

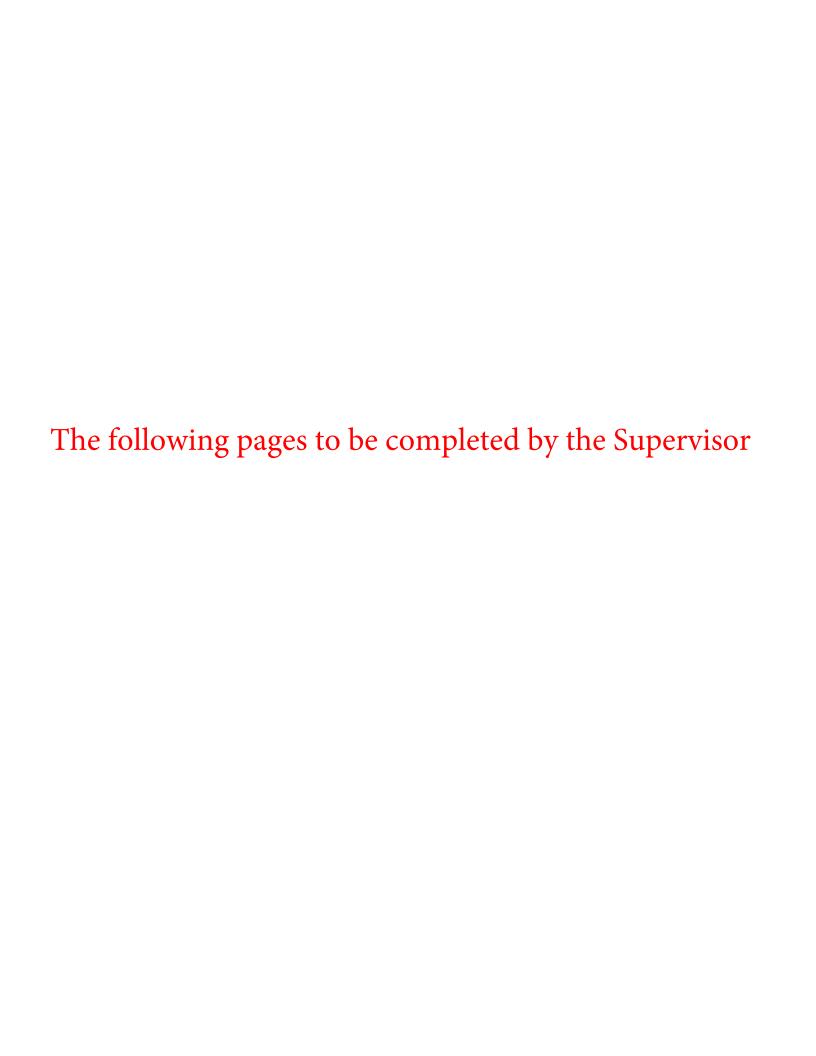
# Workers' Compensation New Injury Packet

# **Injured at work?**

Call the 24/7 Company Nurse for triage (888) 817-9282

If this is life threatening injury or illness, call 911 Immediately.





