

# Welcome to Blackboard Insurance and to Blackboard Customer Care Insurance Services, LLC (BBCIS)

In this FAQ, we're outlining some of the basics of our claims process. Please don't hesitate to reach out to us or to your agent with any additional questions you may have. Our contact information is found on pages 4 and 5 of this document.

#### FAQ for your Workers Compensation policy:

#### 1. What is Blackboard Customer Care Insurance Services, LLC (BCCIS)?

 BCCIS is an insurance agency within the Blackboard Insurance group of companies that is authorized to write Workers Compensation insurance on behalf of Argonaut Insurance Company and Argonaut Midwest Insurance Company (collectively the Argo Insurers).

#### 2. What is the role of Blackboard Insurance?

 Blackboard offers a suite of Middle Market insurance products and solutions including its Property and Casualty Commercial Insurance Package and, separately, Workers Compensation products written on the Argo Insurers' behalf by BCCIS.

#### 3. Who is Argonaut Insurance (Argo Insurers)?

- Argonaut Insurance Company is the carrier for our Workers Compensation coverage, which means they underwrote the policy.
- In the claims process, the Argo Insurers will work closely with Blackboard Insurance and Sedgwick to provide claims oversight.

#### 4. Who is Sedgwick?

- Sedgwick is our administrator for the claims process, which means it will be involved in executing the claims process and working closely with our Blackboard Insurance Resolution Leads.
- Sedgwick also performs loss control surveys and premium audits in partnership with Blackboard's Resilience Engineering team. You may be contacted by Sedgwick employees for either of these services.

#### 5. What is the role of Blackboard Insurance Resolution Leads?

 The Blackboard Insurance Resolution Leads work on behalf of Blackboard with the Argo Insurers and Sedgwick to help meet your claim needs. Their goal is to resolve the claims as efficiently and fairly as possible.

### 6. What is the role of Blackboard Insurance Resilience Engineering Leads?

 The Blackboard Insurance Resilience Engineering Leads are experienced loss control experts who perform site visits, training and consultations as part of your Blackboard service offering. They are here to help you identify and fend off threats to your business, so you can reach your full potential.

## 7. What is the role of the Claims Representative?

• Your Claims Representative is appointed by Sedgwick and their role is to manage the Workers Compensation claim from beginning to end. Sedgwick will reach out to you

directly if it has any questions or concerns, once you submit your first notice of loss (FNOL).

# 8. Who do I reach out to with questions?

- If you need any assistance finding the state required posting notices for your locations, or have general questions about Workers Compensation claims, please reach out to Morgan Smith, our Blackboard Insurance Workers Compensation Resolution Lead: <u>morgan.smith@blackboardinsurance.com</u>.
- For any questions about loss control surveys or services, please email resilience@blackboardinsurance.com.

# 9. Who do I reach out to for loss runs?

 For a loss run for any or all of your lines of business, please reach out to Nicole Beim, our Blackboard Insurance Resolution Coordinator: <u>nicole.beim@blackboardinsurance.com</u>.

# 10. Here's some information on resources available to you:

- o (Mandatory) Where can I find the state required posting notices for my locations?
  - To download the state required posting notices for your insured locations, please access the virtual claims kit at the link on page 4.
  - Please make sure the posting notices are printed and displayed at every location in a place where they are visible to your employees. <u>This is mandatory.</u>
  - Please make sure to review the state compliance notices available in the same location on the website.

# • (CO, GA, TN, PA, VA) Where can I find my medical provider panels?

- If you have a covered location in Colorado, Georgia, Tennessee, Pennsylvania or Virginia, please reach out to the Blackboard Insurance Resolution Lead to secure the medical provider panels for each state and location.
- (CA) I have locations in California. How do I set up our Medical Provider Network (MPN)?

# Posting Notices:

- You will need to post the DWC7 poster (required) in English and Spanish in a conspicuous location (your break room is best) at every site where the employer operates business in California. These notices can be found in the CA Claims Kit by clicking the link found below.
- You must fill in the policy effective date in the "MPN effective date" field and post the mandatory DWC7 notice **one day prior** to the MPN effective date.

# • The New Hire Notice:

• You must provide the notice at the time of hire to any new employee hired after the MPN effective date. You will need to complete the policy effective date in the "MPN effective date" and provide guidance on employer contact information in both Spanish and English.

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- As-Needed Notices:
  - The Physician Pre-Designation form is a requirement, but only needs to be provided upon request from an employee. You should keep copies of this notice available in the event a request is made.
  - The DWC1 form must be provided to an injured employee at the time of injury.
  - For a complete list of providers in your area, go to <u>www.SedgwickProviders.com/CAMPN2</u>, click on address search then type:
    - Insured's address
      - Search for 15 or 30 mile radius
      - Select provider type
      - Click to find providers

## 11. Here's what you should do in the event of a claim:

- How do I report a claim?
  - Reporting a claim is easy and you have the following options that are available 24/7:
    - Web: click <u>here</u> or visit <u>https://intake.sedgwick.com/u/argoblackboardinsurance/intake</u>
      Password: Blackboard
    - Email: claims@blackboardinsurance.com
    - **Phone Reporting & Nurse 24/7 Reporting / Triage:** 877-347-8475 (to be used by the injured worker or his/her direct supervisor)
    - Fax: 833-410-9657
    - Workers Compensation Crisis Care Program: 800-325-9507 (only to be used in serious emergencies where an on-site nurse is needed for care)
  - If you plan to use email or fax to report a claim, please note that you must complete and send the Workers Compensation claim form available <u>here</u> and at the link on page 4.

