



If A Work Injury Occurs...

Workers' Compensation Benefits Include..

In The Event Of A Work Injury...

Emergency Telephone Numbers Claims Administered By:

California law guarantees certain benefits to employees who are injured or become ill because of their jobs.

Workers' compensation covers any job-related injury – even first-aid type injuries and work-related illnesses, including physical or psychiatric injuries resulting from a workplace crime. It can be caused by one event, such as a fall, or repeated exposures, such as doing a repetitive motion over time. The key is whether it was caused by the job. (Some injuries from voluntary, off-duty, recreational, social or athletic activity – for example, the company bowling team – may not be covered. Check with your supervisor or the claims administrator listed below if you have questions.)

Medical Care: Your claims administrator will pay all reasonable and necessary medical care for your work injury or illness, so you should never see a bill. Medical benefits may include treatment by a doctor, hospital services, lab tests, x-rays, physical therapy, and medicines, but for injuries occurring on or after January 1, 2004, there is a limit on some medical services.

The claims administrator will arrange medical treatment, often by a specialist for the particular injury. If you want to change doctors, your claims administrator will give you a list of doctors to choose from. You can be treated immediately by your personal doctor who has treated you in the past and has your medical records if: 1) your employer provides group health coverage; 2) prior to the injury your doctor agreed to treat you for work injuries and illnesses; and 3) you gave your employer the doctor's name and address in writing before the injury. Otherwise you can generally switch to another doctor 30 days after the injury is reported, though different rules govern employer medical control if your personal doctor is a chiropractor or acupuncturist, or you are a member of a Health Care Organization or a workers' compensation medical provider network, so check with your claims administrator if that's the case. Be sure to notify your claims administrator anytime you plan to switch doctors.

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

Payment for Permanent Disability: If your injury or illness results in a permanent disability, you may receive additional payments. The amount will be based on the portion of your permanent disability that is directly attributable to your work and will also depend on the type of injury, your age, occupation, and date of injury.

Vocational Rehabilitation: If your injury or illness occurred prior to 2004, and it results in a permanent disability, prevents you from returning to the same type of job, and your employer doesn't offer appropriate modified or alternative work, you may qualify for vocational rehabilitation. If you qualify, your claims administrator will pay the costs, up to a maximum set by state law.

Supplemental Job Displacement Benefits: If your injury occurs on or after January 1, 2004, and it results in a permanent disability, your employer doesn't offer appropriate modified or alternative work, and you don't return to work within 60 days after your temporary disability ends, you may qualify for a nontransferable voucher to use for education-related retraining and/or skill enhancement at a state-approved school. The maximum amount of the voucher ranges from \$4,000 to \$10,000, based on your level of permanent disability. If you qualify, your 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 relatives or household members who were financially dependent on the worker.

1. Seek first aid. If emergency medical care is needed, call for help immediately and obtain the best available treatment until emergency personnel arrive. Emergency telephone numbers are listed below.

2. Report all injuries IMMEDIATELY to your supervisor or _____ (employer representative) at _____ (phone number). Your employer is required to provide you with a claim form within one working day of learning of your injury, so insure your right to benefits by reporting every injury, no matter how slight, and request a claim form if it's more than a simple first aid injury. Your employer must notify the claims administrator and authorize medical care consistent with applicable treatment guidelines within one working day of receiving your claim form and will direct you to a doctor, clinic, or hospital, if necessary. Until a claim is accepted or rejected, employers may be liable for as much as \$10,000 in treatment. Any delay in reporting an injury may delay workers' compensation benefits and you may not be able to get benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work related, or the date benefits were last provided. If your claim or benefits are denied, you have a right to challenge the decision, but there are deadlines for filing the necessary papers at the Workers' Compensation Appeals Board, so don't delay.

3. See your employer representative or claims administrator if you have questions. It is illegal for an employer to fire or discriminate against you just because you file, intend to file, or settle a workers' compensation claim, or because you testify for a co-worker who was injured. If you prove this kind of discrimination, you may receive job reinstatement, lost wages and increased benefits, plus costs and expenses up to limits set by the state.

Doctor _____ Police _____

Hospital _____ Fire _____

Ambulance _____

Corvel
P.O. Box 277550
Sacramento, CA 95827
(800) 758-5866

_____ Check if company is self-insured

_____ State _____ ZIP _____

_____ Policy Expiration Date _____

If the workers' compensation policy has expired, contact the Division of Labor Standards Enforcement. Look in your phone book under State Government/Industrial Relations/Labor Standards Enforcement.

If you have questions or problems, you can get free information from an information and assistance officer of the state Division of Workers' Compensation by contacting the local office listed below, or you can hear recorded information and get a list of local offices by calling (800) 736-7401. Learn more at www.dir.ca.gov

Street Address _____ City _____

Telephone _____

Warning:

WORKERS' COMPENSATION FRAUD IS A FELONY

Anyone 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.

This notice has been approved by the Administrative Director of the Division of Workers' Compensation.