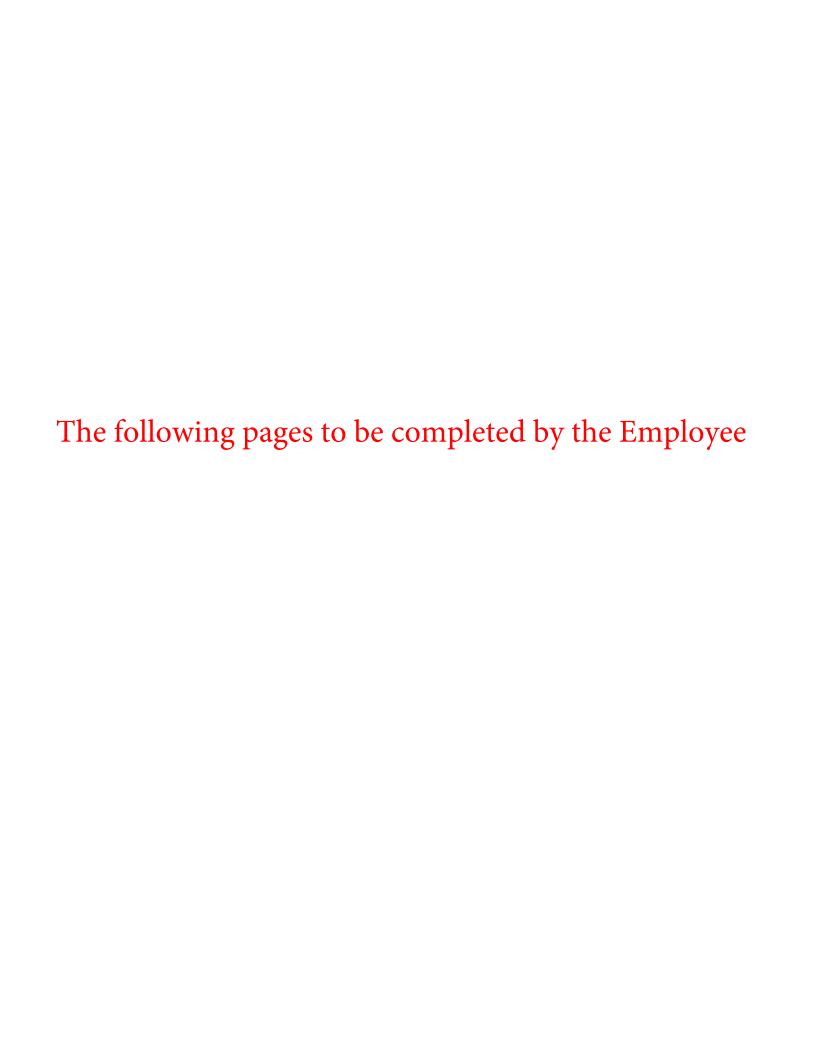
State of California Please complete in triplicate (type if possible) Mail two copies to:  EMPLOYER'S REPORT OF				OSHA CASE NO.	
OCCUPATIONAL INJURY OR ILLNESS					FATALITY
Any person who makes or causes to be knowingly false or fraudulent material material representation for the purpos denying workers compensation benef guilty of a felony.	statement or e of obtaining or	date of the incident <b>OR</b> requires me illness, the employer must file withi	o report within <b>five days</b> of knowledge every occupat edical treatment beyond first aid. If an employee subs in <b>five days</b> of knowledge an amended report indicat telephone or telegraph to the nearest office of the C	equently dies as a result of a previously report ting death. In addition, every serious injury, illr	ed injury or ness, or death
1. FIRM NAME				Ia. Policy Number	Please do not use
E 2. MAILING ADDRESS: (Number, Street, City, Zip)  M P					CASE NUMBER
3. LOCATION if different from Mailin	ng Address (Number,	Street, City and Zip)		3a. Location Code	OWNERSHIP
Y E 4. NATURE OF BUSINESS; e.g Paint R	ing contractor, wholesa	le grocer, sawmill, hotel, etc.		5. State unemployment insurance acct.no	
6. TYPE OF EMPLOYER:	rivate Sta	te County	City School District	Other Gov't, Specify:	INDUSTRY
7. DATE OF INJURY / ONSET OF ILLNESS (mm/dd/yy)	8. TIME INJURY/ILLI	<u> </u>	9. TIME EMPLOYEE BEGAN WORK	10. IF EMPLOYEE DIED, DATE OF DEATH (mm/dd/yy)	
)	LEAST ONE 12. DATE LAST WORKED (mm/dd/yy)		AMPM 13. DATE RETURNED TO WORK (mm/dd/yy)	14. IF STILL OFF WORK, CHECK THIS BOX:	OCCUPATION
15. PAID FULL DAYS WAGES FOR DATE OF NJURY OR LAST DAY WORKED? Yes No	16. SALARY BEING CO Yes	NO	17. DATE OF EMPLOYER'S KNOWLEDGE /NOTICE OINJURY/ILLNESS (mm/dd/yy)	F 18. DATE EMPLOYEE WAS PROVIDED CLAIM FORM FORM (mm/dd/yy)	SEX
19. SPECIFIC INJURY/ILLNESS AND PA	ART OF BODY AFFECTE	D, MEDICAL DIAGNOSIS if available, e.ç	g Second degree burns on right arm, tendonitis on left elk	oow, lead poisoning	AGE
N J 20. LOCATION WHERE EVENT OR EXP U R	OSURE OCCURRED (No	ımber, Street, City, Zip)	20a. COUNTY	21. ON EMPLOYER'S PREMISES?  Yes No	DAILY HOURS
22. DEPARTMENT WHERE EVENT OR	EXPOSURE OCCURRED	, e.g Shipping department, machine sh	op. 23. Other Workers injured Yes	or ill in this event?	DAYS PER WEEK
24. EQUIPMENT, MATERIALS AND	D CHEMICALS THE E	MPLOYEE WAS USING WHEN EV	ENT OR EXPOSURE OCCURRED, e.g Acetylene,	welding torch, farm tractor, scaffold	
	OYEE WAS PERFOR	MING WHEN EVENT OR EXPOSUR	RE OCCURRED, e.g Welding seams of metal forms	, loading boxes onto truck.	WEEKLY HOURS
L					WEEKLY WAGE
N and slipped on scrap material. As he fell		E OF EVENTS. SPECIFY OBJECT OR EX h weld, and burned right hand. USE SEPA	POSURE WHICH DIRECTLY PRODUCED THE INJURYIILLN RATE SHEET IF NECESSARY	NESS, e.g Worker stepped back to inspect work	
E S S					COUNTY
					NATURE OF INJURY
					PART OF BODY
while the information is being use	ed for occupational	safety and health purposes. Se	e used in a manner that protects the confident e CCR Title 8 14300.29 (b)(6)-(10) & 14300.35(b)		SOURCE
Note: Shaded boxes indicate confidenti	al employee information	n as listed in CCR Title 8 14300.35(b)(2	2)(E)2*.		
					EVENT
Е					SECONDARY SOURCE
P L O	35. OCCUPATION (R	egular job title, NO initials, abbrevia	ations or numbers)		
Y 8 37. EMPLOYEE USUALLY WORKS			37a. EMPLOYMENT STATUS regular, full-time part-time	37b. UNDER WHAT CLASS CODE OF YOUR POLICY WHERE WAGES ASSIGNED	-
E hours per day,	days per weel	total weekly hours	temporary seasonal		EXTENT OF INJURY
38. GROSS WAGES/SALARY	\$	per	39. OTHER PAYMENTS NOT REPORTED AS WAGES! Yes No	SALARY (e.g. tips, meals, overtime, bonuses, etc.)?	
Completed By (type or print)		Signature & Title	1		Date (mm/dd/yy)
Confidential information may be disci	osed only to the emplo	yee, former employee, or their perso	onal representative (CCR Title 8 14300.35), to others for sultant hired by the employer (CCR Title 8 14300.30).	r the purpose of processing a workers' compen	sation or other insurance
claim; and under certain circúmstance federal workplace safety agencies.	s to a public health of	r law enforcement agency or to a cor	nsultant hired by the employer (CCR Title 8 14300.30).	CCR Title 8 14300.40 requires provision upon i	equest to certain state and

FORM 5020 (Rev7) June 2002

#### **Supervisor's Accident Investigation Form**

<u>Instructions:</u> Supervisors shall use this form to report all reported work-related injuries, illnesses, or first aid events (which could have caused an injury or illness) – no matter how minor. This helps to identify and correct hazards before they cause serious injuries. This form shall be completed by Supervisors upon notice by the employee of a reported on the job injury, illness or "incident".

Type of work related incident reported:	☐ Injury	☐ Illness ☐ First Aid		
Date of incident:	Time of incident:	Other Employees involved in incident:  Yes No		
Injured Employee Name:		Date of Birth: Social Security No: xxx-xx-		
Injured Employees Address:		Telephone Number: ( )		
City:	State:	Zip code:		
(Check one) Male  Female				
Name body parts injured. (Describe in d	etail)			
What was the nature of the injury? (Desc	cribe in detail)			
Describe fully <b>how</b> the incident happene (Describe in detail)	d? What was employee do	ng prior to the incident? What equipment, tools being using?		
What was the cause of the incident? (Describe in detail)				
Where did the incident occur? (Location	address, department, stree	et, building, public place, etc.)		
Were safety regulations in place and use	d? If not, what was wrong	?		
Were there witnesses? If so, list:				
Recommended preventive action to take in the future to prevent reoccurrence:				
Employee seek medical attention?	Yes No			
	Doctors Name:			
	Hospital Name:			
	<u> </u>			
Supervisors name		Date		



#### Estado de California Departamento de Relaciones Industriales DIVISION DE COMPENSACIÓN AL TRABAJADOR

#### WORKERS' COMPENSATION CLAIM FORM (DWC 1)

**Employee:** Complete the "**Employee**" section and give the form to your employer. Keep a copy and mark it "**Employee's Temporary Receipt**" until you receive the signed and dated copy from your employer. You may call the Division of Workers' Compensation and hear recorded information at (800) 736-7401. An explanation of workers' compensation benefits is included in the Notice of Potential Eligibility, which is the cover sheet of this form. Detach and save this notice for future reference.

You should also have received a pamphlet from your employer describing workers' compensation benefits and the procedures to obtain them. You may receive written notices from your employer or its claims administrator about your claim. If your claims administrator offers to send you notices electronically, and you agree to receive these notices only by email, please provide your email address below and check the appropriate box. If you later decide you want to receive the notices by mail, you must inform your employer in writing.

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony.

#### PETITION DEL EMPLEADO PARA DE COMPENSACIÓN DEL TRABAJADOR (DWC 1)

Empleado: Complete la sección "Empleado" y entregue la forma a su empleador. Quédese con la copia designada "Recibo Temporal del Empleado" hasta que Ud. reciba la copia firmada y fechada de su empleador. Ud. puede llamar a la Division de Compensación al Trabajador al (800) 736-7401 para oir información gravada. Una explicación de los beneficios de compensación de trabajadores está incluido en la Notificación de Posible Elegibilidad, que es la hoja de portada de esta forma. Separe y guarde esta notificación como referencia para el futuro.

