

State of Nevada Division of Industrial Relations

Workers' Compensation



Nevada Employers

Workers' compensation section

WCS Mission Statement

Impartially serve the interests of Nevada employers and employees by providing assistance, information, and a fair and consistent regulatory structure focused on:

- > Ensuring the timely and accurate delivery of workers' compensation benefits
- Ensuring employer compliance with the mandatory coverage provisions

Why Workers' Compensation?

No-Fault

- Benefits to Employees
- Protection for Employers
- "Exclusive Remedy"
- Mandatory Workers' Compensation Insurance Coverage with Approved Carrier

Employer Posting Requirements (Form D-1) Pursuant to NRS 616A.490 & NAC 616A.460

State of Nevada DEPARTMENT OF BUSINESS & INDUSTRY DIVISION OF INDUSTRIAL RELATIONS Budget Consensation Sectors

ATTENTION

Caution: The information below is general in nature and is not intended to be legal advice. If you have any questions regarding your status as an employer or employee or your rights and qualification for specific benefits under an industrial injury or occupational disease claim, you should consult with an attorney experienced in industrial instartie.

Brief Description of Whether the Employer is Required to Obtain Industrial Insurance and Whether a Person is a Covered Employee

Every employer ... shall provide and secure componantion ... for any personal injuries by accident statistical by an employee acting out of and in the course of the employ Sec NRS 6168.612(1).

An employer is defined as, "Every person, fem, voluntary association and private corporation, including any public service corporation, which has in service any person under a constant of him," So: NES 616.210(2), "A genesa is not an employer ... if (a)The presencement is a contrast with another person or business which is no independent outprivate." So: NES 616.00(2), and the service start is a start of the service start is a start of the service start is a start of the service and the service start is start and the service start is start and the service start is start of the service start is start and the service start and the service start is start and the service start and the serv

As employee is beauty defined as "... overy gream in the avoide af an employee index asy reporting or constrained of their or experienced only, express or implicitly, and or a strucwhether index[2] and index of the employee is a structure of the employee index asy reporting to the same trade, business, production encodering matching more than 2 consecutive deep hosterial product are not busing more than 2 consecutive deep hosterial deep neuroscience (NTS 416.1.1).

An independent contractor in a param who is bired and paid solely to produce a sould. It is defined as, "... say geness who renders service for a specified recomposes for a specific result, under the control of the person's principal as to the result of the person's work only and not as to the means by which such result is accomplished." See NRS (JAA 208.

Brief Description of Your Rights and Benefits If You Are Injured on the Job or have an Occupational Disease

Natice of Enjary ar Occupational Disease (Encident Report Form C-4) If an injury or occupational disease (OD) arises out of and in the course of employment, you must provide written notice to your employer as soon as practicable, but no later than 7 days after the accident or OD. Your employer shall maintain a sufficient supply of the Torma.

Claim for Componentian (Form C-I): If medical treatment is anapht, the form C-4 is available at the place of initial treatment. A completed 'Claim for Componentian' (Porm C-4) usual be finds within 96 days after an accelerator OD. The treating physician or chirerpreter must, within 3 working days after treatment, complete and mail to the employer, the employed's instrument and thind-physician or chirerpretermine.

Medical Treatment: If you require reduct moment for your end to job in pay or OB, you may be required to which a physician or dependent of the set of the provided by pays winning "emprassion inserue, if that assessment with an IACO or FPO, you may relet a physician or dependent of PO) or provided to pays any log set of the set of the physician of the physician or dependent of the physician or

Temporary Total Disability (TTD): If your doctor has certified that you are unable to work for a period of at least 5 consecutive days, or 5 cumulative days in a 20-day period or places restrictions on you that your employer does not accommodate, you may be entitled to TTD compensation.

Temporary Partial Disability (TPD): If the wage you receive upon reemployment is less than the compensation for TTD to which you are entitled, the insurer may be required to pay you TPD compensation to make up the difference. TPD can only be paid for a maximum of 24 months.

