

# Workers' Compensation Quick Reference Guide



# What you need to know

This guide provides the key information needed for employers to complete the most common workers' compensation tasks and get the most out of a Beacon Mutual policy. Please review it and keep it handy for quick reference.

As always, we are available to answer any questions you have. If you ever need our assistance, don't hesitate to reach out to us: 401-825-COMP (2667)

## Table of Contents

---

|                                    |   |
|------------------------------------|---|
| Putting BEACONNECT to Work.....    | 3 |
| Reporting a Workplace Injury ..... | 4 |
| Premiums and Payments.....         | 5 |
| Workplace Safety.....              | 6 |
| Premium Audit .....                | 7 |

---

# Putting BEACONNECT to Work

BEACONNECT is a direct link to Beacon Mutual that allows employers to easily and securely manage a workers' compensation policy 24/7.

## Registering a New Account

An employer should follow the steps below to register an account for the first time on BEACONNECT at [beaconnect.beaconmutual.com](https://beaconnect.beaconmutual.com):

1. Click Create an Account.
2. Submit their policy number, account number, Federal Employer Identification Number (FEIN) and email address.
3. Follow the prompts to finish creating their new BEACONNECT account.

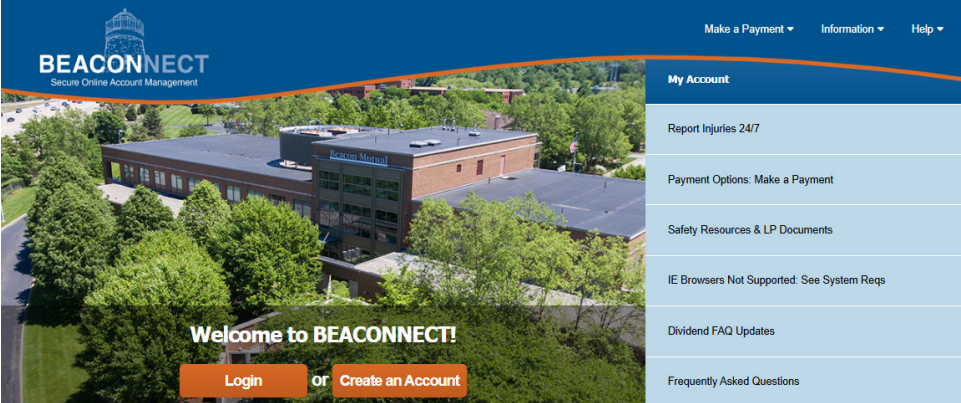
## Using BEACONNECT

Once registered, an employer can use BEACONNECT to:

- Report an injury.
- Make a payment.
- View policy information (such as policy periods, invoices, loss prevention documents and claims) through the My Business page.
- Download and print reports, including their Claim Loss Run Report.

### Speed and Ease

Beacon Mutual customers enjoy the convenience and simplicity of managing their policies on BEACONNECT.



#### BEACONNECT Features

##### Make a Payment

One Time Pay, Auto Pay, and New Policy Pay made with Beacon's secure PSN.

##### How to Report an Injury

Learn more about the claim reporting process.

##### Forms & Documents

Access information & download forms to manage a policy or claim.



##### Safety & Training

Visit the Safety Center to learn about our resources.

##### Stay at Work Return to Work

Get started on building your program with Beacon's help.

Copyright © 2019 Beacon Mutual. All rights reserved.

[Help](#) | [Privacy Statement](#) | [Terms & Conditions](#)  

<https://beaconnect.beaconmutual.com>

3

# Reporting a Workplace Injury

Once an injured employee has received the appropriate medical care, their employer should report the injury as soon as possible. There are several ways to report a workplace injury.

## Online

Log in to BEACONNECT to submit a First Report of Injury through our secure online portal. Visit [www.beaconmutual.com](http://www.beaconmutual.com) and click Report an Injury for details.

**Please note:** If an employer is not registered on BEACONNECT, they must create an account before submitting a First Report of Injury.

## Phone (toll-free)

**Beacon Claims:** 1-888-886-4450  
**Argo Group Claims:** 1-888-884-2234

## Email or Fax

Complete a First Report of Injury form (DWC-01) and send it to Beacon Mutual via one of the methods below.  
**Email:** [fnolreporting@beaconmutual.com](mailto:fnolreporting@beaconmutual.com)  
**Fax:** 401-825-2980

A Beacon claims representative will contact the employer to begin an investigation. An injury report will be sent to the state where the injury occurred.