Ud. también debería haber recibido de su empleador un folleto describiendo los benficios de compensación al trabajador lesionado y los procedimientos para obtenerlos. Es posible que reciba notificaciones escritas de su empleador o de su administrador de reclamos sobre su reclamo. Si su administrador de reclamos ofrece enviarle notificaciones electrónicamente, y usted acepta recibir estas notificaciones solo por correo electrónico, por favor proporcione su dirección de correo electrónico abajo y marque la caja apropiada. Si usted decide después que quiere recibir las notificaciones por correo, usted debe de informar a su empleador por escrito.

Toda aquella persona que a propósito haga o cause que se produzca cualquier declaración o representación material falsa o fraudulenta con el fin de obtener o negar beneficios o pagos de compensación a trabajadores lesionados es culpable de un crimen mayor "felonia".

Employee—complete this section and see note above	•	complete esta sección y note la notación arriba.		
I. Name. Nombre Today's Date. Fecha de Hoy				
2. Home Address. Dirección Residencial.				
3. City. Ciudad.	State. Estado	Zip. Código Postal.		
4. Date of Injury. Fecha de la lesión (accidente).		Time of Injury. Hora en que ocurrióa.m	p.m.	
5. Address and description of where injury happened. Dirección/lugar dónde occurió el accidente.				
6. Describe injury and part of body affected. <i>Describa la lesión y j</i>	parte del cuerpo a	fectada		
7. Social Security Number. Número de Seguro Social del Emplead	lo			
		Marque si usted acepta recibir notificaciones sobre su reclamo sol	lo por correo	
		reo electrónico del empleado	·	
		claims administrator does not offer, an electronic service option. U ador de reclamos no le ofrece, una opción de servicio electrónico.	sted recibirá	
9. Signature of employee. <i>Firma del empleado</i> .	~	· ·		
Employer—complete this section and see note below. Emplead				
11. Address. Dirección.				
		a vez de la lesión o accidente		
13. Date claim form was provided to employee. Fecha en que se la	e entregó al emple	eado la petición		
14. Date employer received claim form. Fecha en que el empleado devolvió la petición al empleador				
15. Name and address of insurance carrier or adjusting agency. Nombre y dirección de la compañía de seguros o agencia adminstradora de seguros.				
16. Insurance Policy Number. El número de la póliza de Seguro.				
17. Signature of employer representative. Firma del representante del empleador.				
8. Title. <i>Título</i> . 19. Telephone. <i>Teléfono</i> .				
Employer: You are required to date this form and provide copies or claims administrator and to the employee, dependent or represe filed the claim within <u>one working day</u> of receipt of the form from SIGNING THIS FORM IS NOT AN ADMISSION OF LIABILIT	to your insurer entative who in the employee.	Empleador: Se requiere que Ud. feche esta forma y que provéa copia compañía de seguros, administrador de reclamos, o dependiente/repreclamos y al empleado que hayan presentado esta petición dentro de un día hábil desde el momento de haber sido recibida la forma del en	as a su resentante de el plazo de	
STORT OF THE PORT IS NOT THE TRANSPORT OF EIGHBEIT	. •	EL FIRMAR ESTA FORMA NO SIGNIFICA ADMISION DE RESPON	SABILIDAD	
Employer copy/Copia del Empleador Employee copy/Copia del Empleado Claims Administrator/Administrator de Reclamos Temporary Receipt/Recibo del Empleado				

# Workers' Compensation Claim Form (DWC 1) & Notice of Potential Eligibility Formulario de Reclamo de Compensación de Trabajadores (DWC 1) y Notificación de Posible Elegibilidad



If you are injured or become ill, either physically or mentally, because of your job, including injuries resulting from a workplace crime, you may be entitled to workers' compensation benefits. Use the attached form to file a workers' compensation claim with your employer. You should read all of the information below. Keep this sheet and all other papers for your records. You may be eligible for some or all of the benefits listed depending on the nature of your claim. If you file a claim, the claims administrator, who is responsible for handling your claim, must notify you within 14 days whether your claim is accepted or whether additional investigation is needed.

To file a claim, complete the "Employee" section of the form, keep one copy and give the rest to your employer. Do this right away to avoid problems with your claim. In some cases, benefits will not start until you inform your employer about your injury by filing a claim form. Describe your injury completely. Include every part of your body affected by the injury. If you mail the form to your employer, use first-class or certified mail. If you buy a return receipt, you will be able to prove that the claim form was mailed and when it was delivered. Within one working day after you file the claim form, your employer must complete the "Employer" section, give you a dated copy, keep one copy, and send one to the claims administrator.

Medical Care: Your claims administrator will pay for all reasonable and necessary medical care for your work injury or illness. Medical benefits are subject to approval and may include treatment by a doctor, hospital services, physical therapy, lab tests, x-rays, medicines, equipment and travel costs. Your claims administrator will pay the costs of approved medical services directly so you should never see a bill. There are limits on chiropractic, physical therapy, and other occupational therapy visits.

The Primary Treating Physician (PTP) is the doctor with the overall responsibility for treatment of your injury or illness.

- If you previously designated your personal physician or a medical group, you may see your personal physician or the medical group after you are injured.
- If your employer is using a medical provider network (MPN) or Health Care Organization (HCO), in most cases, you will be treated in the MPN or HCO unless you predesignated your personal physician or a medical group. An MPN is a group of health care providers who provide treatment to workers injured on the job. You should receive information from your employer if you are covered by an HCO or a MPN. Contact your employer for more information.
- If your employer is not using an MPN or HCO, in most cases, the claims
  administrator can choose the doctor who first treats you unless you
  predesignated your personal physician or a medical group.
- If your employer has not put up a poster describing your rights to workers' compensation, you may be able to be treated by your personal physician right after you are injured.

Within one working day after you file a claim form, your employer or the claims administrator must authorize up to \$10,000 in treatment for your injury, consistent with the applicable treating guidelines until the claim is accepted or rejected. If the employer or claims administrator does not authorize treatment right away, talk to your supervisor, someone else in management, or the claims administrator. Ask for treatment to be authorized right now, while waiting for a decision on your claim. If the employer or claims administrator will not authorize treatment, use your own health insurance to get medical care. Your health insurer will seek reimbursement from the claims administrator. If you do not have health insurance, there are doctors, clinics or hospitals that will treat you without immediate payment. They will seek reimbursement from the claims administrator.

