

**Important Information about Medical Care if you have a
Work-Related Injury or Illness**

Initial Written Employee Notification Re: Medical Provider Network

(Title 8, California Code of Regulations, section 9767.12)

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 Manufacturers Alliance Insurance Company ("MAICO") MPN is administered by Gallagher Bassett Services, Inc. Your employer's workers' compensation carrier is The Pennsylvania Manufacturers Association Insurance Group (PMA). This notification tells you what you need to know about the Manufacturers Alliance Insurance Company MPN program and describes your rights in choosing medical care for work related injuries and illnesses.

- **What is an MPN?**

A Medical Provider Network (MPN) is group of health care providers (physicians and other types of providers) set up by an insurer or self-insured employer and approved by the Division of Workers' Compensation's Administrative Director to treat workers injured on the job. Each MPN must include a mix of doctors specializing in work-related injuries and doctors with expertise in general areas of medicine. MPNs must meet access to care standards for common occupational injuries and work-related illnesses. Further, the regulations require MPN providers to use medical treatment guidelines adopted by the DWC.

MPNs must allow employees a choice of provider(s) in the network after the employee's first visit.

- **How do I find out which doctors are in my MPN?**

Your employer or insurer has identified the following person or department to be the **MPN Contact** for all employees:

Name: Suzanne Burns
Title: PPO Coordinator
Address: P. O. Box 3031, Allentown, PA 18104
Telephone Number: (888) 476-2669
Email address: Suzanne_Burns@pmagroup.com

This person will be able to answer your questions about the Manufacturers Alliance Insurance Company ("MAICO") MPN and tell you how to receive or access the names

of the doctors in the MPN. A list of MPN providers can be obtained by calling our MPN contact person listed above or going to our website at: firsthealth.com or asking your employer.

- **What happens if I get injured at work?**

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

If you are injured at work, notify your employer as soon as possible. Your employer will provide you with a claim form. When you notify your employer or insurer that you have had a work-related injury, your employer or insurer will arrange an initial appointment with a doctor in the Manufacturers Alliance Insurance Company (“MAICO”) MPN.

- **How do I choose a provider?**

After the first visit, you may continue to be treated by this doctor, or you may choose another doctor from the Manufacturers Alliance Insurance Company (“MAICO”) MPN. You may continue to choose doctors within the Manufacturers Alliance Insurance Company (“MAICO”) MPN for all of your medical care for this injury. If appropriate, you may choose a specialist or ask your treating doctor for a referral to a specialist. If you need help in choosing a doctor, you may contact the MPN Contact listed above.

If you have trouble getting an appointment with a doctor within the MPN, contact the MPN Contact who will assist you.

- **What if there are no providers in my area?**

The Manufacturers Alliance Insurance Company (“MAICO”) MPN has providers for the entire state of California. If you are temporarily working outside the Manufacturers Alliance Insurance Company (“MAICO”) MPN service areas, you may treat with a doctor of your choice. If you are in a situation where a particular specialist is not available in your area, please contact the MPN Contact. You may have the right to see a specialist outside of the MPN in this case.

- **What if I disagree with my doctor about medical treatment?**

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

If you disagree with either the **diagnosis or treatment** prescribed by your doctor, you may ask for a second opinion from a doctor within the Manufacturers Alliance Insurance Company (“MAICO”) MPN. If you want a **second opinion**, you must contact the MPN Contact and tell them you want 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 Manufacturers Alliance Insurance Company (“MAICO”) MPN and make an appointment within 60 days. You must tell the MPN Contact person of your appointment date.

If you do not make an appointment within 60 days, you will not be allowed to have a second opinion with regard to this disputed diagnosis or treatment of this treating physician.

If the second 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 and you will get a new list of Manufacturers Alliance Insurance Company MPN doctors or specialists so you can make another selection.

After you receive a second opinion, if you still disagree with your doctor, you may ask for a third opinion. If you want a **third opinion**, you must contact the MPN Contact and tell them you want a third opinion. They will make sure you have a list of Manufacturers Alliance Insurance Company MPN doctors to choose from. Then you may choose a doctor from the Manufacturers Alliance Insurance Company (“MAICO”) MPN and make an appointment within 60 days. You must tell the MPN Contact of your appointment date.

If you do not make an appointment within 60 days, then you will not be allowed to have a third opinion with regard to this disputed diagnosis or treatment of this treating physician.