Permanent Partial Disability (PPD): When your medical condition is stable and there is an indication of a PPD as a result of your injury or OD, within 30 days, your insure must arrange for an evaluation by a nating physician or chrispeadur to determine the degree of your PPD. The amount of your PPD award depends on the date of injury, the results of the PPD evaluation and your age and wage.

Permanent Total Disability (PTD): If you are medically certified by a meating physician or chicopractor or permanently and totally disabled and have been granted a PTD status by your instruct, you are enclosed to receive membry benefits not to exceed 66 20% of your average membry wage. The amount of your PTD payments is adject to reduction (Fyou

previously towards a crypt manu. Vacational Rachallitation Services: You may be eligible for vocational reliabilitation services if you are anable to return to the job due to a permanent physical impairment or permanent remitcions as a result of your injury or occupational disease.

Transportation and Per Diem Reimbursement: You may be eligible for travel expenses and per diem associated with medical treatment.

Responsing: You may be able to reopen your claim if your condition worsens after claim closure.

Appear Present: If you disquere with a written decountering instead by the instruct or the instruct does not respond to your trajents, peru any appeal to the Department of Administrations, Resting Officers, by following the immediate scentration is your charactering the instruction of the instruct

Novada Atterney for Injured Warkers (NAW): I Synutian gree with a hearing officer decision, you may request that NAW represent you without charge at an Appendix Officer hearing, NAW II an independent star agency and inset all listed with any instance. For information regarding denial of benefits, you may consist the NAW at 1000 E. William 2009. Research Drive Witt 2016, AUX 2019, WITTED (2016) 2010.

To File a Complaint with the Division: If you with to file a complaint with the Administrator of the Division of Industrial Relations (DIR), please contact Workers' Componentian Societo, 400 West King Streat, State 400, Consol City, Nevada 89700, tolephone (772):684–7220, or 3300 W. Sahara Ave., Saite 230, Los Vogas, NV 89102, adoptore (782):484-5000.

For Assistance with Workers' Compensation Issues: You may contact the Office of the Governor Consumer Health Assistance, 555 E. Washington Avenue, Suite 4800, Las Vegas, Nevada 89101, Toll Free 1- 888-333-1597, Web size: http://govcha.state.uv.us, E-mail cha@govcha.state.uv.us

The information in this publication is derived from Chapters diffet and 617 of the Nevada Revised Statutes and is provided for informational purposes only. If you have any questions, regarding your injury or uniters' compensation claim, please call like following:

Insurer/Administrator:			Contact Person:
Address:			Telephone Number:
City	54,000	Zip	
MCO/Health Care Provider:_			Contact Person:
Address:			Telephone Number:
cuy	State	Zip	B-1, (see, 13/19)

Must be posted in proper size (11" X 17") Most Current poster (10/20)Provided by **Insurer/TPA** The bottom section must be filled out completely

Employer Posting Requirements

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NOTICE TO EMPLOYEES

Form D-22 Notice to Employees Tip Information (NAC 616A.470) Pursuant to: NRS 616B.227 Election by employee to report his tips; effect; regulation.

- For the purpose of workers' compensation, an employee may elect to report the amount he receives as tips for the purpose of the calculation of compensation by submitting to his employer an Employee's Declaration of Election of Report Tips (form D-23). The employee must make his election separately for each pay period before the end of the next pay period. The declaration may not be amended.
- 2. Upon receipt of such notice the employer shall:
 - (a) Make a copy of each report which the employee has filed with the employer to report the amount of his tips to the United States Internal Revenue Service or Employee's Declaration of Election to Report Tips;
 - (b) Submit the copy to its workers' compensation insurer upon request, or if the employer is self-insured or an association of self-insured public or private employers, retain the copy for his records; and
 - (c) If he is not self-insured, pay the insurer the premiums for the reported tips at the same rate as he pays on regular wages.
- 3. An employee who elects to report his tips is not eligible to receive increased compensation based on those tips until 3 months after his employer receives the Employee's Declaration of Election to Report Tips. For the purpose of workers' compensation, tips may be reported pursuant to 26 U.S.C. §6053(a) or on form D-23. The form for reporting tips D-23 can be obtained from your personnel office.

If the forms are not available, contact your employer or the Internal Revenue Service.

