

ACORD Workers Compensation for CVM International Employees

Cost: \$150 per employee per month
Coverage: Only work related injury.
Forms: K:\Insurance Program or
J:\CVM Program\HR International functions\Insurance coverage\CRISTA Int
Work Comp

Claims Process for International employees:

- 1) For all work related injuries complete "ACORD – Report of Injury or Illness" form and send to CVM HR office.
- 2) Go to the Doctor for treatment
- 3) Submit expense report with medical claims as needed for approval and reimbursement

CRISTA Contact: Bill Brown

Broker: Lockton Insurance – Claims should be filed with

Peterson, Peggy [<mailto:PPeterson@lockton.com>]
Of 480-538-5645
www.lockton.com/Location/Lockton-San-Francisco-California-USA

Insurance Agency: ACE USA

Emmett Gauntt
Portland, OR
Emmett.gauntt@esis.com
1-800-992-7578 ext. 1435

www.aceusa.com
Sarah Bae-Lee
Claims Representative
ACE USA claims
P.O. Box 25149,
Leigh Valley, PA 18002-5149.
O: 302-476-6400 or 866-809-0396
F: 866-635-5687
C: 302-598-7009
sarah.bae-lee@acegroup.com

Product: ACORD Workers Compensation

Domestic employees are covered through State of WA and excess coverage through Midwest Employers Casualty Company. Cost is based on hours worked and is approximately \$38/mo/employee for fulltime employee. This benefit has been carried on all International employees and is currently being investigated by Bill Brown to see if it should be discontinued. Current understanding is that WA Workers Comp is only effective for the first 3 months of employment for International Employees.

Accidents and Workers' Compensation

CRISTA employees who are injured and subject to workers' compensation benefits with the U.S. will be treated with dignity and respect. CRISTA is self-insured and therefore covers all costs of medical charges, compensation expenses, and all benefits prescribed by workers' compensation laws associated with on-the-job injuries or illnesses.

If an employee is (or suspects that he or she is) injured on the job, or an employee is involved in an accident, the employee must notify his or her supervisor immediately. As soon as practical, but in no case later than 24 hours following an actual or suspected injury or accident, an employee working within the U.S. must complete an Incident Report Form and submit the same to Human Resources if in Washington state or a designated administrator if located elsewhere. If medical treatment is sought, employees must complete a Self-Insurer Accident Report form and a Physicians' Initial Report form.

Necessary forms may be obtained from ministry or department administrators, CRISTA's Intranet site and/or the Human Resources staff who may assist employees with the initial workers' compensation process. Note that workers compensation benefits may not be available for employees working in locations outside of the U.S.