Additional Resources

For information concerning claims administration or failure to obtain or maintain workers' compensation insurance:

Department of Business and Industry Division of Industrial Relations

Carson City 400 W King Street, Suite 400 Carson City, NV. 89703 (775)684-7270

Las Vegas 1301 N Green Valley Pkway, Ste. 200 Henderson, NV 89074 (702)486-9080

For information regarding occupational safety and health program development and implementation:

Safety Consultation & Training Section Website: <u>www.4safenv.state.nv.us</u> Toll Free: 877-4SAFENV

General workers' compensation Information: Website: www.dirweb.state.nv.us/WCSwcs.htm

Report Suspected Fraud Hotline: 1-800-266-8688



Carson City Office: 100 North Carson Street Carson City, Nevada 89701-4717 (775) 684-1100 Fax - (775) 684-1108

Reno Office: 5420 Kietzke Lane Suite 202 Reno, Nevada 89511 (775) 688-1818

Las Vegas Office: Grant Sawyer Bldg. 555 E. Washington Ave Suite 3900 Las Vegas, Nevada 89101 (702) 486-3420 Fax - (702) 486-3768







FREQUENTLY ASKED QUESTIONS

What is workers' compensation? Workers compensation is a no-fault insurance program in the State of Nevada paid for by the employer.

It provides benefits to employees who are injured on the job and protection for employers who have provided coverage at the time of the injury.

Which employers are required to provide workers' compensation insurance?

It is mandatory for an employer who has one or more employees to provide workers' compensation insurance coverage. **NRS 616A.110** details possible exceptions to this requirement.

How does workers' compensation

insurance provide for the employer? Nevada has an "exclusive remedy" detailed in state statutes. Employers are protected from any additional damages claimed by their employees because of an injury on the job.

What type of workers' compensation benefits are employees entitled to? Benefits may include: Medical Treatment Lost time compensation (Temporary Total/Permanent Disability) Permanent Partial Disability (PPD) Permanent Total Disability (PTD) Vocational Rehabilitation Dependent's benefits in the event of death Other claims-related benefits or expenses (e.g. mileage) Who can provide workers' compensation coverage in Nevada? A private insurance carrier licensed in Nevada Be certified by the Division of Insurance as selfinsured employer. Obtain insurance by becoming a member of an association of self-insured public or private employers. What must an employer provide under Nevada's workers' compensation laws?

- Workers' compensation insurance coverage
- Furnish a safe workplace with no hazards that may cause death or serious physical harm to employees.
- Provide immediate first aid to an injured employee (NRS 616C.085).
- Prominently display in your place of business the required informational posters and information.
- Have available at all times and all locations for inspection the workers' compensation policy or Commissioner certificates if self insured.

What are employer penalties for failing to obtain or maintain workers' compensation insurance?

- An administrative fine up to \$15,000.
- Appropriate premium penalties (forced to pay missed premium payments.
- Ordered to close business until insurance is obtained.
- Held financially responsible for all costs arising from a work related injury.
- In addition, may be subject to a criminal penalty (NRS 616D).

Workers' Compensation Fraud Unit

The Workers' Compensation Fraud Unit is responsible for the investigation of allegations related to claimant, employer, and provider fraud on behalf of the state and self-insured employers. This unit is also generally responsible for the investigation of any fraud related to the administration of workers' compensation.

Workers' Compensation Fraud Hotline: 1-800-266-8688

The Workers' Compensation Fraud Unit prosecutes all criminal violations pursuant to **NRS 616D**. These cases involve either employers who fail to obtain workers' compensation coverage for their employees or employees who submit fraudulent workers' compensation claims.