#### **Switching to a Different Doctor as Your PTP:**

- If you are being treated in a Medical Provider Network (MPN), you may switch to other doctors within the MPN after the first visit.
- If you are being treated in a Health Care Organization (HCO), you may switch at least one time to another doctor within the HCO. You may switch to a doctor outside the HCO 90 or 180 days after your injury is reported to your employer (depending on whether you are covered by employerprovided health insurance).
- If you are not being treated in an MPN or HCO and did not predesignate, you may switch to a new doctor one time during the first 30 days after your injury is reported to your employer. Contact the claims administrator to switch doctors. After 30 days, you may switch to a doctor of your choice if

Si Ud. se lesiona o se enferma, ya sea físicamente o mentalmente, debido a su trabajo, incluyendo lesiones que resulten de un crimen en el lugar de trabajo, es posible que Ud. tenga derecho a beneficios de compensación de trabajadores. Utilice el formulario adjunto para presentar un reclamo de compensación de trabajadores con su empleador. Ud. debe leer toda la información a continuación. Guarde esta hoja y todos los demás documentos para sus archivos. Es posible que usted reúna los requisitos para todos los beneficios, o parte de éstos, que se enumeran dependiendo de la índole de su reclamo. Si usted presenta un reclamo, l administrador de reclamos, quien es responsable por el manejo de su reclamo, debe notificarle dentro de 14 días si se acepta su reclamo o si se necesita investigación adicional.

Para presentar un reclamo, llene la sección del formulario designada para el "Empleado," guarde una copia, y déle el resto a su empleador. Haga esto de inmediato para evitar problemas con su reclamo. En algunos casos, los beneficios no se iniciarán hasta que usted le informe a su empleador acerca de su lesión mediante la presentación de un formulario de reclamo. Describa su lesión por completo. Incluya cada parte de su cuerpo afectada por la lesión. Si usted le envía por correo el formulario a su empleador, utilice primera clase o correo certificado. Si usted compra un acuse de recibo, usted podrá demostrar que el formulario de reclamo fue enviado por correo y cuando fue entregado. Dentro de un día laboral después de presentar el formulario de reclamo, su empleador debe completar la sección designada para el "Empleador," le dará a Ud. una copia fechada, guardará una copia, y enviará una al administrador de reclamos.

Atención Médica: Su administrador de reclamos pagará por toda la atención médica razonable y necesaria para su lesión o enfermedad relacionada con el trabajo. Los beneficios médicos están sujetos a la aprobación y pueden incluir tratamiento por parte de un médico, los servicios de hospital, la terapia física, los análisis de laboratorio, las medicinas, equipos y gastos de viaje. Su administrador de reclamos pagará directamente los costos de los servicios médicos aprobados de manera que usted nunca verá una factura. Hay límites en terapia quiropráctica, física y otras visitas de terapia ocupacional.

El Médico Primario que le Atiende (*Primary Treating Physician- PTP*) es el médico con la responsabilidad total para tratar su lesión o enfermedad.

- Si usted designó previamente a su médico personal o a un grupo médico, usted podrá ver a su médico personal o grupo médico después de lesionarse.
- Si su empleador está utilizando una red de proveedores médicos (Medical Provider Network- MPN) o una Organización de Cuidado Médico (Health Care Organization- HCO), en la mayoría de los casos, usted será tratado en la MPN o HCO a menos que usted hizo una designación previa de su médico personal o grupo médico. Una MPN es un grupo de proveedores de asistencia médica quien da tratamiento a los trabajadores lesionados en el trabajo. Usted debe recibir información de su empleador si su tratamiento es cubierto por una HCO o una MPN. Hable con su empleador para más información
- Si su empleador no está utilizando una MPN o HCO, en la mayoría de los casos, el administrador de reclamos puede elegir el médico que lo atiende primero a menos de que usted hizo una designación previa de su médico personal o grupo médico.
- Si su empleador no ha colocado un cartel describiendo sus derechos para la compensación de trabajadores, Ud. puede ser tratado por su médico personal inmediatamente después de lesionarse.

Dentro de un día laboral después de que Ud. Presente un formulario de reclamo, su empleador o el administrador de reclamos debe autorizar hasta \$10000 en tratamiento para su lesión, de acuerdo con las pautas de tratamiento aplicables, hasta que el reclamo sea aceptado o rechazado. Si el empleador o administrador de reclamos no autoriza el tratamiento de inmediato, hable con su supervisor, alguien más en la gerencia, o con el administrador de reclamos. Pida que el tratamiento sea autorizado ya mismo, mientras espera una decisión sobre su reclamo. Si el empleador o administrador de reclamos no autoriza el tratamiento, utilice su propio seguro médico para recibir atención médica. Su compañía de seguro médico buscará reembolso del administrador de reclamos. Si usted no tiene seguro médico, hay médicos, clínicas u hospitales que lo tratarán sin pago inmediato. Ellos buscarán reembolso del administrador de reclamos.

#### Cambiando a otro Médico Primario o PTP:

• Si usted está recibiendo tratamiento en una Red de Proveedores Médicos

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your employer or the claims administrator has not created or selected an MPN

<u>Disclosure of Medical Records</u>: After you make a claim for workers' compensation benefits, your medical records will not have the same level of privacy that you usually expect. If you don't agree to voluntarily release medical records, a workers' compensation judge may decide what records will be released. If you request privacy, the judge may "seal" (keep private) certain medical records.

<u>Problems with Medical Care and Medical Reports</u>: At some point during your claim, you might disagree with your PTP about what treatment is necessary. If this happens, you can switch to other doctors as described above. If you cannot reach agreement with another doctor, the steps to take depend on whether you are receiving care in an MPN, HCO, or neither. For more information, see "Learn More About Workers' Compensation," below.

If the claims administrator denies treatment recommended by your PTP, you may request independent medical review (IMR) using the request form included with the claims administrator's written decision to deny treatment. The IMR process is similar to the group health IMR process, and takes approximately 40 (or fewer) days to arrive at a determination so that appropriate treatment can be given. Your attorney or your physician may assist you in the IMR process. IMR is not available to resolve disputes over matters other than the medical necessity of a particular treatment requested by your physician.

If you disagree with your PTP on matters other than treatment, such as the cause of your injury or how severe the injury is, you can switch to other doctors as described above. If you cannot reach agreement with another doctor, notify the claims administrator in writing as soon as possible. In some cases, you risk losing the right to challenge your PTP's opinion unless you do this promptly. If you do not have an attorney, the claims administrator must send you instructions on how to be seen by a doctor called a qualified medical evaluator (QME) to help resolve the dispute. If you have an attorney, the claims administrator may try to reach agreement with your attorney on a doctor called an agreed medical evaluator (AME). If the claims administrator disagrees with your PTP on matters other than treatment, the claims administrator can require you to be seen by a QME or AME.

Payment for Temporary Disability (Lost Wages): If you can't work while you are recovering from a job injury or illness, you may receive temporary disability payments for a limited period. These payments may change or stop when your doctor says you are able to return to work. These benefits are tax-free. Temporary disability payments are two-thirds of your average weekly pay, within minimums and maximums set by state law. Payments are not made for the first three days you are off the job unless you are hospitalized overnight or cannot work for more than 14 days.

