



Notice to Employees--Injuries Caused By Work

You may be entitled to workers' compensation benefits if you are injured or become ill because of your job. Workers' compensation covers most work-related physical or mental injuries and illnesses. An injury or illness can be caused by one event (such as hurting your back in a fall) or by repeated exposures (such as hurting your wrist from doing the same motion over and over).

Benefits. Workers' compensation benefits include:

- **Medical Care:** Doctor visits, hospital services, physical therapy, lab tests, x-rays, medicines, medical equipment and travel costs that are reasonably necessary to treat your injury. You should never see a bill. There are limits on chiropractic, physical therapy and occupational therapy visits.
- **Temporary Disability (TD) Benefits:** Payments if you lose wages while recovering. For most injuries, TD benefits may not be paid for more than 104 weeks within five years from the date of injury.
- **Permanent Disability (PD) Benefits:** Payments if you do not recover completely and your injury causes a permanent loss of physical or mental function that a doctor can measure.
- **Supplemental Job Displacement Benefit:** A nontransferable voucher, if you are injured on or after 1/1/2004, your injury causes permanent disability, and your employer does not offer you regular, modified, or alternative work.
- **Death Benefits:** Paid to your dependents if you die from a work-related injury or illness.

Naming Your Own Physician Before Injury or Illness (Predesignation). You may be able to choose the doctor who will treat you for a job injury or illness. If eligible, you must tell your employer, in writing, the name and address of your personal physician or medical group before you are injured. You must obtain their agreement to treat you for your work injury. For instructions, see the written information about workers' compensation that your employer is required to give to new employees.

If You Get Hurt:

1. **Get Medical Care.** If you need emergency care, call 911 for help immediately from the hospital, ambulance, fire department or police department. If you need first aid, contact your employer.
2. **Report Your Injury.** Report the injury immediately to your supervisor or to an employer representative. Don't delay. There are time limits. If you wait too long, you may lose your right to benefits. Your employer is required to provide you with a claim form within one working day after learning about your injury. Within one working day after you file a claim form, your employer or claims administrator must authorize the provision of all treatment, up to ten thousand dollars, consistent with the applicable treatment guidelines, for your alleged injury until the claim is accepted or rejected.
3. **See Your Primary Treating Physician (PTP).** This is the doctor with overall responsibility for treating your injury or illness.
 - If you predesignated 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 a health care organization (HCO), in most cases you will be treated within the MPN or HCO unless you predesignated a personal physician or medical group. An MPN is a group of physicians and 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 when you are injured, unless you predesignated a personal physician or medical group.
4. **Medical Provider Networks.** Your employer may be using an MPN, which is a group of health care providers designated to provide treatment to workers injured on the job. If you have predesignated a personal physician or medical group prior to your work injury, then you may go there to receive treatment from your predesignated doctor. If you are treating with a non-MPN doctor for an existing injury, you may be required to change to a doctor within the MPN. For more information, see the MPN contact information below:

MPN website: https://search.harborsys.com/ICWGroupMPN

MPN Effective Date 9/1/19 - 9/1/20 MPN Identification number: 3098

If you need help locating an MPN physician, call your MPN access assistant at: 855.521.7083

If you have questions about the MPN or want to file a complaint against the MPN, call the MPN Contact Person at: 858.350.2649

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

Questions? Learn more about workers' compensation by reading the information that your employer is required to give you at time of hire. If you have questions, see your employer or the claims administrator (who handles workers' compensation claims for your employer):

Claims Administrator ICW Group Phone 800.877.1111

Workers' compensation insurer Insurance Company of the West (Enter "self-insured" if appropriate)

You can also get free information from a State Division of Workers' Compensation Information (DWC) & Assistance Officer. The nearest Information & Assistance Officer can be found at location: _____ or by calling toll-free (800) 736-7401. Learn more information about workers' compensation online: www.dwc.ca.gov and access a useful booklet "Workers' Compensation in California: A Guidebook for Injured Workers."

False claims and false denials. 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 and may be fined and imprisoned.

Your employer may not be liable for the payment of workers' compensation benefits for any injury that arises from your voluntary participation in any off-duty, recreational, social, or athletic activity that is not part of your work-related duties.

PLEASE POST

CHOOSING MEDICAL CARE FOR WORK-RELATED INJURIES AND ILLNESSES

California law requires your employer to provide and pay for medical treatment if you are injured at work. Your employer has chosen to provide this medical care by using a Workers' Compensation Physician Network called a Medical Provider Network (MPN). This MPN is administered by Harbor Health Systems. This form gives you information about the MPN program and describes your rights in choosing medical care for work related injuries and illnesses. ID Number: 3098

What is an MPN?