## Injury Reporting Checklist

When reporting an injury, an employer needs the following information:

- ☐ Company name
- ☐ FEIN
- ☐ Account number and policy number
- ☐ Injured worker's:
  - ☐ Name
  - ☐ Social Security number
  - ☐ Address
  - ☐ Date of birth
  - ☐ Telephone number
- ☐ Date, time, and place of the injury
- ☐ How the injury occurred
- ☐ Type of injury (burn, cut, etc.)
- ☐ Name and address of the medical facility used
- ☐ Witness information

## We Care for Our Customers

Beacon works closely with medical providers to ensure injured workers receive exceptional and expedient care. Our Provider Networks are comprised of participating physicians and other healthcare providers who are experienced in treating work-related injuries. To find a provider, go to [beaconmutual.com/find-a-doctor](http://beaconmutual.com/find-a-doctor).

## Before an Accident Happens

Beacon can help you develop your unique Stay-at-Work/Return-to-Work Program of best practices to dramatically reduce your costs and help injured workers have a faster and healthier recovery.

# Premiums and Payments

## How an Employer's Premium is Calculated

An employer's workers' compensation premium is calculated using the rate that corresponds to the business classification code (or combination of codes) that best describes their operations:

- The National Council on Compensation Insurance (NCCI) is the national organization that determines the class codes for an operation.
- Each class code has a rate per \$100 of payroll.
- Other rating factors that may affect the premium include experience modification factor\*, loss-free credit and schedule rating, when applicable.

\* An employer's experience modification factor is determined by the NCCI and reflects their claims history compared to other businesses in their classification (typically over the last three completed policy years).

## Three Easy Payment Methods

### 1. Online at [beaconmutual.com/payments](https://beaconmutual.com/payments).

**Auto-Pay:** Employers can schedule automatic payments for the minimum amount due. Email alerts will remind them about upcoming payments.

**One-Time Pay:** A one-time payment can be made online. An employer can save their account information to make their next payment fast and easy.

**New Policy Pay:** A new policyholder (or their agent) can make their first premium payment online with their quote number.

### 2. Phone at 833-326-7022

### 3. Regular Mail

Checks should be made payable to **The Beacon Mutual Insurance Company** and mailed to the payment lockbox with the original invoice coupon. Employers should write their Beacon account number on the check.

**Customers can pay by check, credit or debit card, or by e-check.**

**Payment Plans:** An employer's payment plan is selected by their agent when their policy is bound. Depending on the size of a business, some payment plan restrictions may determine the type of plan that is established for a policy.

**Pay As You Go:** Beacon offers the convenient Pay-As-You-Go Program to qualifying policyholders. Policyholders may inquire with their agent at renewal.

## Saving Money on Workers' Comp Premium

One of the best ways for an employer to reduce their premium is to reduce the frequency and severity of their claims. This will lower their experience modification factor, which, in turn, will positively impact their premiums.

### Another Way to Save

If an employer pays by e-check online or over the phone, their installment fee is waived.

# Workplace Safety

Employers committed to fostering a safe working environment can make a positive impact on employee morale, productivity, quality—and profits. Beacon has a team of local safety and ergonomic professionals dedicated to creating safer workplaces for our Rhode Island, Massachusetts, and Connecticut customers. We offer loss prevention and ergonomic services to policyholders at no additional cost.

## Loss Prevention

### Training

- Safety Seminars and Webinars
- In-person Training for Employees at an Employer's Location
- Online Safety Training through the Beacon Online University

### Resources and Services

- On-site Consultation
- Safety Committee/Program Development
- Educational Safety Information
- Noise Level Testing
- OSHA Compliance Awareness and Training
- National Safety Council Training

## Ergonomics

To help reduce the chances an injury could negatively impact an employer's bottom line, Beacon Mutual offers a full menu of ergonomic services, such as:

- On-site Consultation
- Specific Workstation Job Analysis
- Stretch for Safety Program
- Healthy Back Training Class
- Caregiver Training Program

---

### Loss Prevention Consultation

We'll evaluate an employer's loss experience and needs, then outline the steps needed to implement an effective loss prevention program. The goal is to align with OSHA's recommended practices for Safety and Health Programs and to incorporate OSHA's seven core elements to prevent injuries and accidents, improve attitudes toward safety and minimize costs.

