



EMPLOYER

CLAIMANT

INSURANCE  
REPRESENTATIVE

MEDICAL  
PROVIDER



# WELCOME TO 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.

This Welcome Guide provides an overview of services and resources available at **nysif.com** that can help you manage your policy and may help control workers' compensation and disability benefits insurance costs.



## 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' comp 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' comp and disability benefits insurance 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' comp 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.

# CONTENTS

**NYSIF ONLINE**

**2**



**CLAIMS**

**NYSIF eFROI®**  
*Electronic First Report of Injury*

**PARTNERS IN SAFETY**

**6**



**FIGHTING FRAUD**

**8**



**PREMIUM BILLING**

**10**

**NYSIF PAYGO**

Now available to most renewal and new policies.

Pay-as-you-go for workers' compensation insurance through your payroll processing company. Visit [nysif.com/paygo](http://nysif.com/paygo)

 New York State Insurance Fund

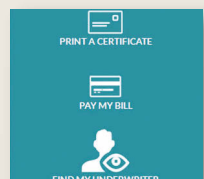
**DISABILITY  
BENEFITS/PFL**

**12**



**CUSTOMER SERVICE**

**BACK  
PAGE**



# REGISTER @ NYSIF.COM

**Log in** at **nysif.com** to create an online customer account.

## ➡ **MANAGE ACCOUNTS, GET ANSWERS**

Log in, create an account and gain access to online services, including:

### **NYSIF eQUOTE\***

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

### **eAPPLICATION\***

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

### **ACCOUNT BILLING\***

Employers and authorized reps can review billing statements.

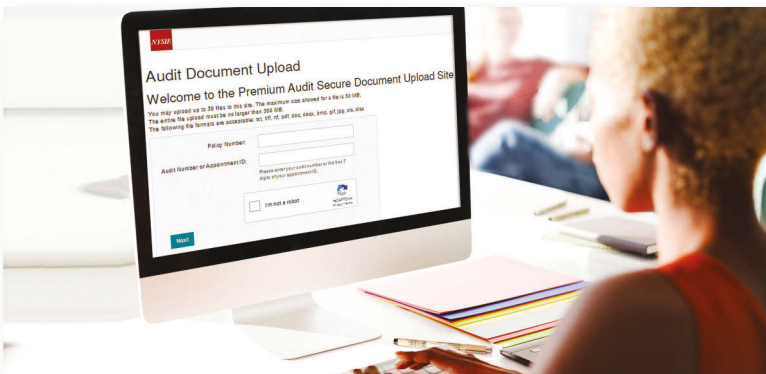
### **PAYMENT OPTIONS**

**NYSIF PAYGO** - Pay your workers' comp premium through approved payroll processors based on actual payroll, each pay period.

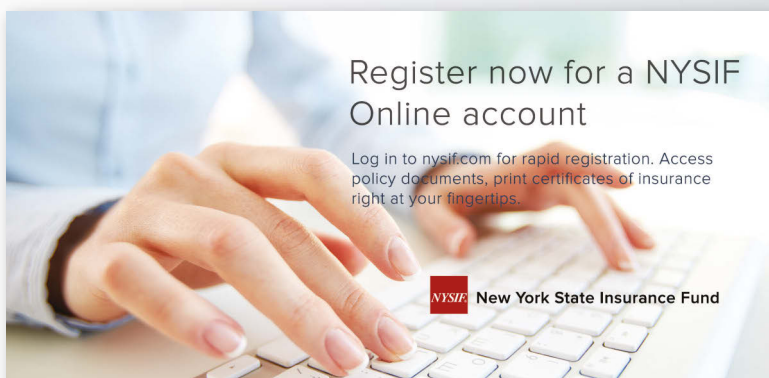
**Electronic Payments** - Pay workers' comp or disability benefits premium with NYSIF eCHECK (electronic funds transfer), credit card or debit card.

### **SCHEDULE AUDIT/UPLOAD AUDIT DOCUMENTS**

Employers and authorized reps can use our Premium Audit Scheduling System (PASS) or send audit documents online to NYSIF.