Other Employer Requirements

 Information to Employees
 Policies/Procedures
 Who is Employer/Insurer
 Where to go for treatment/Managed Care Organization (MCO)/Preferred Provider Organization (PPO)

Notice of Injury or Occupational Disease (Form C-1)

Employers Report of Industrial Injury or Occupational Disease (Form C-3)

Notice Of Injury Or Occupational Disease (Form C-1) - NRS 616C.015

Incident Report

- Completed within 7 days of accident by injured employee and signed by both employee and employer
- Furnished to employee by employer
- Furnished to employer by Insurer
 - Employer to maintain sufficient supply of blank forms
 - Completed forms retained by employer for 3 years

"NOTICE OF INJURY OR OCCUPATIONAL DISEASE"

(Incident Report) Pursuant to NRS 616C.015

Date of Accident (if applicable) What is the nature of the i	Time of Accide (if applicable)	ent	Place				Telephone Number						
What is the nature of the i				e where accident occurred (if applicable)									
	What is the nature of the injury or occupational disease?					List any body parts involved:							
Briefly describe accident or (Note: if you are claiming an o					æ first be	came aware of connection	between cor	dition and employment)					
Names of witnesses:													
Did the employee YES If yes, when (date leave work because of the injury or occupational disease?				and time)?		he employee M ned to work? P							
Was first aid YES provided? NO	hom?		Name	and address of treating	if applicable or known								
Did the accident happen in the normal course of work? (if applicable)	YI NO												
Was anyoneelse involved?	ames of others	s involve	d										
								ROVIDER FOR MEDICAL THESE ARRANGEMENT					
Supervisor' s Signature TO FILE A CLAIM FO COMPENSATION (F	OR COMPEN		te I, SEE	REVERSE	-	nature of Injured or							

Employee should sign, date and <u>retain</u> a copy. Original to Employer, Copy to Employee Employee's Claim For Compensation/Report Of Initial Treatment - Form C-4

> NRS 616C.040

Completed by employee and medical provider
 Employee has 90 days to seek treatment

Medical provider has 3 working days

> to complete, and

mail to employer and CORRECT <u>Insurer/Third</u> <u>Party Administrator (TPA)</u>

Furnished by medical provider (Workers' Compensation Section website)

Medical provider to maintain sufficient supply Physician/Chiropractor fined - per violation (Max \$1000)

