefits insurance rates, NYSIF offers an extraordinary value in New York State disability benefits insurance whether you're looking to satisfy your statutory disability benefits requirements, or want to provide enriched disability benefits insurance for your employees.

STATUTORY OR ENRICHED BENEFITS

New York State statutory disability benefits insurance provides a maximum weekly benefit of \$170 for 26 weeks. NYSIF also offers enriched benefit levels of up to five times the statutory weekly benefit, prorated at the same minimum standard rate as NYSIF statutory disability benefits insurance. Go to the **Employer** tab, click **Disability Benefits Policyholder**, select **About Your Policy** and choose **Your Responsibilities** for an overview of disability benefits insurance.

PAID FAMILY LEAVE

Beginning January 1, 2018, employees are covered under their employer's NYSIF disability benefits insurance policy for New York State's mandatory Paid Family Leave program. This benefit is funded through employee payroll deduction at a rate established annually by the New York State Department of Financial Services.

DB PREMIUM DIVIDENDS

NYSIF offers two programs that may provide premium credits to qualified employers. Learn more about NYSIFDB premium credit programs and other features of NYSIF low cost disability benefits insurance. Go to the **Employer** tab, click **Disability Benefits Policyholder**, select **About Your Policy** and choose from our menu including **Dividend Programs**, **Enriched Benefits** and **Paid Family Leave**.

DISABILITY BENEFITS COVERAGE

LOW, GENDER-NEUTRAL RATES

Statutory disability benefits insurance is required for most employees in New York State, including domestic workers. Learn how you can **INCREASE THE BENEFIT** for your employees at little or no extra cost!

NYSIF low-cost disability benefits insurance rates are gender-neutral.

GREAT VALUE, MAXIMUM CONVENIENCE

Use our **Quick Links** to **Get a Quote** for NYSIF disability benefits insurance, and use our premium calculator to estimate your premium.

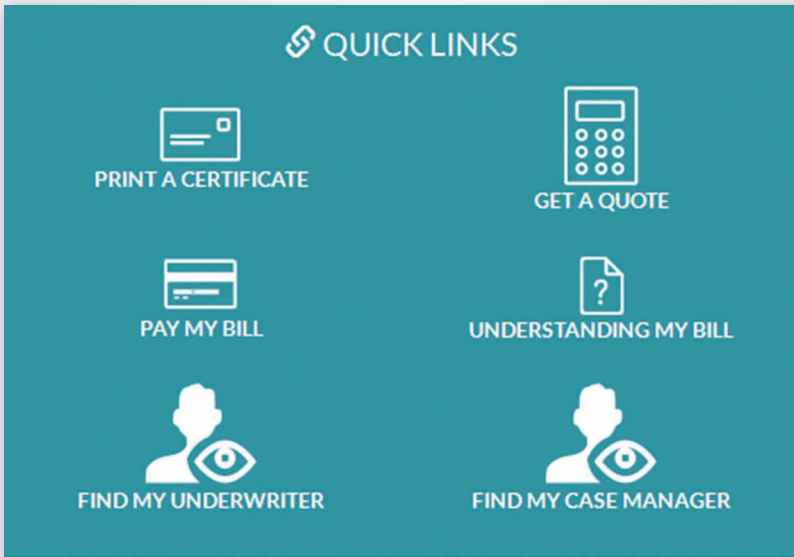


WHO MUST BE COVERED?

Different requirements apply to different employment situations under the New York State Disability Benefits Law, including domestic workers, farms, independent contractors, leased employees, cab drivers and other types of employment. Go to the **Employer** tab, click **Looking for Insurance?** and select **NYSIF Insurance Products**. Under 'Disability Benefits,' click the **Covered Employers** link to learn about different disability benefits coverage situations.

NOTE: There are also different classifications codes affecting workers' comp coverage for different categories of domestic workers. Go to the **Employer** tab, click **Workers' Comp Policyholder**, select **About Auditing** and choose **Domestic Workers**.





You can self-serve at **nysif.com** or use our IVR at **1-888-875-5790** anytime. Login to create an online customer account to gain full online access.

CONTACT US

Customer Service Contact Center: 1-888-875-5790

(8 a.m. - 5 p.m. business days)

Technical Support: 1-877-435-7743 (7 a.m. - 7 p.m. business days) Please have available website application or link being used, error messages and details about your computer configuration, including operating system, browser type and version.

General Contact Info: Go to the **Contact Us** page at **nysif.com** for a complete NYSIF business directory.



twitter.com/nysif_1914



facebook.com/newyorkstateinsurancefund



youtube.com/user/NYStateFund



instagram.com/nysif



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