Access **PASS** at **nysif.com/auditscheduling** or use our secure online Audit Document Upload (above) at **nysif.com/auditupload**



*In a rush? Print a certificate in minutes with a NYSIF online account. Go to **[nysif.com/certificates](https://nysif.com/certificates)***

## **NYSIF eCERTS®\***

Print your own NYSIF certificates of insurance 24/7 with our secure electronic certificate system. Create, search and send certificates with NYSIF's mobile certificate app. Prevent fraud by validating certificates online. (Online account registration is not required to validate eCERTS.)

## **ELECTRONIC INFO PAGES\***

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

## **REPORT PAYROLL**

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

## **CLAIM SEARCH\***

Employers and authorized reps can search claims history, benefit payments, detailed summaries, hearing information, decisions and more.

## **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](https://nysif.com/directdeposit)**

## **ONLINE LOOKUP**

Quickly find contact information for your case manager or underwriter.

\* (Requires users to create an online customer account.)

# WORKERS' COMP POLICIES & CLAIMS

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

## ABOUT YOUR POLICY

As a NYSIF policyholder, you are responsible for notifying NYSIF of any changes to your business that may affect your policy. Learn more under **About Your Policy** including: **Policyholder Responsibilities, Amending a Policy, Essential Forms, Limiting Liability, Fighting Fraud, Subcontractor Coverage, Independent Contractors** and **Cancellations**.

## ABOUT YOUR CLAIMS

Effective claims handling requires an employer's immediate and complete cooperation with NYSIF case managers and investigators. Learn more under **About Your Claims** including: **Role of the Employer, Recordkeeping Requirements, Compensation Benefits, Claims Resolution** and the following:

### CLAIMANT INFORMATION PACKET

Before filing a claim, employers must provide injured workers with a **Claimant Information Packet** (CIP). Find the CIP, along with **Commonly Used Forms**, in the footer section at **nysif.com**.

### FIRST AID OPTION

Employers can pay medical costs out-of-pocket for injuries requiring no lost time and no more than two medical treatments, without impacting their claims history.

### RETURN-TO-WORK

We offer forms and templates designed to help employers develop a successful Return-to-Work program.

### PROVIDER NETWORK

Claimants may choose any workers' comp authorized physician, including a provider network with thousands of doctors.

### PHARMACY NETWORK BENEFITS

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

### 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>reportinjury](http://nysif.com>reportinjury)

*eClaims* filing is now mandatory in New York State. Conveniently fulfill your employer obligation by filing a timely electronic FROI-00 claim form. It's fast and easy.

New York State Insurance Fund

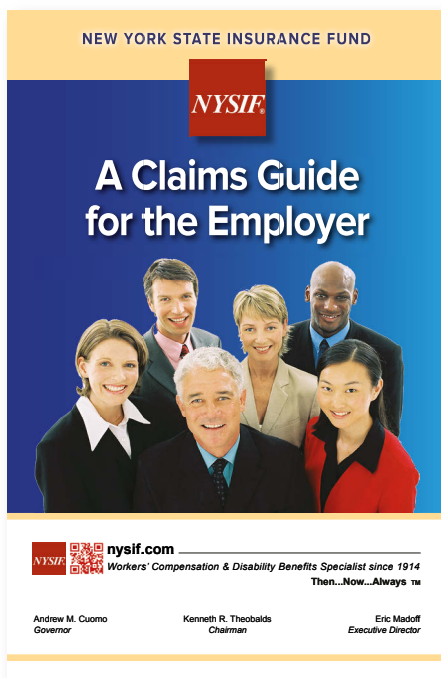
Use **NYSIF eFROI®** at [nysif.com/reportinjury](http://nysif.com/reportinjury) to report work-related injuries or illnesses to NYSIF.

## ➡ **NYSIF eFROI® - REPORTING INJURIES**

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. Use **NYSIF eFROI®** (First Report of Injury) to report on-the-job injuries and work-related illnesses.