Form C-4

		PLEASE	ORM C-4 TYPE OR	PRINT							
EMPLOYEE'S CLAIM – PROVIDE ALL INFORMATION REQUESTED											
First Name	M.I.	Last Name	Birthdate		Sex DM DF	Claim Number (insure's Use Only)					
Home Address		Age	Height	Weight	Social Security Number						
City	State	:	Zip		Telephone						
Physical Address	City		State		Zip	Primary Language Spoken					
NSURER	THIRD-PARTY ADMINISTRATOR Employee's Occupedon (Job Title) When Injury or Occupedon Disease Occurred										
Employer's Name/Company	-	I			Telephone						
Office Mail Address (Numb											
Date of injury (Fappicable)	Hours Injury (If applic	able) Date Employer f	Notfied		Work After Injury ional Disease	y Supervisor to Whom Injury Reported					
Address or Location of Acc											
What were you doing at the	e time of the accident?	(f applicable)									
How did this injury or occu	pational disease occur	? (Be specific and answer	r in detail. U	ise addition	al sheet if necess	ary)					
If you believe that you have an occupational disease, when did you first have knowledge of the disability and its applicable) Witnesses to the Accident (if applicable)											
Nature of Injury or Occupa	Nature of injury or Occupational Disease Part(s) of Body injured or Affected										
I CERTIFY THAT THE ABOVE IS T INDUSTRIAL INSURANCE AND O SURGEON, PRACTITIONER, OR (INSURANCE COMPANY, OR OTH PERTIFICATE ON INJURY OR CONTROLLED SUBSTANCES, PC	COUPATIONAL DISEASES A DTHER PERSON, ANY HOSP ER INSTITUTION OR ORGAN DISEASE, EXCEPT INFORM	CTS (NRS 616A TO 616D, INCLU 1TAL, INCLUDING VETERANS A NEATION TO RELEASE TO EAC ATION RELATIVE TO DIAGNOSI	ISIVE OR CHAI DMINISTRATIC H OTHER, ANY S. TREATMEN	PTER 617 OF N ON OR GOVER MEDICAL OR T AND/OR COL	RS). I HEREBY AUTH IMENTAL HOSPITAL, OTHER INFORMATIO INSELING FOR AIDS.	ORDER TO OBTAIN THE BENEFITS OF NEVADAS IORIE ANY PHYSICIAN, CHROPPACTOR, ANY MEDICAL SERVICE ORGANIZATION, ANY NUCLIDING SENEFITS PAID OR PAYABLE, PSYCHOLOGICAL CONDITIONS, ALCOND. OR AULID AS THE ORIGINAL.					
Date	Place			Employee's	Signature						
THIS	REPORT MUST BE	COMPLETED AND N		ITHIN 3 W		8 OF TREATMENT					
Date	Disgnosis and Description	of injury or Occupational Dises		is there evidence that the injured employee was under the influence of eloch and/or another controlled substance at the time of the accident? No							
restment; Heve you advised the patient to remain off work five days or more?											
				Yes Indicate dates: from to							
X-Ray Findings:						ee capable of: full duty modified duty					
From information given by the employee, together with medical evidence, can you directly connect this injury or occupational disease as job incurred? Yes No											
is additional medical care t			-								
Do you know of any previo	us injury or disease co	ntributing to this condition	or occupat	ional diseas	e? 🗆 Yes 🗆	No (Explain f yes)					
Date	Print Doctor's Name				oyer's copy of to the employer o	n:					
Address					INSURER'S						
City State	Zip Provi	ider's Tax I.D. Number	Telephon	•	1						
Doctor's Signature	I		Degree		1						
ORIGINAL - TREATING P	HYSICIAN OR CHIROPRI	ACTOR PAGE 2 - INSU	RERITPA	PAGE 3-	EMPLOYER F	PAGE 4 - EMPLOYEE Form C-4 (nv. 010					

Employer's Report Of Industrial Injury Or Occupational Disease – Form C-3

> NRS 616C.045

- Furnished to employer by Insurer/Third Party Administrator (TPA) Completed by employer in its entirety
- Upon receipt of Form C-4, employer has 6 working days to complete and mail to Insurer/TPA
- Copy to Employee from the Employer