Stay at Work or Return to Work: Being injured does not mean you must stop working. If you can continue working, you should. If not, it is important to go back to work with your current employer as soon as you are medically able. Studies show that the longer you are off work, the harder it is to get back to your original job and wages. While you are recovering, your PTP, your employer (supervisors or others in management), the claims administrator, and your attorney (if you have one) will work with you to decide how you will stay at work or return to work and what work you will do. Actively communicate with your PTP, your employer, and the claims administrator about the work you did before you were injured, your medical condition and the kinds of work you can do now, and the kinds of work that your employer could make available to you.

Payment for Permanent Disability: If a doctor says you have not recovered completely from your injury and you will always be limited in the work you can do, you may receive additional payments. The amount will depend on the type of injury, extent of impairment, your age, occupation, date of injury, and your wages before you were injured.

<u>Supplemental Job Displacement Benefit (SJDB)</u>: If you were injured on or after 1/1/04, and your injury results in a permanent disability and your employer does not offer regular, modified, or alternative work, you may qualify for a nontransferable voucher payable for retraining and/or skill enhancement. If you qualify, the claims administrator will pay the costs up to the maximum set by state law.

**Death Benefits:** If the injury or illness causes death, payments may be made to a

- (Medical Provider Network- MPN), usted puede cambiar a otros médicos dentro de la MPN después de la primera visita.
- Si usted está recibiendo tratamiento en un Organización de Cuidado Médico (Healthcare Organization- HCO), es posible cambiar al menos una vez a otro médico dentro de la HCO. Usted puede cambiar a un médico fuera de la HCO 90 o 180 días después de que su lesión es reportada a su empleador (dependiendo de si usted está cubierto por un seguro médico proporcionado por su empleador).
- Si usted no está recibiendo tratamiento en una MPN o HCO y no hizo una designación previa, usted puede cambiar a un nuevo médico una vez durante los primeros 30 días después de que su lesión es reportada a su empleador. Póngase en contacto con el administrador de reclamos para cambiar de médico. Después de 30 días, puede cambiar a un médico de su elección si su empleador o el administrador de reclamos no ha creado o seleccionado una MPN.

<u>Divulgación de Expedientes Médicos</u>: Después de que Ud. presente un reclamo para beneficios de compensación de trabajadores, sus expedientes médicos no tendrán el mismo nivel de privacidad que usted normalmente espera. Si Ud. no está de acuerdo en divulgar voluntariamente los expedientes médicos, un juez de compensación de trabajadores posiblemente decida qué expedientes serán revelados. Si usted solicita privacidad, es posible que el juez "selle" (mantenga privados) ciertos expedientes médicos.

Problemas con la Atención Médica y los Informes Médicos: En algún momento durante su reclamo, podría estar en desacuerdo con su *PTP* sobre qué tratamiento es necesario. Si esto sucede, usted puede cambiar a otros médicos como se describe anteriormente. Si no puede llegar a un acuerdo con otro médico, los pasos a seguir dependen de si usted está recibiendo atención en una *MPN*, *HCO* o ninguna de las dos. Para más información, consulte la sección "Aprenda Más Sobre la Compensación de Trabajadores," a continuación.

Si el administrador de reclamos niega el tratamiento recomendado por su *PTP*, puede solicitar una revisión médica independiente (*Independent Medical Review-IMR*), utilizando el formulario de solicitud que se incluye con la decisión por escrito del administrador de reclamos negando el tratamiento. El proceso de la *IMR* es parecido al proceso de la *IMR* de un seguro médico colectivo, y tarda aproximadamente 40 (o menos) días para llegar a una determinación de manera que se pueda dar un tratamiento apropiado. Su abogado o su médico le pueden ayudar en el proceso de la *IMR*. La *IMR* no está disponible para resolver disputas sobre cuestiones aparte de la necesidad médica de un tratamiento particular solicitado por su médico.

Si no está de acuerdo con su *PTP* en cuestiones aparte del tratamiento, como la causa de su lesión o la gravedad de la lesión, usted puede cambiar a otros médicos como se describe anteriormente. Si no puede llegar a un acuerdo con otro médico, notifique al administrador de reclamos por escrito tan pronto como sea posible. En algunos casos, usted arriesg perder el derecho a objetar a la opinión de su *PTP* a menos que hace esto de inmediato. Si usted no tiene un abogado, el administrador de reclamos debe enviarle instrucciones para ser evaluado por un médico llamado un evaluador médico calificado (*Qualified Medical Evaluator-QME*) para ayudar a resolver la disputa. Si usted tiene un abogado, el administrador de reclamos puede tratar de llegar a un acuerdo con su abogado sobre un médico llamado un evaluador médico acordado (*Agreed Medical Evaluator-AME*). Si el administrador de reclamos no está de acuerdo con su *PTP* sobre asuntos aparte del tratamiento, el administrador de reclamos puede exigirle que sea atendido por un *QME* o *AME*.

Pago por Incapacidad Temporal (Sueldos Perdidos): Si Ud. no puede trabajar, mientras se está recuperando de una lesión o enfermedad relacionada con el trabajo, Ud. puede recibir pagos por incapacidad temporal por un periodo limitado. Estos pagos pueden cambiar o parar cuando su médico diga que Ud. está en condiciones de regresar a trabajar. Estos beneficios son libres de impuestos. Los pagos por incapacidad temporal son dos tercios de su pago semanal promedio, con cantidades mínimas y máximas establecidas por las leyes estales. Los pagos no se hacen durante los primeros tres días en que Ud. no trabaje, a menos que Ud. sea hospitalizado una noche o no puede trabajar durante más de 14 días.

**Permanezca en el Trabajo o Regreso al Trabajo:** Estar lesionado no significa que usted debe dejar de trabajar. Si usted puede seguir trabajando, usted debe hacerlo. Si no es así, es importante regresar a trabajar con su empleador actual tan

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spouse and other relatives or household members who were financially dependent on the deceased worker.

<u>It is illegal for your employer</u> to punish or fire you for having a job injury or illness, for filing a claim, or testifying in another person's workers' compensation case (Labor Code 132a). If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

Resolving Problems or Disputes: You have the right to disagree with decisions affecting your claim. If you have a disagreement, contact your employer or claims administrator first to see if you can resolve it. If you are not receiving benefits, you may be able to get State Disability Insurance (SDI) or unemployment insurance (UI) benefits. Call the state Employment Development Department at (800) 480-3287 or (866) 333-4606, or go to their website at www.edd.ca.gov.

You Can Contact an Information & Assistance (I&A) Officer: State I&A officers answer questions, help injured workers, provide forms, and help resolve problems. Some I&A officers hold workshops for injured workers. To obtain important information about the workers' compensation claims process and your rights and obligations, go to www.dwc.ca.gov or contact an I&A officer of the state Division of Workers' Compensation. You can also hear recorded information and a list of local I&A offices by calling (800) 736-7401.

You can consult with an attorney. Most attorneys offer one free consultation. If you decide to hire an attorney, his or her fee will be taken out of some of your benefits. For names of workers' compensation attorneys, call the State Bar of California at (415) 538-2120 or go to their website at www.californiaspecialist.org.

