Simplified flow chart for claims process

```
┌─────────────────────┐
│  Injury or illness  │
│   occurs at work    │
└─────────────────────┘
           │
┌─────────────────────┐
│  Immediately        │
│  notify your        │
│  supervisor         │
└─────────────────────┘
           │
┌─────────────────────┐          ┌─────────────────────┐
│  Employer gives you │          │  If your employer   │
│  a claim form. You  │          │  does not give you  │
│  complete the       │──────────│  the claim form,    │
│  employee section   │          │  contact an         │
│  and return it to   │          │  information and     │
│  your employer.     │          │  assistance officer │
│  Keep the bottom    │          └─────────────────────┘
│  copy for your      │
│  records            │
└─────────────────────┘
```

Injury or illness occurs at work

Immediately notify your supervisor

Employer gives you a claim form. You complete the employee section and return it to your employer. Keep the bottom copy for your records

If your employer does not give you the claim form, contact an information and assistance officer

Your employer completes the claim form and sends a copy to you and the insurance company

Within one day after you deliver the claim form, your employer must authorize medical treatment under industrial guidelines, to a maximum of $10,000, while investigating your claim. If authorization is not provided, contact an information and assistance officer

Within 14 days, the insurance company should send you one of three notices letting you know the status of your claim. The notice will tell you if the insurance company accepts, denies or will delay your claim for review

If the insurance company accepts your claim, you will receive benefits and services

If the insurance company delays your claim, an investigation can take up to 90 days. During investigation, no benefits other than medical treatment will usually be provided. You may be able to collect state disability payments during the investigation period, and must apply separately at the Employment Development Department (EDD) office.
If you do not receive a final notice either accepting or denying your claim within 90 days, your claim will be presumed accepted. Contact an information and assistance officer

If the insurance company denies your claim, contact an information and assistance officer