

THE STEPS OF A CLAIM

WITH TEXAS MUTUAL

When you buy workers' compensation with Texas Mutual, you're counting on us to be there if an employee is injured on the job. Our specialized and compassionate adjusters take that commitment seriously. Choosing Texas Mutual means we are there through every step.

1 REPORTING

Reporting is the first step in getting us to work for you. We'll gather claim details and assign an adjuster, who is your claim partner, to work with you and your injured employee.



Log in to texasmutual.com and select Report Injury.

2 GETTING CARE

Your employees should seek emergency care, if needed, or see an in-network physician. Our network of highly rated return-to-work specialists is also available to out-of-network policyholders.



Use our Texas Mutual Provider Directory app or click Find a Doctor or Pharmacy on our homepage.

3 RETURN TO WORK

You can help your injured employees get back on the job after a workplace injury with a return-to-work program. Plus, it helps save on claim costs and business expenses.



Our compassionate and specialized adjusters are there through every step of a claim.

4 RECOVERY

Showing compassion and encouraging your employees to get the care they need can improve outcomes and make a difference in their recovery.




Instill a workplace culture that addresses on-the-job injuries with a focus on compassion and empathy.

5 LONG-TERM SUCCESS






Encourage your employees to follow their treatment plan and take the steps to help maintain a safe workplace and prevent future incidents.



Take advantage of the free safety resources in your texasmutual.com account or call us at 844-WORKSAFE (967-5723).

See the role injured employees, employers and Texas Mutual play in a claim 

See how we all play a role in the claims process

	Injured Employee	Employer	Texas Mutual
<p>1</p>  <p>REPORTING</p>	<p>Report the injury to your supervisor as soon as possible.</p>	<p>Report the injury at texasmutual.com. We suggest reporting it as soon as possible. The law does allow up to eight days.</p>	<p>A specialized adjuster receives the report and will begin to gather any additional details needed to determine eligibility and benefits.</p>
<p>2</p>  <p>GETTING CARE</p>	<p>If it's an emergency, get care at the nearest facility. If not, use our online directory or mobile app to find a doctor. Your employer will tell you if you are required to see an in-network doctor.</p>	<p>Make sure your employee gets immediate care, if needed. Tell your employees about their network options.</p> <p>Visit texasmutual.com or use our mobile app to find a doctor. Your employees can see any of the primary care doctors.</p>	<p>We can help find a network provider or answer any questions about seeking treatment. We deliver benefits and ensure your employees receive the care they need.</p>
<p>3</p>  <p>RETURN TO WORK</p>	<p>Your doctor will let you know what you can safely do while you are recovering. Talk with them and your employer about your return to work options. Your adjuster will work directly with you, your employer and physician.</p>	<p>Your employee's doctor will let Texas Mutual know what activities are safe for your employee to do. With the doctor's guidance, provide your employee with modified job duties and talk to them about returning to work.</p>	<p>We work with both parties to create a plan that helps the employee get back to a productive life.</p>
<p>4</p>  <p>RECOVERY</p>	<p>We care about your recovery and helping you return to a productive life. Attend your appointments and follow your treatment plan. Your adjuster will follow up with you about ongoing care, if needed.</p>	<p>Continue to support them through modified duties and with open communication. Showing compassion can improve outcomes and make a difference in their recovery.</p>	<p>Your adjuster will stay in touch with the next steps, and may offer our Claims Assist Mobile App for your injured employee to track claim progress, benefits and resources.</p>
<p>5</p>  <p>LONG-TERM SUCCESS</p>	<p>As you return to work and to a productive life, keep your adjuster and employer informed of your progress.</p>	<p>Encourage your employees to follow their treatment plan and take the steps to help maintain a safe workplace to prevent future incidents.</p>	<p>We are invested in the well-being of your employees and your business. As your workers' comp provider, we're also your safety partner and can help make your business stronger.</p>

We protect businesses from the serious consequences of a workplace injury. To find more information about your claim and take advantage of free safety resources, log in to [texasmutual.com](https://www.texasmutual.com).