**Call:** 401-825-2667

**Email:** [safety@beaconmutual.com](mailto:safety@beaconmutual.com)

---

**Beacon's FREE OSHA and National Safety Council training saves employers \$150 to \$225 per employee on average.**

---

### Ergonomics Consultation

A certified Beacon ergonomist will conduct a review of the employer's operations, processes, equipment and tools. The information gathered will be used along with the employer's loss history to recommend actions that can reduce risk and improve employee health.

**Call:** 401-825-2667

**Email:** [beaconergo@beaconmutual.com](mailto:beaconergo@beaconmutual.com)

---

# Premium Audit

## Purpose

To ensure that an employer is charged the correct premium for their workers' compensation coverage, an audit of their operations is required.

The audit is used to verify:

- The type of business
- Number of workers
- Overall exposure during the policy period

An audit may be completed online, by phone, or on-site by an auditor, or waived. Employers are contacted by letter or phone to schedule an audit.

**An Online Audit is a self-audit in which the policyholder uses Online Audit Made Simple to complete a form in Zoom Audits, Beacon's secure audit portal.**

## Preparation

Advanced preparation will help the auditor quickly find what they need, which will reduce the time necessary for questions and/or clarifications during the audit.

To make an audit as expeditious as possible, an employer should be prepared with the items in the checklist below.

| Audit Checklist  |   |
|--|---|
| <p>The most common records needed for a premium audit:</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Payroll records (for the policy period)<ul style="list-style-type: none"><li><input type="checkbox"/> Total gross payroll by employee or department (for the policy period)</li><li><input type="checkbox"/> Overtime separately</li></ul></li><li><input type="checkbox"/> Quarterly payroll tax reports (RI DET-TX-17 and Federal 941)</li><li><input type="checkbox"/> Cash disbursement journal or business checkbook</li><li><input type="checkbox"/> Description of the company's operations</li><li><input type="checkbox"/> A list of the corporate officers (names, titles, duties)</li></ul> | <p>When applicable, the following may also be needed:</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Certificates of workers' compensation insurance for subcontractors</li><li><input type="checkbox"/> Independent contractors documents</li><li><input type="checkbox"/> DWC-11-IC form</li><li><input type="checkbox"/> Business invoices</li><li><input type="checkbox"/> General liability certificate</li><li><input type="checkbox"/> Job contracts for contractors</li><li><input type="checkbox"/> Temporary employment agencies documents:<ul style="list-style-type: none"><li><input type="checkbox"/> DWC-09 form</li><li><input type="checkbox"/> Invoices</li></ul></li></ul> |



## Workers' Compensation Insurance

RHODE ISLAND | MASSACHUSETTS | CONNECTICUT

---

### Helpful Links

Safety Library: [www.beaconmutual.com/safety-library](http://www.beaconmutual.com/safety-library)

Safety Seminars: [www.beaconmutual.com/safety-seminars](http://www.beaconmutual.com/safety-seminars)

Stay-at-Work/Return-to-Work Program: [www.beaconmutual.com/saw-rtw](http://www.beaconmutual.com/saw-rtw)

Beacon Online University: [www.beaconmutual.com/online-university](http://www.beaconmutual.com/online-university)

Report an Injury: [www.beaconmutual.com/report-an-injury](http://www.beaconmutual.com/report-an-injury)

Find a Doctor: [www.beaconmutual.com/find-a-doctor](http://www.beaconmutual.com/find-a-doctor)

BEACONNECT: [beaconnect.beaconmutual.com](http://beaconnect.beaconmutual.com)

News & Insights: [blog.beaconmutual.com](http://blog.beaconmutual.com)

### Contact Us

Main Number: 401-825-COMP (2667)

Underwriting: [beaconunderwriting@beaconmutual.com](mailto:beaconunderwriting@beaconmutual.com)

Loss Prevention: [safety@beaconmutual.com](mailto:safety@beaconmutual.com)

Claims: [beaconclaims@beaconmutual.com](mailto:beaconclaims@beaconmutual.com)

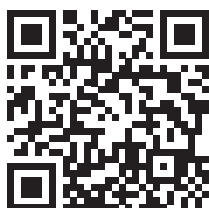
Premium Audit: [beaconpa@beaconmutual.com](mailto:beaconpa@beaconmutual.com)

BEACONNECT Help Desk: [helpdesk@beaconmutual.com](mailto:helpdesk@beaconmutual.com)

**Send us a message or access our directory:** [www.beaconmutual.com/contact](http://www.beaconmutual.com/contact)

---

## Focused on What Matters Most



One Beacon Centre  
Warwick, RI 02886-1378

[www.beaconmutual.com](http://www.beaconmutual.com)

