



New Jersey Schools Insurance Group
6000 Midlantic Drive, Suite 300 North
Mount Laurel, New Jersey 08054
www.njsig.org

Frequently Asked Questions: NJSIG Workers' Compensation Reporting Procedures

Reporting Injuries:

1: How does a school nurse or supervisor report a workers' compensation (WC) claim during business hours?

NJSIG recommends employees report their injury by phone after completing the district's internal incident report with the school nurse or supervisor.

Report an Injury:

- Call the NJSIG Intake Team: 609-543-3377
Monday–Friday | 8:00 AM–5:00 PM
 - **Calling is the preferred method for reporting an injury.**
- Alternatively, complete the Online First Report of Injury (FROI) Form:
<https://www.njsig.org/froi>
 - Recommended for record-only reports and after-hours reporting.
- Or, download a FROI Form:
<https://www.njsig.org/reporting-claims#workerscomp>
 - Email completed forms to froi@njsig.org or fax to 609-386-2188.
 - Forms are available in English, Spanish, Polish, and Portuguese.

Important: Keep *NJSIG's Claim Reporting Flow Chart*, *Hurt on the Job* posters, and *After-Hours Reporting* flyer posted in high-traffic areas, including nurse offices, transportation offices, buildings and grounds offices, and breakrooms.

2: After Hours: An employee would like to report an injury before or after business hours 8AM-5PM Monday through Friday. What are the employee's options?

Keep the *After-Hours Reporting* flyer accessible for employees who are injured when the school nurse or supervisor is unavailable. Employees should follow the instructions on the flyer and seek treatment only from an urgent care provider listed in the district's *WC Toolkit* or the nearest emergency room for medical emergencies.

Recommendation: Keep copies of the *After-Hours Reporting* flyer, *Workers' Compensation Card (WC Card)*, and *Mitchell Pharmacy* flyer with the FROI forms. The *After-Hours Reporting* flyer provides employees with reporting instructions and information for in-network urgent care providers and pharmacy services.



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3. What if the employee does not want treatment?

The school nurse or supervisor should complete an internal incident report and/or submit NJSIG's online FROI form. Be sure to note "No Treatment Was Requested." The report can be stored in NJSIG's system and used if the employee later decides to seek treatment.

If the employee later chooses to seek treatment, they should contact the NJSIG Intake Team immediately.

4. What if an employee is injured and chooses not to be treated at the time of the incident, but later wants treatment?

The school nurse or supervisor should complete an internal incident report at the time of the injury to document the details of the incident. Once the employee seeks treatment, the school nurse or supervisor should contact the NJSIG Intake Team to report the claim. The Intake Team will establish the claim and coordinate treatment with an in-network urgent care provider.

Important: Injuries reported more than **10 days** after the accident will be reviewed through the investigation process. The claim should still be reported, and the NJSIG Intake Team will establish the claim and assign it to an adjuster for review and next steps.

5. What happens if the employee leaves school and later decides they want to seek treatment, but lives further than the treatment center that was recommended earlier by the school nurse or supervisor? How do they know where to go?

If an employee would like to treat at a different in-network urgent care provider, they should contact NJSIG. The Intake Team can help identify an appropriate provider and authorize treatment. In an emergency, the employee may seek treatment at the nearest emergency room but must report the injury to NJSIG the next business day.

6. What if the employee does not feel comfortable answering some of the personal questions on the FROI form?

All questions on the injury report are required by the State of New Jersey. If an employee does not provide the required information, including their Social Security number, NJSIG is unable to process the claim. The NJSIG Intake Team will work with the District WC contact to obtain any missing information.

Important: Online FROI submissions will not be accepted unless all required fields are completed.



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7. Why is salary information needed on FROI?

Salary information is required on the FROI to help prevent delays in processing authorized lost wage payments. Providing this information when the claim is reported helps ensure timely and accurate payments to the employee.

8. When calling NJSIG's intake line to report a claim during business hours, what if the employee is on hold for an extended period?

Always leave a voicemail with detailed contact information. NJSIG Intake Team will return your call.

9. If the school nurse or supervisor is missing some of the employee's personal information on the online FROI, can it still be submitted?

No. All required fields on the online FROI must be completed. The school nurse or supervisor should work with the employee's workers' compensation contact or HR department to obtain any missing personal information needed to complete the form.

Recommendation: NJSIG recommends having employees report their injury directly to the NJSIG Intake Team while with the school nurse or supervisor. This helps ensure all required information is available and the claim is reported accurately.

Medical Treatment:

10. How can the school nurse or supervisor find out what urgent cares are considered in-network providers?

Please refer to your district's most recent version of the *WC Toolkit* for a list of preferred providers. If you do not have your current toolkit, please send an email with the name of the school district to memberservices@njsig.org.

11. How does the school nurse or supervisor know if an injury is considered a Workers' Compensation claim?

It is recommended that any injury or illness an employee believes is work-related be reported to NJSIG for review. Workers' compensation covers injuries that arise out of and occur during the course of employment, and NJSIG's claims adjusters are best able to determine whether a claim is compensable.

When in doubt, report the claim.



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12. Can an employee choose not to seek treatment and then use their own doctor to treat a Workers' Compensation claim?

