



Thank you for allowing Service Insurance Companies to be your Workers Compensation carrier of choice.

## REQUIRED POSTING NOTICES

In some states, employers are required by law to notify employees of workers compensation coverage and/or post specific notices in a prominent location at each workplace with applicable policy information. Workers Compensation **requirements** for each state can be found online at [www.serviceinsurance.com/claim-services](http://www.serviceinsurance.com/claim-services). To find the requirements for each state, select the applicable state and look for the forms marked **REQUIRED**.

## WORKERS COMPENSATION CLAIM KITS

Workers Compensation Claim Kits for all states can be found at [www.serviceinsurance.com/claim-services](http://www.serviceinsurance.com/claim-services). This kit includes important claims department contact information, instructions, and forms. Select the applicable state to access the specific First Notice of Loss forms and other information to assist with filing a claim.

## HOW TO FILE A CLAIM

Please notify us as soon as you become aware that a loss, injury, or incident has occurred that may give rise to a claim as prompt claim reporting is vital to the claim handling process. Our efforts to provide top quality claim service depend heavily upon the notification of the loss. The sooner we have your claim, the sooner our adjusters can provide the expertise and personal attention that you and your injured worker deserve.

For claim instructions specific to your policy, please go to [www.serviceinsurance.com/claim-services/](http://www.serviceinsurance.com/claim-services/)

Once a claim has been reported, a claim adjuster will contact you within 24 hours.

## BEST PRACTICES FOR CLAIM REPORTING

- Report all claims when they occur.
- Immediately complete a First Report of Injury form in its entirety and submit to Service Insurance.
- If an injury has previously been reported as “no lost time” and the employee starts losing time at work, immediately fill out a Supplementary Report of Injury form and submit to Service Insurance.
- Submit all medical bills to your Service Insurance claim adjuster.

### Service Insurance Customer Service

If you have questions or concerns, please contact our customer service team at (844) 740-7007  
or email [customercare@serviceinsurance.com](mailto:customercare@serviceinsurance.com).



## RISK CONTROL SERVICES

Risk control, safety, and risk management play vital roles in the efficiency and profitability of your organization. We are dedicated to assisting our policyholders in improving their safety programs, reducing workplace injuries, and lowering workers compensation costs. Our risk control services are available at **No Additional Cost** and include:

- Streaming video services that include training materials to aid in staying compliant with OSHA regulations and educate your employees on important hazards and safety practices
- Downloadable safety training resources
- Sample safety programs
- Virtual and in-person management safety training
- Onsite surveys and consultations focusing on primary exposures

For additional information, please go to [www.serviceinsurance.com/risk-control/](http://www.serviceinsurance.com/risk-control/).

## SETTING UP YOUR BILLING ACCOUNT

Go to <https://sbilling.misinservices.com>

- Click on New User? Register Here
- Complete all fields and click Submit
- An email will be sent to you with your username and password. Log in to the system with this information.
- Set up security questions as prompted.
- Follow the prompts to finish the registration process.

## PROCEDURES FOR PREMIUM PAYMENTS

For policyholders on Monthly Installment Pay Plan

- The down payment is due on the policy effective date. Subsequent installments are due on the same day of each month thereafter.
- If payment is not received by the 10<sup>th</sup> day after the due date, a cancellation notice will be generated.
- Your policy will automatically be cancelled if payment is not received by the cancellation date.

For policyholders on Monthly Payroll Reporting Plan

- Your monthly report and payment are due by the 15<sup>th</sup> of each month
- If your monthly report and payment are not received by the 20<sup>th</sup> of each month, a cancellation notice will be generated
- Your policy will automatically be cancelled if payment is not received by the cancellation date.

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## Texas Health Care Network – Caramor Network

### EMPLOYER NOTICE – IMPORTANT INFORMATION REGARDING YOUR WORKERS COMP COVERAGE

Service Insurance Companies is proud to introduce you to Caramor Texas Health Care Network. It is vital to review and comply with employer implementation of this medical network as outlined below to ensure compliance with the Texas Department of Insurance regulations.

For instructions on rolling out the Texas Health Care Network, please do the following:

- Go to [www.serviceinsurance.com/texas-healthcare-network/](http://www.serviceinsurance.com/texas-healthcare-network/)
- On the left side of the page, click on “Texas Healthcare Network Instructions” on the left menu.
  - The **Employee Information, Responsibilities, and Network Requirements** document must be **posted** at each of your business locations. This documentation also includes the following required information:
    - Caramor Texas Health Care Service Area
    - How to Find a Provider in the Texas Certified Network
    - Service Area Counties Map
  - You may wish to post this information in a location near your OSHA information, workers compensation coverage, minimum wage posting, etc.
  - In addition, the Employee Information, Responsibilities, and Network Requirements document **must** be distributed to all current employees at the time the network is contracted; to new hires within three days of hire; and again, at the time of any reported injury.
    - To complete the implementation process, **obtain a signed** Employee Acknowledgement Form (included in this packet of information) from each of your employees.
    - Two suggested methods of distributing these documents are:
      - Provide paper copies to all employees.
      - Distribute the materials and acknowledgment forms electronically (email) and obtain an electronic signature. (This method is acceptable only IF a paper version can be provided upon request.)
    - To make the implementation process easier, we suggest that you create a standardized process for delivering the “Employee Information, Responsibilities, and Network Requirements” document and the “Employee Acknowledgement” form. A sample log has been included for your convenience.

To find a provider in your area, please go to [www.serviceinsurance.com/texas-healthcare-network/](http://www.serviceinsurance.com/texas-healthcare-network/) and click on “Find A Texas Provider” on the left menu.

- Providers can be searched with the following 3 options:
  - Address Search
  - Name Search
  - Region Search

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