

## What you need to do

Here's what you need to do to get your benefits on time and make a smooth recovery:

- Return your claims representative's phone calls and provide any needed medical information as soon as you can.
- Let your claims representative know if you start missing time from work due to your injury, and the date when you return to work.
- Get an updated list of your work restrictions at each doctor visit, and give it to your employer and claims representative right away.
- Let your medical provider know that SFM is the insurer and give them your claim number. (See inside for billing details.)
- Tell your doctor if your employer offers light-duty work.
- Call your claims representative if your doctor orders a test (like an MRI) or you need medical equipment.
- Make a good faith effort to follow your medical treatment plan.
- Follow your doctor's work restrictions at home and at work.
- Register for an online account at [sfmic.com](https://sfmic.com) to see claim details online.

# What to expect if you've been injured at work



This brochure is an exclusive service for employers and employees served by SFM Companies.

This information is not intended to be legal advice and may not represent the entire benefits package an injured employee may be entitled to. Please consult your SFM claims representative regarding the specific benefits you may be entitled to, which are dependent on the circumstances and state where the injury occurred.

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**SFM**<sup>®</sup>  
The Work Comp Experts



***“Our goal is to help you recover and return to work.”***

### **Workers' compensation benefits**

If you were injured on the job, you may be entitled to workers' compensation benefits.

These benefits exist to:

- Pay reasonable and necessary medical costs due to work-related injuries
- Help compensate for wages lost due to work-related injuries

**Missing work:** Your state's laws determine how many days you must be off work before receiving wage-loss benefits, and the maximum amount of wage-loss benefits you may receive. Your treating doctor can help determine your eligibility for time off work.

### **Your return to work**

We want to help you recover and return to work as soon as you can.

If you can't do your regular job right away because of your injury, your employer will try to provide temporary work that you can do safely.

### **Prescription medications**

You will receive a pharmacy card in the mail from our pharmacy benefit manager.

You can use it at participating pharmacies so you don't have to pay up front for work injury-related prescriptions.

### **Billing information**

Medical bills related to your work injury should be sent directly to SFM.

If you receive a bill, email it to [sfmcorporateservices@sfmic.com](mailto:sfmcorporateservices@sfmic.com) or mail it to your claims representative at the following address:

SFM Companies  
P.O. Box 9416  
Minneapolis, MN 55440

Contact your medical provider to make sure they know your injury is work-related, and that future bills should be directed to SFM. Medical providers can direct bills to SFM electronically using the Payer ID J1553.

### **Call or log in to learn more**

For more information on your claim you can register for an account on [sfmic.com](http://sfmic.com) or call us at (800) 937-1181.

Mail correspondence to:  
SFM Companies  
P.O. Box 9416  
Minneapolis, MN 55440

Find more information at [sfmic.com](http://sfmic.com), or go to your state labor department's website for state-specific benefit questions:

- **Iowa:** [www.iowaworkcomp.gov](http://www.iowaworkcomp.gov)
- **Minnesota:** [www.dli.mn.gov](http://www.dli.mn.gov)
- **Nebraska:** [www.newcc.gov](http://www.newcc.gov)
- **South Dakota:** [dlr.sd.gov](http://dlr.sd.gov)
- **Wisconsin:** [www.dwd.wisconsin.gov/wc](http://www.dwd.wisconsin.gov/wc)
- **Kansas:** [www.dol.ks.gov](http://www.dol.ks.gov)
- **Indiana:** [www.in.gov/dol/](http://www.in.gov/dol/)
- **Tennessee:** [www.tn.gov/workforce/injuries-at-work.html](http://www.tn.gov/workforce/injuries-at-work.html)

### **Zero tolerance for fraud**

Fraud is when a person deliberately misrepresents or fails to disclose material information to receive benefits to which they are not entitled.

Fraud is a crime, and SFM pursues offenders.