	TO AVOID PENALTY, THIS REPORT MUST BE COMPLETED AND MAILED TO THE INSURER WITHIN 6 WORKING DAYS OF RECEIPT OF THE C-4 FORM						Type or Print					ER'S REPORT OF INDUSTRIAL INJURY OR OCCUPATIONAL DISEASE			
ű	Employer's Name						Nature of Business (mfg., etc.)				FEIN OSHA LO			.og #	
EMPLOYER								Location If different from mailing a			address	address Telephone			
EM	City State Zip I							INSURER				THIRD-PARTY ADMINISTRATOR			MINISTRATOR
								Social Security Birt			thdate /		Age	Pri	mary Language Spoken
Ä	Home Address (Nu	mber an	d Street)				Sex Male Female M			Mar	Marital Status 🛛 Single		Married		ivorced 🗆 Widowed
EMPLOYEE	City		State		Бр		Was the employee paid for the day of (If applicable)					in Nevada?		person been employed by yo	
2	In which state was				tion (job title) when hired or disabled					Department in which regularly employed:					
	Telephone	is i		nployee es 🗆 M	a corpora No	ate offici	cer?sole proprietor?partner?							ar em	ploy when injured or disabled (Q/D)? □ Yes □ No
	Date of Injury (I applicable) Time of Injury (Hours: Minute AMIPM) (I systems) Date employer notified of Injury or O/D Supervisor to whom injury or O/D reported											or O/D reported			
DISEASE	Address or location	of accid	ent (Also pr	ovide ci	ty, count	ly, state	r) (if appli	icable)				Ac			's premises? (if applicable)
DISEASE	What was this empl	ouee do	ing when th	accide	of occur	red do	adino tru	ck walking do	um etain	etc V	2 (if annicable		□ Yes [0
ů.	That has als engine	oyee oo	ing which the			rea (re	ability and	un, maining our		, en.,	r (n appreache,	·			
	How did this injury of Specify machine, t									Witne					Was there more than one
	(if applicable)	000, 500	stance, or o	apect me	ist closer	iy conin	euleu wi	in the accident							person injured in this accident? (if applicable)
.	Part of body injure	d or affe	cted				If fatal	I, give date of o	death	Witne	195				1
	Nature of Injury or	00000	tional Disea	ee ferre	the est	hoise	strain.etc.) Witne						_	☐ Yes □ No	
NJURY OR DISEASE	name of injury of	Crosse,	, searc, e	Did er			employee return to next scheduled shift afte dent? (if applicable)			fter	Will you have light duty work available if necessary?				
К К	If validity of claim i		Location of Initial Tre						Yes No Yes No						
	Treating physician		Emerger			gency Room	□ Yes	□ No	Ho	spitalized 🗆 Yes 🗆 No					
ź	MPORTANT How many days per week does employee work?							From 🗆 am 🗆 pm To					am 🗆 pm	Las	t day wages were earned
	Scheduled S M T W T F S Rotating Are you paying injured or disabled employee's wages during disability? C								during disability? 🗆 Yes 🗆 No						
o	Date employee was hired Last day of work after injury or disability Date of return to work Number of work days k									Number of work days lost					
MPORTANT ST TIME INFO	Was the employee hired to work 40 hours per week? If not, for how many hours a week work 40 hours per week? Did the employee receive unemployment compensation any time during the last 1 months? Yes No Do not know									n any time during the last 12 to not know					
¥≧	For the purpose of the injured employ	calcula	tion of the av	verage r	monthly v	wage, i	indicate th	he employee's	gross e	aming	s by pay period	for 12	weeks prior to	the d	late of injury or disability. If nuses, and other
탈망		will not i	include reimi	urseme	ent for ex	pense	s. If the e	employee was	employe	ed by y	ou for less that	12 wee	eks, provide gr	ross e	earnings from the date of hire
- 2	Payperiod DSUN DTUE DTHUR DSAT Emloyee DWEPLY DMONTHLY DOTHER On the date of injury or disability ends or: DMON DWED DFR is paid: DBW/WLY DSUMMONTHLY the employee's wage was: \$ per D Hr D Day DW. D Mo										r⊡Hr ⊡Day ⊡Wk ⊡Mo				
	For assistant Assistance 1														Consumer Health
*	I affirm that the inform the best of my knowle payroll records of the	nation pro	ovided above n	egarding	the accide	ent and	injury or or	ccupational disea	ase is cor	rect to	Employer's				ate
3	Nevada law. Claim is: 🗆 Accep		-			-	Deemed Wage				Account No.			Class Code	
Quity	Claims Examiner's Signature							Date			Status Clerk			D	ate

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Employer Compliance Unit

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Employer Compliance Investigations
 Cancellation/Lapse Investigations

- > Uninsured Claim Investigations
 - The uninsured injured worker may choose: Assign to Uninsured Claims Account
 - > Employee Election for Compensation (Form D-16)

> Employee's Claim for Compensation (D-17)

Employer Compliance Unit

> If Coverage Lapse/No Coverage
 > Issue Administrative Fines
 > Premium Penalties
 > Order to pay missed premiums from uncovered period
 > Order Closure of Business

Worker Misclassification

Employer Misclassification of workers is a growing problem.

Worker Misclassification occurs when employers misclassify their employees as "independent contractors" in order to eliminate the employer/employee relationship.

> A 1099 or contract does not always eliminate the employer/employee relationship

Employers must examine their employment relationships before deeming their employees as "independent contractors"

Worker Misclassification

NRS 616B.603 pertains to Independent Enterprises and should be considered to determine if you could be deemed an employer under this provision.

