

## When a Workplace Incident Occurs

Call 911 for life-threatening emergencies.

All claims and near-miss incidents should be reported to Key Risk immediately.

1. Have the **injured employee** connect with **VirtualMD+** via the mobile app or by phone at 1.866.687.0710 (or 1.866.787.2810 for Spanish) to report the claim and, if necessary, receive immediate medical treatment. Follow the physician referral guidelines for your state.
  - Through VirtualMD+, the employee will be given the option to speak with a trained ER physician, seek treatment with a Panel of Physicians provider OR refuse medical treatment.
  - All new calls to VirtualMD+ are automatically reported to Key Risk as a new claim on your behalf.

When VirtualMD+ is **not** utilized by the injured employee for reporting and treatment, employers are responsible for providing the injured employee with the Panel of Physicians and **immediately reporting** the claim to Key Risk online through the claims portal.

2. Have the injured employee sign the **Authorization for Release of Information** and immediately submit the completed form to Key Risk.

For treatment beyond VirtualMD+, employer responsibilities include the following:

Provide the injured employee with their Post-Incident Medical Treatment Kit which includes: Letter of Introduction to the Physician, Physicians Report/Pharmacy Guide, a SmithRx Instant Access Card – Temporary Pharmacy Card.

**Call the Physician/Provider** and advise that the injured employee is on the way to the facility. If referral to a specialist is necessary, authorization from the Key Risk claim representative is required.

**Communicate** with the doctor's office and the injured worker to inform them of your organization's **transitional duty program** and provide a transitional duty job description for the doctor's review. Direct the employee to follow up with his/her supervisor immediately following every physician/provider visit.

**Submit all claim documentation** to Key Risk by emailing support@keyrisk.com or mail: Key Risk - P.O. Box 14817, Lexington, KY 40512.