Employers must report an injury/illness within 10 days of becoming aware of the injury/illness in all cases where the injury/illness causes an employee's loss of time of one day or shift beyond the workday during which the incident occurred, or when the injury/illness requires more than two treatments by a person rendering first aid.

Go to **Report an Injury** at [nysif.com](http://nysif.com) to learn more about **When to File a Report of Injury/Illness** and access **NYSIF eFROI®**.



NEW YORK STATE INSURANCE FUND

**NYSIF®**

**A Claims Guide  
for the Employer**

[nysif.com](http://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.)**. Learn about important aspects of workers' comp and disability benefits claims (available in English and Spanish).

# PARTNERS IN SAFETY

Go to the **Employer** tab at [nysif.com](https://nysif.com) and click **Injury & Illness Prevention**.

## THE COSTS OF INJURIES AND ILLNESSES

Too much is at stake for anyone to ignore safety in the workplace. Occupational injuries and illnesses affect workers' comp costs. Workplace accidents also cause pain, suffering and loss of productive employees, impacting workers, families and businesses. Few areas offer a more rewarding return on investment than a successful workplace safety program that reduces accidents and improves working conditions.

### ➡ 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 commitment to safety will carry over to supervisors and employees. This applies to all businesses, no matter how large or small.



## YOU CAN HAVE A SAFE WORKPLACE

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 CAN HELP

Our safety specialists help create a safe work environment by:

**Assisting in developing your safety program;**

**Assessing loss and making corrective recommendations;**

**Offering preventative resources covering these areas and more:**

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



**Preventing Common Injuries  
Specific sections on:  
Healthcare Safety  
Construction Safety  
Manufacturing Safety  
Services Industry Safety**





Access NYSIF safety resources at [nysif.com/safetyresources](https://nysif.com/safetyresources)



## PARTNERS IN SAFETY

Find free safety material at [nysif.com](https://nysif.com). Go to the **Employer** tab, click **Injury & Illness Prevention** and download from a wide selection of **Safety Resources** including the booklet **Partners In Safety (I.)**

## PATIENT HANDLING

Our **Healthcare Safety** section has a list of resources specifically designed to help facilities comply with the New York Safe Patient Handling Act.

## TRAINING MATERIALS

Safety training materials, categorized by industry and hazard, include posters, handouts (below, I.- r.) and checklists, also available in Spanish.



# 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

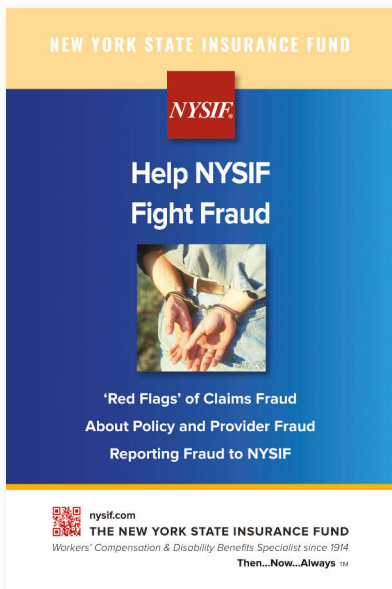
Workers' comp fraud is a felony. NYSIF depends on employers and the public to report fraud, which annually accounts for billions of dollars in false claims and unpaid premiums. Fraud contributes to higher insurance costs and consumer prices, limits hiring and expansion, and threatens business survival. NYSIF investigates fraud involving NYSIF claimants and policyholders, and medical providers.

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



## A PROVEN RECORD

NYSIF's Division of Confidential Investigations (DCI) has been responsible for thousands of fraud arrests and hundreds of millions in restitution and savings. DCI works with law enforcement agencies to develop fraud cases for criminal prosecution.



## BY THE BOOK

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



Use any mobile device to scan the unique QR code found on every NYSIF certificate to check if the certificate is valid.

