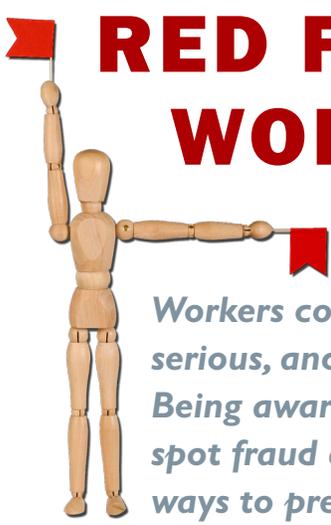


RED FLAGS OF WORK COMP FRAUD



Workers compensation fraud is serious, and it impacts all of us. Being aware of and learning to spot fraud are two of the best ways to prevent it.

NOT A TRAINED FRAUD INVESTIGATOR?

YOU'RE IN LUCK! There are common red flags to alert you to take a closer look for fraud.

The presence of one or more of these red flags does NOT prove fraud, but should encourage you to get more detail—dig a little deeper—by asking more questions. Remember, most workers compensation claims are legitimate. However, legitimate workers compensation claims can also contain red flags, so further investigation of red flags is important.

BE ALERT

Be alert to those incidents when:

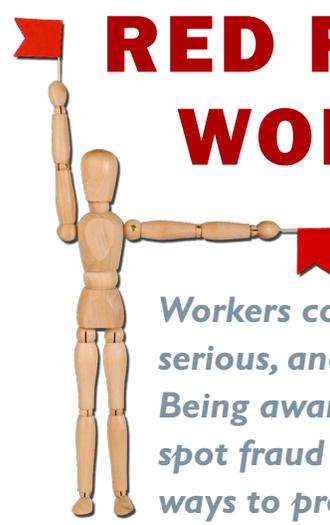
- the employee gives inconsistent descriptions, or details are vague or contradictory.
- there are no witnesses.
- it occurred late Friday afternoon or early Monday morning.
- it's not reported promptly, or there's an unexplained or unreasonable delay in reporting.
- it occurred in an area where the employee would not be normally.
- it occurred prior to a job termination, layoff, end of a project or something similar.

Be alert when the injured employee:

- can't be reached at home easily or regularly.
- has hobbies or pre-existing conditions that could cause a similar injury.
- has an extensive history of claims—work comp, property damage, liability, etc.
- has another job where the incident could have happened.
- has a history of absences or short-term employment.
- is new to the company.

If you spot something suspicious, contact **MEM'S FRAUD HOTLINE** immediately at **1.800.442.0592**. Our experts are committed to eliminating fraud, and trained to investigate appropriately.

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