No. All treatment must be authorized and arranged at one of NJSIG's in-network urgent care providers.

Important: If an employee seeks treatment from their personal physician for a work-related injury without authorization, the treatment may not be covered under workers' compensation. To avoid billing issues, employees should allow the NJSIG Intake Team to coordinate care or visit one of the in-network urgent care providers listed in the *WC Toolkit*.

13. After taking down the internal incident report with the school nurse or supervisor, should a copy be given to the employee?

No. The report is for internal use and should be provided to the school business office or designated workers compensation contact.

14. Are substitutes eligible for workers' compensation benefits?

Only employees directly employed and paid by the district are eligible for workers' compensation benefits.

Important: Outside vendors, including substitute employees provided through outside agencies such as ESS, are not covered under the district's WC policy. They should be instructed to report any work-related injury to their respective employer.

15. Are employees covered by workers' compensation when voluntarily attending school-sponsored events outside of work hours?

Generally, volunteers are not covered under workers' compensation. However, any injury an employee believes is work-related should be reported to NJSIG for review and investigation to determine whether the claim is compensable.

16. After a WC report to NJSIG is filed, where does the school nurse or supervisor send the employee?

The NJSIG Intake Team will schedule an appointment with an in-network urgent care provider.

Important: For injuries reported after business hours, employees should be directed to one of the preferred providers listed in the district's *WC Toolkit*. In a medical emergency, employees should be directed to the nearest emergency room.



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17. After an employee reports an injury to the school nurse or supervisor, what does the employee need to bring to the in-network urgent care provider or emergency room?

- **Mitchell Script Flyer:** This facilitates prescription medications without out-of-pocket expenses through a temporary prescription card: Rx BIN: 023377, PCN: MPS, Group: 001073TC.
- **NJSIG's Workers' Compensation Card:** This contains billing instructions for the in-network urgent care provider.

Important: Provide printed copies or direct the employee to scan the QR code on the *Hurt on the Job* poster.

18. Where should employees go for treatment in after-hour situations when the FROI is filled out but we are unable to provide a list of accepted locations?

Employees should follow the instructions on the *After-Hours Reporting* flyer and seek treatment at one of the urgent care providers listed in the district's *WC Toolkit*. In a medical emergency, employees should go to the nearest emergency room.

19. What happens if there are no in-network specialists available for treatment?

All specialty medical treatment is arranged and coordinated by the NJSIG claims adjuster. If an appropriate in-network specialist is unavailable, NJSIG will arrange for the employee to be treated by an out-of-network provider.

20. What if an employee needs to go for treatment by ambulance?

If there is a medical emergency, please call 911 and send the employee to the closest emergency room. The employee should report the injury once they are discharged and stable.

Important: NJSIG discourages any other employees transporting injured employees for medical treatment.

21. Are eyeglasses covered under Workers' Compensation?

Yes. If an employee's glasses are broken or damaged as part of a compensable workplace accident, they will generally be covered. The claim should be reported to NJSIG, and our Claims team can provide guidance on coverage and next steps based on the specific circumstances.



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District Responsibilities:

22. What if the nurse determines an employee's injuries require an emergency room visit via ambulance, however the injured employee refuses, how should the school nurse or supervisor proceed?

If an employee refuses treatment, the school nurse or supervisor should document the refusal on the internal incident report and, if possible, have the employee sign acknowledging they declined treatment. Keep the report on file in case the employee later requests treatment.

23. What is the school nurse or supervisor's responsibility for an employee?

- **Call 911 in an emergency.**
- Complete an internal report for record keeping.
- Report the injury to NJSIG Intake Team
- Provide printed copies or direct the employee to scan the QR code on the *Hurt on the Job* poster.
- The injured employee should be instructed not to give their personal insurance for any medical treatment.

24. What is the process for reporting a "Record Only" injury?

NJSIG recommends all record-only incidents be reported electronically to NJSIG via our website. The employee can scan the QR code on the *Hurt on the Job* poster and follow the **Click "Complete an Online First Report of Injury (FROI)."**

25. Can the district's internal report be submitted instead of NJSIG's FROI for a workers' compensation claim?

No. The district's internal incident report cannot be submitted in place of NJSIG's FROI. These reports serve different purposes. NJSIG recommends that all employees seeking medical treatment report their injury directly to NJSIG as soon as possible. The district's internal incident report should also be completed as soon as possible after the injury to ensure the details of the incident are accurately documented.

26. How can I request the *WC Toolkit*, additional materials or training relating to WC Claim Reporting?

WC materials, forms, recorded training videos, and more are available on [NJSIG Workers' Compensation Reporting](#) page. If you need assistance or would like copies of any materials, please email memberservices@njsig.org.



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Billing:

27. What should an employee do if they receive bills relating to their workers' compensation injury?

Contact the medical provider and let them know that the treatment was for a workers' compensation injury. Ask the provider to send a HCFA (CMS-1500) billing form and the associated medical records to:

Qual-Lynx
PO Box 240819
Apple Valley, MN 55124
Fax: (833) 912-5083

Also request that a copy of the HCFA (CMS-1500) billing form and medical records be sent to:

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