## ➡ PREVENT CERTIFICATE FRAUD

**NYSIF eCERTS®** allows 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 validation number of any NYSIF 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' comp 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

Carefully review a claimant's account of injury if there are several red flags connected with a claim. It is important for employers to indicate if they believe a claim is questionable when reporting claims. Go to **Find My Case Manager** in the **Quick Links** panel on the homepage at **nysif.com** to contact NYSIF for assistance, or when new information about a claim comes to your attention. See the online guide **Help NYSIF Fight Fraud** for a full list of red flags.

# PREMIUM BILLING

Go to the **Employer** tab at [nysif.com](https://nysif.com), click **Workers' Comp** or **Disability Benefits Policyholder** and select **About Your Bill**.

## PAYMENT PLANS

NYSIF premium installment plans allow workers' comp and disability benefits policyholders to make insurance payments over the course of the policy year. Use Official Payments, our electronic payment vendor, to pay by electronic funds transfer (NYSIF eCHECK), debit or credit card, or telephone (**877-309-6028**). Go to [nysif.com/billpay](https://nysif.com/billpay) to pay online. To eliminate down payments and minimize audit adjustments, use **NYSIF PAYGO** to make workers' comp premium payments automatically through your approved payroll processor. Go to [nysif.com/paygo](https://nysif.com/paygo)

## 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.

## PREPARING FOR AN AUDIT

An audit or payroll report is necessary to determine your workers' comp or disability benefits insurance premium. Workers' comp policyholders are subject to periodic premium audits depending on their business size and operations. Go to the Employer tab at [nysif.com](https://nysif.com) and click **Preparing for An Audit** to learn more and access these services:

### UPLOAD AUDIT DOCUMENTS

Workers' comp policyholders can conveniently transmit required records in lieu of an on-site audit by using our secure Audit Document Upload site. Go to [nysif.com/auditupload](https://nysif.com/auditupload)

### PREMIUM AUDIT

#### SCHEDULING SYSTEM (PASS)

For on-site audits, use our Premium Audit Scheduling System (PASS) to schedule or reschedule an audit appointment. Go to [nysif.com/auditscheduling](https://nysif.com/auditscheduling)

## REPORT PAYROLL

Eligible policyholders whose policies do not warrant an in-person audit can go to the **Employer** tab and select **Workers' Comp** or **Disability Benefits Policyholder** to **Report Payroll**.



Visit [nysif.com/auditscheduling](https://nysif.com/auditscheduling) to use the Premium Audit Scheduling System (PASS).

## ➡ AVOID SURPRISES

Do not ignore scheduled audit appointments. Missed appointments lead to estimated audits that can result in a larger premium balance than that of an actual audit. Immediately notify NYSIF of any change to your operations that may affect audit billing, such as staffing, payroll and nature of work.

## MAKE AUDITS WORK FOR YOU


Many factors determine workers' comp premium: job classification, payroll, loss costs, loss experience and more. See [nysif.com/premium](https://nysif.com/premium) for more information. Want the lowest rate for your business? Go to the **Employer** tab at [nysif.com](https://nysif.com), click **Workers' Comp Policyholder** and select **About Auditing** to learn tips that could save you money.

## 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** for the brochure **The Construction Employment Payroll Limitation Program (r)**.

NEW YORK STATE INSURANCE FUND



### The Construction Employment Payroll Limitation Program




Eligible Classifications

Chargeable Payrolls

Recordkeeping Requirements

Territories & Surcharges

Special Situations



[nysif.com](https://nysif.com)  
**THE NEW YORK STATE INSURANCE FUND**  
Workers' Compensation and Disability Benefits Specialist since 1914  
**Then...Now...Always™**



# DISABILITY BENEFITS

Go to the **Employer** tab at [nysif.com](https://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.

## GREAT VALUE, MAXIMUM CONVENIENCE

Use our **Quick Links** on [nysif.com](https://nysif.com) to **Get a Quote** for NYSIF disability benefits insurance and use our premium calculator to estimate your premium. NYSIF offers an extraordinary value in New York State disability benefits insurance, be it to satisfy your statutory disability benefits requirements, or 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 offers enriched benefit levels of up to five times the weekly statutory benefit, prorated at the same standard rate as NYSIF statutory disability benefits insurance.

