Maryland Military Department

State Active Duty (SAD)

Workers Compensation Benefit Information Sheet

As a State Activated Duty (SAD) National Guard member you will be covered by the State of Maryland for payments of medically necessary and reasonable medical treatment that are the direct results of a compensable accidental injury or occupational disease during your activation period in compliance with Md. Ann. Code, PS § 13-210 and Md. Ann. Code, LE § 9-215.

***Please Note: This is not health insurance and this will not cover non-accidental work injuries.***

***What is a compensable accidental injury?*** The initial requirements to determine if a workplace injury is compensable starts with these criteria: Accidental Personal Injury and Arising out of and in the Course and Scope of Employment (**Activation**). To be covered by workers’ compensation, an employee must have sustained an “accidental” personal injury, and the injury must have arisen “out of and in the course of employment” (**Activation**). Not all workplace injuries are compensable. If the injury is determined to be compensable, then IWIF will provide causally related, medically necessary and reasonable medical treatment and monetary benefits, if appropriate.

If you have federal health insurance (Tricare) you will need to disclose this at the time you file a work injury claim.

**Your Responsibilities:**

* If you sustain an on-the-job injury, seek medical treatment. In life threatening situations or emergencies, call 911 or go to the nearest hospital emergency room.
* As soon as possible, report your injury to your State Activated Supervisor and call the following number to file an Employee’s First Report of Injury to our claim adjuster: Barbara Sines, 410-494-2439, bsines@ceiwc.com refer to policy number: 901808. You will receive a claim number which you will need to provide to the medical provider treating you for your work related injury.
* If you are unable to report your claim, your State Activated Supervisor will need to do it for you.
* It is your responsibility to notify your medical provider(s) treating your work related injury the following information: the Workers Compensation insurance company’s name, address, phone number and claim number for billing purposes. **Failure to do so may result in you receiving medical bills from the provider.** For your convenience here is the information you will need and you can fill in the claim number when you report your injury to the adjustor:
	+ **Name of Insurance Company**: IWIF
	+ **Address**: 8722 Loch Raven Boulevard, Towson, Maryland 21286-2235
	+ **Phone number:** 1-800-264-4943
	+ **Claim Adjuster:** Barbara Sines,410-494-2439
	+ **Claim Number:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(you will get this when you call to report the injury)
* You will need to keep you adjuster updated on your progress.
* Your adjuster can also assist you with getting any prescriptions or medical devices necessary. Prescriptions necessary for your treatment and recovery will be authorized through a Pharmacy Benefit Manager with no out-of-pocket cost to you. To get your prescriptions quickly following an injury, print a temporary prescription card from the Chesapeake Employers’ website at https://www.ceiwc.com/PDFs/Forms/My-Matrixx-Temporary-Rx-Form\_08.2019.pdf.

**What is fraud?** Fraud is the intentional misrepresentation of a situation or fact. Examples of possible claimant fraud may include filing a false claim for benefits or working another job while collecting lost wage benefits. Maryland law provides: “Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison,” Md. Ann. Code, IN §27-805(b). IWIF has a “Zero Tolerance” policy for fraud and aggressively pursues allegations of fraudulent activities by injured workers as well as by medical providers and employers

***Questions or concerns*** can be directed to Nick Pindale, HR Director, MMD, 410-736-0632, nicholas.pindale1@maryland.gov or Barbara Sines, 410-494-2439, bsines@ceiwc.com.