## • Once a claim is reported, what should the employer and injured worker expect?

 A Sedgwick Claims Representative will be assigned to the claim within 48 hours. The Claims Representative will be in contact to gather additional information about the claim and help the injured worker secure medical care as needed.

### • What is Nurse 24/7 Reporting / Triage?

- This is a clinical consultation service available 24/7 and staffed by registered nurses who can provide medical assessment and care recommendations for new work-related injuries or illnesses. You can call the number above for incident reporting, employee / injured worker assessment and recommendations.
  - If self-care is recommended, the employee / injured worker has the option to call a nurse back for follow up
  - If employee / injured worker agrees to a telemedicine appointment, the nurse provides them with instructions regarding set up of the telemedicine visit and follows-up post call
  - If provider care is recommended, nurse schedules appointment and faxes the nurse report

- <u>Do not use this service if the employee / injured worker has already sought</u> <u>treatment or for a 911 emergency situation (examples include but are not</u> <u>limited to difficulty breathing, chest pain, heavy bleeding, loss of</u> <u>consciousness).</u>
- Where can I help the employee / injured worker find a doctor, pharmacy cards, crisis nurse case manager, etc.?
  - For any of the items listed below, please click on the link found below that will take you to the virtual claims kit:
    - A doctor to treat injured workers
    - Pharmacy Cards / First Fill Program
    - Crisis Nurse Case Manager Reporting and Information
    - Nurse 24/7 Triage

### • I am an employer, where do I go for updates on the status of the claim?

- You can find information on the status of the claim, available 24/7, in the Sedgwick viaOne platform (<u>https://viaone.sedgwickcms.net/</u>). If you are unable to access this platform, please get in touch with the Blackboard Workers Compensation Resolution Lead (info provided below)
- If you can't find the information you are looking for in viaOne, you should always reach out to your Sedgwick Claims Representative for assistance. In the event that you don't receive a timely response, please get in touch with the Blackboard Resolution Lead.
- I am an employee / injured worker, where can I go for updates on the status of my claim?
  - To obtain updates on the status of your claim, we recommend that you register for the mySedgwick portal (mySedgwick.com). You can find information for how to do so in the packet that you receive from Sedgwick after the claim is reported. If you're not able to find this, please get in touch with your Sedgwick Claims Representative.
- I am a broker, how do I access claim information?
  - You can find claim related information in Sedgwick's viaOne platform (<u>https://viaone.sedgwickcms.net/</u>). Please contact the Blackboard Insurance Workers Compensation Resolution Lead listed below.

To access state posting notices, medical provider panels, to set up your MPN or to complete the Workers Compensation claims form for a claims submission by email or fax, please click this box.

Or, type the following link in your browser <u>https://www.argolimited.com/claims/blackboard-customer-care/</u>.

For general questions or for help accessing state posting notices, medical provider panels or to set up your MPN, please get in touch with the Blackboard Insurance Workers Compensation Resolution Lead, Morgan Smith at morgan.smith@blackboardinsurance.com.

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For loss runs for any and all of your lines of business please get in touch with Blackboard Insurance Resolution Coordinator Nicole Beim at <u>nicole.beim@blackboardinsurance.com</u>.

For other questions such as billing, please reach out to Blackboard Insurance at together@blackboardinsurance.com.

### FAQ for all other policies from Blackboard Insurance:

### 1. Who is Sedgwick?

- Sedgwick is Blackboard Insurance's administrator for the claims process, which means they will be involved in executing the claims process outlined above and working closely with our Blackboard Insurance Resolution Leads.
- Sedgwick also performs loss control surveys and premium audits in partnership with Blackboard's Resilience Engineering team. You may be contacted by Sedgwick employees for either of these services.

## 2. What is the role of the Blackboard Insurance Resolution Lead?

 The Resolution Lead will serve as your single point of contact throughout the claims process and will work with you and the Sedgwick Claims Representatives to ensure your questions are addressed.

## 3. What is the role of Blackboard Insurance Resilience Engineering Leads?

 The Blackboard Insurance Resilience Engineering Leads are experienced loss control experts who perform site visits, training and consultations as part of your Blackboard service offering. They are here to help you identify and fend off threats to your business, so you can reach your full potential.

### 4. Where do I go for loss control resources?

 For any questions about loss control surveys or services, please email resilience@blackboardinsurance.com.

### 5. How do I report a loss?

- In the event of a non-Workers Compensation loss, please notify us:
  - By email: <u>claims@blackboardinsurance.com</u>
  - By phone: 877-347-8475

# Thank you for your business. We're here for you!

Blackboard Insurance is a division of American International Group. Admitted insurance provided by Blackboard Insurance Company. Surplus lines insurance sold only through licensed surplus lines producers. Not all policies and/or coverages are available in every jurisdiction. Commercial Package Property and Casualty insurance products offered by Blackboard Insurance Company. Workers Compensation insurance products produced and underwritten by Blackboard Customer Care Insurance Services, LLC on behalf of Argonaut Insurance Company and Argonaut Midwest Insurance Company.

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