Learn More About Workers' Compensation: For more information about the workers' compensation claims process, go to www.dwc.ca.gov. At the website, you can access a useful booklet, "Workers' Compensation in California: A Guidebook for Injured Workers." You can also contact an Information & Assistance Officer (above), or hear recorded information by calling 1-800-736-7401.

pronto como usted pueda medicamente hacerlo. Los estudios demuestran que entre más tiempo esté fuera del trabajo, más difícil es regresar a su trabajo original y a sus salarios. Mientras se está recuperando, su *PTP*, su empleador (supervisores u otras personas en la gerencia), el administrador de reclamos, y su abogado (si tiene uno) trabajarán con usted para decidir cómo va a permanecer en el trabajo o regresar al trabajo y qué trabajo hará. Comuníquese de manera activa con su *PTP*, su empleador y el administrador de reclamos sobre el trabajo que hizo antes de lesionarse, su condición médica y los tipos de trabajo que usted puede hacer ahora y los tipos de trabajo que su empleador podría poner a su disposición.

Pago por Incapacidad Permanente: Si un médico dice que no se ha recuperado completamente de su lesión y siempre será limitado en el trabajo que puede hacer, es posible que Ud. reciba pagos adicionales. La cantidad dependerá de la clase de lesión, grado de deterioro, su edad, ocupación, fecha de la lesión y sus salarios antes de lesionarse.

Beneficio Suplementario por Desplazamiento de Trabajo (Supplemental Job Displacement Benefit- SJDB): Si Ud. se lesionó en o después del 1/1/04, y su lesión resulta en una incapacidad permanente y su empleador no ofrece un trabajo regular, modificado, o alternativo, usted podría cumplir los requisitos para recibir un vale no-transferible pagadero a una escuela para recibir un nuevo un curso de reentrenamiento y/o mejorar su habilidad. Si Ud. cumple los requisios, el administrador de reclamos pagará los gastos hasta un máximo establecido por las leyes estatales.

Beneficios por Muerte: Si la lesión o enfermedad causa la muerte, es posible que los pagos se hagan a un cónyuge y otros parientes o a las personas que viven en el hogar que dependían económicamente del trabajador difunto.

Es ilegal que su empleador le castigue o despida por sufrir una lesión o enfermedad laboral, por presentar un reclamo o por testificar en el caso de compensación de trabajadores de otra persona. (Código Laboral, sección 132a.) De ser probado, usted puede recibir pagos por pérdida de sueldos, reposición del trabajo, aumento de beneficios y gastos hasta los límites establecidos por el estado.

Resolviendo problemas o disputas: Ud. tiene derecho a no estar de acuerdo con las decisiones que afecten su reclamo. Si Ud. tiene un desacuerdo, primero comuníquese con su empleador o administrador de reclamos para ver si usted puede resolverlo. Si usted no está recibiendo beneficios, es posible que Ud. pueda obtener beneficios del Seguro Estatalde Incapacidad (State Disability Insurance-SDI) o beneficios del desempleo (Unemployment Insurance-UI). Llame al Departamento del Desarrollo del Empleo estatal al (800) 480-3287 o (866) 333-4606, o visite su página Web en www.edd.ca.gov.

Puede Contactar a un Oficial de Información y Asistencia (Information & Assistance- I&A): Los Oficiales de Información y Asistencia (I&A) estatal contestan preguntas, ayudan a los trabajadores lesionados, proporcionan formularios y ayudan a resolver problemas. Algunos oficiales de I&A tienen talleres para trabajadores lesionados. Para obtener información importante sobre el proceso de la compensación de trabajadores y sus derechos y obligaciones, vaya a www.dwc.ca.gov o comuníquese con un oficial de información y asistencia de la División Estatal de Compensación de Trabajadores. También puede escuchar información grabada y una lista de las oficinas de I&A locales llamando al (800) 736-7401.

<u>Ud. puede consultar con un abogado</u>. La mayoría de los abogados ofrecen una consulta gratis. Si Ud. decide contratar a un abogado, los honorarios serán tomados de algunos de sus beneficios. Para obtener nombres de abogados de compensación de trabajadores, llame a la Asociación Estatal de Abogados de California (*State Bar*) al (415) 538-2120, o consulte su página Web en www.californiaspecialist.org.

Aprenda Más Sobre la Compensación de Trabajadores: Para obtener más información sobre el proceso de reclamos del programa de compensación de trabajadores, vaya a www.dwc.ca.gov. En la página Web, podrá acceder a un folleto útil, "Compensación del Trabajador de California: Una Guía para Trabajadores Lesionados." También puede contactar a un oficial de Información y Asistencia (arriba), o escuchar información grabada llamando al 1-800-736-7401.

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# Employee's Report of Injury Form (To complete by the employee)

Employee's name:		_Male Female
Date of birth:/	Home telephone # (	)
Home address:		
City:	State:	Zip Code:
Present classification:		
Location of accident:		
Date of accident:	Time of accide	ent:
Describe fully how accident occurred: (accident):	, <u> </u>	·
Describe bodily injury sustained (be sp		
Recommendation on how to prevent th	nis accident from recurring:	
Name of supervisor:		Phone#
Name(s) of witness(es):		Phone#
When did you report the accident to yo		
Who did you report the injury to?		
Do you require medical attention? Yes:	: No: Maybe	:
Name of your treating physician:	Pho	one#
Signature of employee:	Date	9:



Accident Witness Statement (To be completed by Accident Witness)

Injured employee's name:					
Name of witness:	ness:Phone #				
Job title of witness:					
Home address of witness:					
City:	State:	Zip Code:			
Location of accident:					
	Time of accident:				
Describe fully how accident occurred: (incaccident):	•	,			
Describe bodily injury sustained (be speci	ific about body part(s) affect	ed):			
Recommendation on how to prevent this	accident from recurring:				
Name of Witnesses Supervisor:					
Signature of Witness:		Date:			



# Complete Written Employee Notification PRISM MPN

MPN Identification Number:

#### **CareWorks Managed Care Services, Inc.**

8855 Haven Avenue Rancho Cucamonga, CA 91730 Toll Free (800) 544-8150 Fax: (888) 620-6921

email: info@prismmpn.prismrisk.gov

# **Access to Medical Care**

This brochure contains important information on how to access the PRISM MPN:

- · Find out if you are covered
- · Access medical care
- · Learn about continuity of care
- Choose your own physician
- Transfer into the PRISM MPN
- Contact PRISM MPN



# **Welcome to PRISM MPN**

Your employer has elected to provide you with the choice of a broad scope of medical services for work-related injuries and illnesses by implementing a Medical Provider Network (MPN), called PRISM MPN. PRISM MPN delivers quality medical care through your choice of a provider who is part of an exclusive network of healthcare providers, each of whom possess a deep understanding of the California workers' compensation system and the impact their decisions have on you. Your employer has received the approval from the State of California to cover your workers' compensation medical care needs through the PRISM MPN. You are automatically covered by the PRISM MPN if your date of injury or illness is on or after your employer's MPN implementation date and if you have not properly pre-designated a personal physician prior to your injury or illness.

#### **Initial Care**

In case of an emergency, you should call 911 or go to the closest emergency room.