A Medical Provider Network (MPN) is an entity or group of providers that has been approved by the State of California Division of Workers' Compensation (DWC) to provide health care to workers who are injured on the job. MPNs must meet the quality and service standards set by the Division of Workers' Compensation. They must have health care providers who understand the workers' compensation system and occupational health care. ICW Group Premier MPN will make sure that you have medical treatment available at reasonable times if you have a work-related injury or illness. All medical treatment will be in accordance with the medical standards approved by the DWC.

How do I find out which Doctors are in my MPN?

The insurance company has designated the following person to be the MPN contact for all employees. They will tell you how to review, receive or access the names of the doctors in your network.

Contact Name: Deirdre Doughty Title: MPN Coordinator Employer Name: ICW Group
Address: 15025 Innovation Drive, San Diego, CA 92128 Telephone: 1.800.877.1111

Your employer's workers' compensation representative has access to this listing in hard copy and on-line formats. In addition, you may contact ICW Group Premier MPN if you have any questions, or cannot locate a copy of your MPN list of doctors: Harbor Health Systems, Executive Vice President
One Venture, Suite 130, Irvine CA 92618 949.273.7020

What if I get injured at work?

When you notify your employer or insurer that you have had a work-related injury, your employer or insurer will arrange an appointment with a doctor in ICW Group Premier MPN Network. After this first visit, you may continue to be treated by this doctor, or you may choose another doctor from the MPN Network that treats your type of injury, and you may continue to choose doctors within the ICW Group Premier MPN Network for all of your medical care for this injury.

If appropriate, you may also ask for a referral to a specialist. If you need help in choosing a doctor or seeing a specialist, or if you are having trouble getting an appointment with a MPN provider, you may contact one of the people previously listed.

The ICW Group Premier MPN has at least three (3) physicians of each specialty expected to treat common injuries based on the type of occupation or industry in which you are engaged. ICW Group Premier MPN has a primary treating physician and a hospital for emergency health services, or if separate from such hospital, a provider of all emergency health care services, within thirty (30) minutes or fifteen (15) miles of your residence or workplace. ICW Group Premier MPN has providers of occupational health services and specialties within sixty (60) minutes or thirty (30) miles from your residence or workplace. For workers traveling within California but outside the MPN network, if non-emergency medical care is needed, call the MPN contact for a list of accessible providers or for authorization to go to a non-MPN provider if a MPN provider is not accessible.

If you require treatment in a rural area, alternative access standards shall apply. Under these standards, the MPN shall arrange or approve non-emergency medical care from physicians within or outside of the MPN. The MPN shall ensure the availability of three (3) such physicians, who shall be available to you for treatment, or for obtaining a second or third opinion if requested. The MPN shall ensure that all services shall be available and accessible at reasonable times to all covered employees.

The MPN shall arrange or approve non-emergency medical care from physicians outside of the MPN for (A) covered employees authorized by the employer to temporarily work or travel for work outside the MPN geographic service area when the need for medical care arises; (B) former employees whose employer has ongoing workers' compensation obligations and who permanently reside outside the MPN geographic service area; and (C) injured employees who decide to temporarily reside outside the MPN geographic service area during recovery. The MPN shall ensure the availability of at least three (3) such physicians who have either been referred by the employee's primary care physician within the MPN or have been selected by the MPN, and who shall be available for treatment, or for obtaining a second or third opinion if requested by the injured worker. These referred physicians shall be located within the MPN access standards as found in this application.

For non-emergency services, the MPN shall ensure that an appointment for initial treatment is available within three (3) business days of the MPN's receipt of a request for treatment within the MPN. For non-emergency specialist services, the MPN shall ensure that an appointment is available within twenty (20) business days of the MPN's receipt of a referral to a specialist within the MPN.

If your primary care physician refers you to a type of specialist not included in the MPN, you may select a specialist from outside the MPN. Injured employees shall be able to receive emergency health care services from a medical service or hospital provider who is not a member of the MPN.

What if I do not agree with my Doctor?

If you do not agree with either the diagnosis or treatment prescribed by your doctor, you may ask for a second and third opinion from doctors within the ICW Group Premier MPN Network.