If the 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 and you will get a new list of Manufacturers Alliance Insurance Company (“MAICO”) MPN doctors or specialists so you can make another selection.

If the 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 and you will get a new list of Manufacturers Alliance Insurance Company (“MAICO”) MPN doctors or specialists so you can make another selection.

If after the third opinion, you still disagree with your doctor, you may ask for an **Independent Medical Review (IMR)**. Your employer or MPN contact person will give you information on requesting an Independent Medical Review and a form at the time you request a third opinion.

An IMR will be done by a physician outside of the MPN who will be selected to conduct an independent assessment of your dispute.

As long as your second opinion, third opinion or Independent Medical Reviewer agrees with the treating doctor, you will need to continue to receive your medical treatment with doctors in the Manufacturers Alliance Insurance Company (“MAICO”) MPN network.

If the second opinion, third opinion or Independent Medical Reviewer does not agree with your treating doctor, you will be allowed to receive that medical treatment from a provider either inside or outside Manufacturers Alliance Insurance Company (“MAICO”) MPN. If you decide to receive treatment outside the MPN, it can only be for

the treatment or diagnostic service recommended by the second opinion, third opinion or Independent Medical Reviewer.

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

- **What if I am already being treated for a work-related injury before the Manufacturers Alliance Insurance Company (“MAICO”) MPN begins? What is “transfer of care”?**

Your employer or insurer 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 MPN.

If your current treating doctor is a member of Manufacturers Alliance Insurance Company (“MAICO”) MPN, then you may continue to treat with this doctor and your treatment will be under Manufacturers Alliance Insurance Company (“MAICO”) MPN. Your current doctor may be allowed to become a member of Manufacturers Alliance Insurance Company (“MAICO”) MPN.

If your current treating doctor is not or is not allowed to become a member of Manufacturers Alliance Insurance Company (“MAICO”) MPN, then you may be sent to a Manufacturers Alliance Insurance Company (“MAICO”) 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 Manufacturers Alliance Insurance Company (“MAICO”) MPN if your injury or illness meets any of the following conditions:

- **(Acute)** The treatment for your injury or illness will be completed within 30 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 effective date.

If Manufacturers Alliance Insurance Company (“MAICO”) 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.

If either Manufacturers Alliance Insurance Company (“MAICO”) 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 the MPN Contact 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 him or her until the dispute is resolved.

- **What if I am being treated by a Manufacturers Alliance Insurance Company (“MAICO”) MPN doctor and the doctor leaves the MPN?**

Your employer or insurer 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 Manufacturers Alliance Insurance Company (“MAICO”) MPN.

If you are being treated for a work-related injury in the Manufacturers Alliance Insurance Company (“MAICO”) 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 30 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 effective date.

If any of the above conditions exist, Manufacturers Alliance Insurance Company (“MAICO”) 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 Manufacturers Alliance Insurance Company (“MAICO”) MPN Network. 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 Manufacturers Alliance Insurance Company (“MAICO”) 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.

- **What if I have questions or need help?**
 - **MPN Contact:** You may always contact the MPN Contact if you need more help or explanation about your medical treatment if you have a work-related injury or illness. For assistance in identifying a Manufacturers Alliance Insurance Company (“MAICO”) MPN Provider, contact:

Name: Suzanne Burns
 Title: PPO Coordinator
 Address: PO Box 3031 , Allentown, PA 18104
 Telephone Number: (888) 476-2669
 Email address: Suzanne_Burns@pmagroup.com

- **MPN website:** http://www.dir.ca.gov/dwc/MPN/DWC_MPN_Main.html
- If you have internet access, you can identify a Manufacturers Alliance Insurance Company (“MAICO”) MPN Provider via the following: Website: www.firstthealth.com Password: “select”
- For questions related to your Workers’ Compensation claim, contact:

Name: Gallagher Bassett Services Inc.
 Telephone #: (866) 878-2316
 (916) 683-5550

- **DWC Information & Assistance Officer:** If you have concerns, complaints or questions regarding the MPN, 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.
- **Independent Medical Review:** If you have questions about the Independent Medical Review process or the Independent Medical Reviewer, you may contact the Division of Workers’ Compensation’s Medical Unit at:
 P.O. Box 8888
 San Francisco CA94128-8888
 (650) 737-2700 or (800) 794-6900

Keep this information in case you have a work-related injury or illness.