If you are unable to reach your supervisor or employer, please contact Careworks Managed Care Services, Inc. For non- emergency services, the MPN must ensure that you are provided an appointment for initial treatment within 3 business days of your employer's or MPN receipt of request for treatment within the MPN.

#### Subsequent Care

If you still need treatment following your initial evaluation, you may be treated by a physician of your choice, or the initial physician may refer you to a medically and geographically appropriate specialist within the network who can provide the appropriate treatment for your injury or condition. Your employer is required to provide you with at least three physicians of each specialty expected to treat common injuries experienced by injured employees based on your occupation or industry. These physicians will be available within 30 minutes or 15 miles of your workplace or residence and specialists will be available within 60 minutes or 30 miles of your residence or workplace. For a directory of providers, please visit prismmpn.prismrisk.gov or call Careworks Managed Care Services, Inc. Patient Services.

#### **Emergency Care**

In an emergency, defined as a medical condition starting with the sudden onset of severe symptoms that without immediate medical attention could place your health in serious jeopardy, go to the nearest healthcare provider regardless of whether they are a PRISM MPN participant. If your injury is work-related, advise your emergency care provider to contact PRISM MPN to arrange for a transfer of your care to a PRISM MPN provider at the medically appropriate time.

#### Hospital and Specialty Care

Your primary treating provider in the PRISM MPN can make all of the necessary arrangements and referrals for specialists, inpatient hospital, outpatient surgery center services, and ancillary care services.

#### Choosing a Treating Physician

If you still require treatment after your initial evaluation with your employer's designated provider, you may access the PRISM MPN Directory and select an appropriate physician of your choice who can provide the necessary treatment for your condition or illness. For assistance determining physician options, please contact the Medical Access Assistant at Careworks Managed Care Services, Inc. or discuss your options with your initial care provider. Physicians who provide only

tele-health services will not be counted when determining if an MPN has met access standards, if the injured covered employee does not consent to see the tele-health physician. The physician, who provides only tele-health services or also provides services at a physical location and tele-health, will be counted when determining if an MPN has met access standards, if the injured covered employee consents to see the tele-health physician. The physician, who provides only tele-health services or also provides services at a physical location and tele-health, will not be counted when determining if an MPN has met access standards, if the injured covered employee retracts consent to received

tele-health services prior to delivery of tele-health treatment. The physician who provides both physical location and tele-health services will be counted under the access standards if the physician's physical location is within the required access standards in accordance with 8 CCR §9767.5(a)(1) and (a)(2).

#### **Changing Primary Treating Physician**

If you find it necessary to change your treating physician and it is determined that you require ongoing medical care for your injury or illness, you may select a new physician from the PRISM MPN Directory and schedule an appointment. Once your appointment is scheduled, immediately contact Careworks Managed Care Services, Inc. Patient Services who will then coordinate the transfer of your medical records to your new provider.

#### **Scheduling Appointments**

If you are having difficulty scheduling an appointment with your initial provider or subsequent provider, please contact the Medical Access Assistant at Careworks Managed Care Services, Inc. or your Claims Examiner.

#### Obtaining a Specialist Referral

If you continue to require medical treatment for your injury or illness, there are alternatives for obtaining a referral to a specialist:

- Your primary treating provider in the PRISM MPN can make all the necessary arrangements for referrals to a specialist. This referral will be made within the network or outside of the network if needed.
- You may select an appropriate specialist by accessing the PRISM MPN Directory.
- You may contact the Medical Access Assistants in the Careworks Managed Care Services, Inc. Patient Services who can help coordinate necessary arrangements.

If your primary treating provider makes a referral to a type of specialist not included in the network, you may select a specialist from outside the network. For non-emergency specialist services, the MPN must ensure that you are provided an appointment within 20 business days of your employer's or MPN receipt of a referral to a specialist within the MPN.

#### **Continuity of Care**

What if I am being treated by a PRISM MPN doctor and the doctor leaves PRISM MPN?

Your employer has a written "Continuity of Care" Policy that may allow you to continue treatment with your doctor if your doctor is no longer actively participating in PRISM MPN.

If you are being treated for a work-related injury in the PRISM MPN and your doctor no longer has a contract with PRISM MPN, your doctor may



be allowed to continue to treat you if your injury or illness meets one of the following conditions:

- (Acute) A medical condition that includes a sudden onset of symptoms that require prompt care and has a duration of less than 90 days.
- (Serious or Chronic) Your injury or illness is one that is serious
  and continues for at least 90 days without full cure or worsens and
  requires ongoing treatment. You may be allowed to be treated by
  your current treating doctor for up to one year, until a safe transfer
  of care can be made.
- (Terminal) You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- (Pending Surgery) You already have a surgery or other procedure that has been authorized by your employer or insurer that will occur within 180 days of the MPN contract termination date.

If any of the above conditions exist, PRISM MPN may require your doctor to agree in writing to the same terms he or she agreed to when he or she was a provider in the PRISM MPN. If the doctor does not, he or she may not be able to continue to treat you.

If the contract with your doctor was terminated or not renewed by PRISM MPN for reasons relating to medical disciplinary cause or reason, fraud or criminal activity, you will not be allowed to complete treatment with that doctor. For a complete copy of the Continuity of Care policy in English or Spanish, please visit <a href="mailto:prismmpn.prismrisk.gov">prismmpn.prismrisk.gov</a> or call Careworks Managed Care Services, Inc. Patient Services.

#### **Transfer of Ongoing Care**

What if you are already being treated for a work-related injury before the PRISM MPN begins?

Your employer has a "Transfer of Care" policy which describes what will happen if you are currently treating for a work-related injury with a physician who is not a member of the PRISM MPN.

If your current treating doctor is a member of PRISM MPN, then you may continue to treat with this doctor and your treatment will be under PRISM MPN.

If your current treating physician is not a participating physician within PRISM MPN and you have not yet been transferred into the MPN, your physician can make referrals to providers within or outside the MPN. Your current doctor may be allowed to become a member of PRISM MPN.

You will not be transferred to a doctor in PRISM MPN if your injury or illness meets any of the following conditions:

- (Acute) The treatment for your injury or illness will be completed in less than 90 days.
- (Serious or Chronic) Your injury or illness is one that is serious

and continues without full cure or worsens over 90 days. You may be allowed to be treated by your current treating doctor for up to one year from the date of receipt of the notification that you have a serious chronic condition.

- (Terminal) You have an incurable illness or irreversible condition that is likely to cause death within one year or less. Treatment will be provided for the duration of the terminal illness.
- (Pending Surgery) You already have a surgery or other procedure that has been authorized by your employer or insurer that will occur within 180 days of the MPN effective date.

For a complete copy of the Transfer of Care policy in English or Spanish, please visit <u>prismmpn.prismrisk.gov</u> or call Careworks Managed Care Services, Inc. Patient Services.

#### **Care Disputes**

Notice of determination, from the employer or claims examiner, shall be sent to the covered employee's address and a copy of the letter shall be sent to the covered employee's primary treating physician. The notification shall be written in English and Spanish and use layperson's terms to the maximum extent possible.