If you wish a second opinion, you must contact the person from your employer or insurer listed above and tell them you wish a second opinion. The contact person will make sure you have a list of MPN doctors to choose from. Then you may choose a doctor from the ICW Group Premier MPN Network and make an appointment within 60 days. You must tell the employer or contact person of your appointment date. If you do not make an appointment within 60 days, you may no longer get a second opinion. If the second opinion doctor feels that your injury is outside of the scope of their practice, they will notify your employer or insurer, and you will get a new list of ICW Group Premier MPN doctors or specialists so you can make another selection.

If you get a second opinion, and still disagree with your doctor, you may ask for a third opinion. If you wish a third opinion, you must contact the person from your employer or insurer listed above and tell them you wish a third opinion. They will make sure you have a list of MPN doctors to choose from. Then you may choose a doctor from the ICW Group Premier MPN Network and make an appointment within 60 days. You must tell the person listed above of your appointment date. If you do not make an appointment within 60 days, you may no longer get a third opinion. If the third opinion doctor feels that your injury is outside of their practice, they will notify your employer or insurer and you will get a new list of ICW Group Premier MPN doctors or specialists so you can make another selection.

CHOOSING MEDICAL CARE FOR WORK-RELATED INJURIES AND ILLNESSES (continued)

PLEASE POST

A copy of the written report from a second or third treating physician shall be provided to you, your treating doctor, and the contact person, within 20 days of the date of the appointment or receipt of the results of the diagnostic tests, whichever is later. If you get a third opinion, and still disagree with your doctor, you may ask for an Independent Medical Review (IMR). Your employer or insurer contact person will give you information about requesting an Independent Medical Review and a form at the time you request a third opinion.

As long as your second opinion, third opinion or Independent Medical Reviewer agrees with the treating doctor, you will continue to receive your medical treatment with doctors in the ICW Group Premier MPN network. If the Independent Medical Reviewer does not agree with your treating doctor, you may seek that medical treatment from either inside or outside ICW Group Premier MPN. If you receive treatment outside the MPN, it can only be for the treatment or diagnostic service recommended by the Independent Medical Reviewer.

Once this treatment is completed, you will receive all other treatment with a doctor of your choice within the MPN Network.

What if I am already being treated for a work-related injury before the ICW Group Premier MPN begins?

If your current treating doctor is or becomes a member of ICW Group Premier MPN, then you may continue to treat with this doctor and your treatment will be under ICW Group Premier MPN. If your current treating doctor is not or does not become a member of ICW Group Premier MPN, then you may be sent to a ICW Group Premier MPN doctor for treatment. If this occurs, you will be sent a letter and your doctor will also be notified.

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

- (Acute) The treatment for your injury or illness will be completed within 90 days;
- (Serious) Your injury or illness is one that is serious and persists over 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. This one year period starts from the date of your receipt of the notification of the determination that you have a serious chronic injury or illness.
- (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 effective date.

If ICW Group Premier 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 doctor shall provide the report to you within twenty (20) calendar days of your request. If your treating doctor fails to issue the report, then the determination made by ICW Group Premier MPN shall apply.

If either ICW Group Premier 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 one of the persons listed previously 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 them until the dispute is resolved.

If you wish to receive a complete copy of your employer's Transfer of Care Policy, you may call the designated MPN Contact Person.

What if I am being treated by a ICW Group Premier MPN doctor and they leave the MPN?

Your employer or insurer has a written Continuity of Care Policy that provides for a system that may allow you to complete your medical treatment when your treating doctor is no longer actively participating in ICW Group Premier MPN. If you are being treated for a work-related injury in the ICW Group Premier MPN and your doctor no longer has a contract with the MPN, your doctor may be allowed to continue to treat you if your injury or illness meets one of the following conditions:

- (Acute) The treatment for your injury or illness will be completed within 90 days;
- (Serious) Your injury or illness is one that is serious and persists over 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 from the contract termination date, 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 contract's termination date.

If any of the above conditions exist, ICW Group Premier MPN may require your doctor to agree in writing to the same terms they agreed to when they were a provider in the ICW Group Premier MPN Network. If they do not, they may not be able to continue to treat you. If the contract with your doctor was terminated or not renewed by ICW Group Premier 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.

If you wish to receive a complete copy of your employer's Continuity of Care Policy, you may call the designated MPN Contact Person.

What if I need help?

You may always contact the persons previously listed for more help or explanation about your medical treatment if you have a work-related injury or illness. Also, if you have concerns, complaints or questions regarding a specific MPN or the notification process or your medical treatment after a work-related injury or illness, you can call Information and Assistance Officer at the Division of Workers' Compensation at 1.800.736.7401