In order to not be deemed the employer under the "independent enterprise exemption," 1) You must not be "in the same trade, business, profession or occupation" as the person or business with whom you contract, and 2) The person or business with whom you contract must be an independent enterprise. Otherwise, workers' compensation coverage is required.

Incorrectly deeming employees as independent contractors can lead to serious consequences.

Workers' Compensation Myths and Realties

Myth: Family and/or part-time employees do not require coverage Reality: WC coverage is required

Myth: The subs that I hire should have their own coverage, so I won't worry about workers' compensation insurance.

Reality: If you are a licensed contractor, you should know that you may be determined to be the employer of independent contractors, subcontractors and their employees for purposes of providing workers compensation insurance coverage.

Note: If an employee of a subcontractor or an independent contractor has a work-related injury and the employer has not secured industrial insurance, the principal contractor will be responsible for the actual cost of the claim, plus administrative fees.



Uninsured Employer Consequences

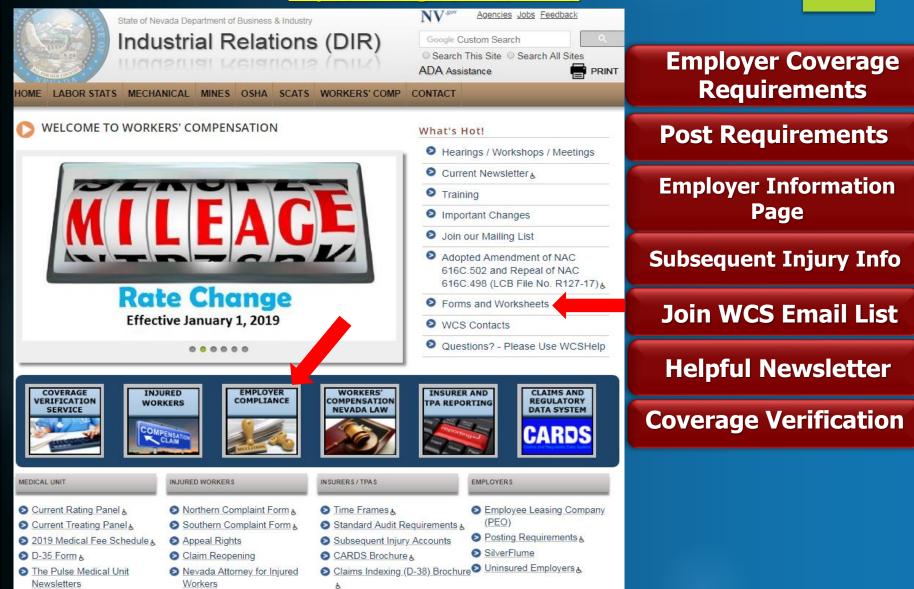
- Employers who fail to secure and maintain a workers' compensation policy for their employees will be charged with an administrative fine up to \$15,000.
- Employers will pay a premium penalty for the time the employer was uninsured.
- Employer and will be held financially responsible for all costs relating to an uninsured claim.
- **Possible criminal prosecution from the Attorney General's Office**





WCS Website

http://dir.nv.gov/WCS/home/



Coverage Verification Service



Nevada Division Of Industrial Relations



Employer	FEIN						
State * Nevada	Coverage Date * 12/23/2019						
Employer Name *	O Contains O Starts With						
Q SEARCH CLEAR							

Limitation of Information

The information provided on this web page is a segment of policy information reported to the Nevada Division of Industrial Relations, Workers' Compensation Section by private workers' compensation insurance carriers. Reporting delays, inaccuracies and omissions may affect the reliability of the coverage information provided. Self-insured employers and associations of self-insured employers are not included in the data.

Other Helpful Links

Nevada Division of Industrial Relations, Workers' Compensation Section

Nevada Divison of Insurance - Self-Insured

Doing Business as ... "My Nevada" State Portal Business Licenses.

Contacting WCS

400 West King Street Suite 400 Carson City, NV 89703 Phone (775) 684-7270 Fax (775) 687-6305

3360 West Sahara Avenue Suite 250 Las Vegas, Nevada 89102 Phone (702) 486-9080 Fax (702) 486-8712

Email: WCSHelp@dir.nv.gov