If PRISM MPN is going to transfer your care and you disagree, you may ask your treating doctor for a report that addresses whether you are in one of the categories listed above. Your treating physician shall provide a report to you within twenty calendar days of the request. If the treating physician fails to issue the report, then you will be required to select a new provider from within the MPN.

If either PRISM MPN or you do not agree with your treating doctor's report, this dispute will be resolved according to Labor Code Section 4062. You must notify Careworks Managed Care Services, Inc. if you disagree with this report.

If your treating doctor agrees that your condition does not meet one of those listed above, the transfer of care will go forward while you continue to disagree with the decision.

If your treating doctor believes that your condition does meet one of those listed above, you may continue to treat with him or her until the dispute is resolved. For a complete copy of the Transfer of Care policy, please visit: <a href="mailto:prismmpn.prismrisk.gov">prismmpn.prismrisk.gov</a> or call Careworks Managed Care Services, Inc. Patient Services.

### Second Opinion, Third Opinion and Independent Medical Review Process

If you disagree with your doctor or do not like your doctor for any reason, you may always choose another doctor in the MPN.

#### **Obtaining Second and Third Opinions**

If you disagree with the diagnosis or treatment plan determined by your treating physician or your second opinion physician, and would like a second or third opinion, you must take the following steps:

- Notify your claims examiner who will provide you with a regional area listing of physicians and/or specialists within the PRISM MPN who have the recognized expertise to evaluate or treat your injury or condition.
- · Select a physician or specialist from the list.
- Within 60 days of receiving the list, schedule an appointment with your selected physician or specialist from the list provided by your claims examiner. Should you fail to schedule an appointment within 60 days, your right to seek another opinion will be waived.
- Inform your claims examiner of your selection and the appointment date so that we can ensure your medical records can be forwarded

- in advance of your appointment date. You may also request a copy of your medical records.
- You will be provided information and a request form regarding the Independent Medical Review (IMR) process at the time you select a third opinion physician. Information about the IMR process can be found in the MPN Employee Handbook.

If the second/third opinion doctor feels that your injury is outside of the type of injury he or she normally treats, the doctor's office will notify your employer or insurer. You will get another list of MPN doctors or specialists so you can make another selection.



If the 2nd/3rd opinion doctor agrees with your need for a treatment or test, you may be allowed to receive that recommended treatment or test from a provider inside or outside the MPN, including the 2nd or 3rd opinion physician.

#### Obtaining an Independent Medical Review (IMR)

If you disagree with the diagnosis or treatment plan determined by the third opinion physician, you may file the completed MPN Independent Medical Review Application form with the Administrative Director of the Division of Workers' Compensation. You may contact your claims examiner or the Careworks Managed Care Services, Inc. medical access assistants for information about the Independent Medical Review process and the form to request an Independent Medical Review.

If the second opinion, third opinion or IMR agrees with your treating doctor, you will need to continue to receive medical treatment with a network physician if MPN contains a physician who can provide the recommended treatment. If the IMR does not agree with your treating network physician, you will be allowed to receive that medical treatment from a provider either inside or outside of the PRISM MPN.

Any physician chosen outside of the PRISM MPN must be within reasonable geographic area. The treatment or diagnostic test is limited to the recommendation of the MPN/IMR.

#### Treatment Outside of the Geographic Area

PRISM MPN has providers throughout California. If a situation arises which takes you out of the coverage area, such as temporary work, travel for work, or living temporarily or permanently outside the MPN geographic service area, please contact Careworks Managed Care Services, Inc., your claims examiner, or your primary treating provider, and they will provide you with a selection of at least 3 approved out-of- network providers from whom you can obtain treatment or get second and third opinions from the referred selection of physicians.

#### **Covered Medical Services**

The following is a summary of Workers' Compensation medical services that are available to employees covered by the PRISM MPN.

# Primary Treating and Specialty Services including Consultations and Referrals

Examples of primary treating or specialty providers include general medical practitioners, chiropractors, dentists, orthopedists, surgeons, psychologists, internists, psychiatrists, cardiologists, neurologists.

### Inpatient Hospital and Outpatient Surgery Center Services

Examples of inpatient hospital and outpatient surgery center providers include acute hospital services, general nursing care, operating room and related facilities, intensive care unit and services, diagnostic lab or x-ray services, necessary therapies.

#### **Ancillary Care Services**

Examples of ancillary care providers include: diagnostic lab or x-ray services, physical medicine, occupational therapy, medical and surgical equipment, counseling, nursing, medically appropriate home care, medication.

## Emergency Services including Outpatient and Out of Area Emergency Care

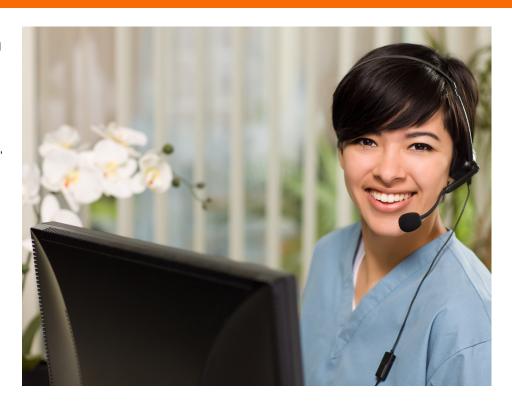
Examples include outpatient and out-of-area emergency care.

#### **PRISM MPN Provider Directory**

For more information about the PRISM MPN including access to a roster of all treating physicians in the PRISM MPN, go to <a href="mailto:prismrisk.gov">prismmpn.prismrisk.gov</a> where you can search by medical specialty, zip code, physician or provider group. For website assistance or to access a hard copy of the regional area listing and/ or an electronic copy of the complete PRISM MPN directory, please contact Careworks Managed Care Services, Inc. (your employer's designated medical provider network administrator).

#### Tele-Health Option

PRISM MPN has also made available providers who provide tele-health services. This service is optional and visible on our website designated by TH in the search results or using the Tele-health search option. You may also call the network for assistance in finding a tele-health provider/and or facilitating an appointment. Our complete Tele-health policy is visible on our website downloads.



Prior to delivery of health care via tele-health, the health care provider initiating the use of tele-health shall obtain verbal or written consent from the patient (Injured Covered Employee) for the use of tele-health as an acceptable mode of delivering health care services and public health. The consent shall be documented. (Pursuant to Business and Professions Code section 2290.5 (b))

#### **PRISM MPN Information**

For questions about the use of the PRISM MPN or complaints, the PRISM MPN contact is: MPN Manager (800) 544-8150. PRISM MPN has individuals available to answer questions, provide website assistance, and generate provider listings. Medical Access Assistants are available to assist with finding a PRISM MPN physician of your choice, including scheduling and confirming physician appointments. Assistants are available 7am to 8pm Pacific Standard Time, Monday through Saturday at the contact information below:

#### **CareWorks Managed Care Services, Inc.**

8855 Haven Avenue Rancho Cucamonga, CA 91730 Toll Free (800) 544-8150 Fax: (888) 620-6921

email: info@prismmpn.prismrisk.gov