## ➡ PAID FAMILY LEAVE

As of 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. PFL provides job-protected paid leave to eligible employees for the following events: to bond with a new child, care for a loved one with a serious health condition, or assist family in connection with an active military deployment. This benefit is funded through employee payroll deduction at a rate established annually by the New York State Department of Financial Services.

Go to the **Employer** tab, click **Disability Benefits Policyholder**, select **About Your Policy** and learn about **Paid Family Leave**, **Enriched Benefits**, **Dividend Programs** and more.





*NYSIF low-cost disability benefits insurance provides mandatory coverage for off-the-job injury and illness, and Paid Family Leave.*

## ➡ WHO MUST BE COVERED?

Disability benefits insurance is mandatory for most employers of one or more employees. Different requirements apply to different employment situations under the New York State Disability Benefits Law, including domestic household workers, farm workers, independent contractors, leased employees, cab drivers and other types of employment.

To learn more about coverage requirements, go to the **Employer** tab and select click **Looking for Insurance?** Then choose **NYSIF Insurance Products**. Under Disability Benefits, click the **Covered Employers** link.

## ABOUT DOMESTIC HOUSEHOLD WORKERS

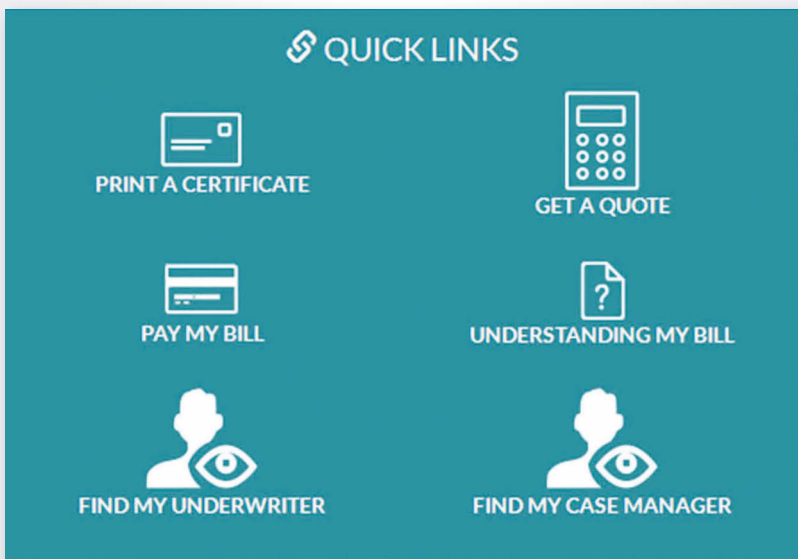
Workers' comp insurance is also mandatory for domestic household workers based on different employment situations. Go to the **Employer** tab, click **Workers' Comp Policyholder**, select **About Auditing** and choose **Domestic Workers Payroll** to learn more about this coverage and the specified classification codes.

## INSTANT QUOTE

Need a workers' comp insurance quote for household workers? NYSIF provides an instant quote for employers who need a workers' comp policy for inside or outside domestic household workers, such as a cook, home health aide, housekeeper, nanny or gardener.

Go to the **Employer** tab and select **Looking for Insurance?** Then choose **Get an Online Quote** and click **Request a Domestic Policy Instant Quote**.





*You can take advantage of our many self-serve options at **nysif.com**. Log in to create an online customer account to gain full online access.*

# CONTACT US

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



[twitter.com/nysif\\_1914](https://twitter.com/nysif_1914)



[facebook.com/newyorkstateinsurancefund](https://facebook.com/newyorkstateinsurancefund)



[youtube.com/user/NYStateFund](https://youtube.com/user/NYStateFund)



[instagram.com/nysif](https://instagram.com/nysif)



**nysif.com**

*Workers' Compensation & Disability Benefits Specialist since 1914*

Andrew M. Cuomo  
Governor

Kenneth R. Theobalds  
Chairman

Eric Madoff  
Executive Director & CEO