

Employee Instructions for Medical Care Plan

Accident and Injuries Covered Under Connecticut Workers' Compensation Law Which Occur on or After

INTRODUCTION

These instructions are part of our Workers' Compensation Third Party Administrator, The Workers' Compensation Trust's Medical Care Plan which has been submitted and approved by the State of Connecticut Workers' Compensation Commission for providing medical treatment to employees who have work-related injuries or occupational illnesses. It is our goal to provide injured employees with prompt and effective medical care through a network of plan providers, treatment centers and hospitals. The objective of the Plan is to ensure that you receive prompt and effective medical care consistent with your injury and that you have access to specialty medical care if the need arises.

WHAT YOU SHOULD DO IF YOU ARE INJURED

If you have a work related injury, you should report the injury immediately to your supervisor. Your supervisor will make certain that you receive prompt care for that injury. If a first treatment center is necessary or you request one, you will be sent to:

or any other provider in the Trust's Directory of Network Providers

After, you may seek treatment from any of the providers listed in the Workers' Compensation Trust (Trust) provider directory. The Trust's provider directory is available on the Trust's web site at www.wctrust.com or you can call the Trust at (203) 678-0100 to obtain a current list.

SPECIALISTS

After initial treatment, if treatment with a specialist is necessary, the Plan covers providers in the following specialties: Chiropractic, Neurology, Neurosurgery, Orthopedics, Pain Management, Physical Medicine & Rehab, Physical Therapy and Hand Surgery. If the physician you need to see is in a specialty that is not covered by the Plan, you have the right to choose and treat with any Connecticut physician in that particular specialty. Please contact the Trust and they will assist you in making arrangements to obtain treatment from a physician in that specialty. However, for all specialties covered by this Plan, you **MUST** seek treatment from one of the physicians listed in the directory.

If you seek medical treatment from a provider not listed in the directory for a specialty covered by the plan, we are not required to pay for that medical treatment and you risk losing your right to receive workers' compensation benefits and payment for medical treatment, subject to the order of the Workers' Compensation Commissioner.

EMERGENCY TREATMENT

In the case of an emergency, you should seek treatment from the nearest emergency facility or hospital. You or a family member must also contact your supervisor as soon as possible. If further treatment is required, you must follow up with the First Treatment Center or a specialist listed in the directory. If the physician at the emergency facility recommends treatment by a physician in a specialty not listed in the directory, you may choose any licensed Connecticut physician within that specialty. This plan does not restrict your treating physician from referring you for inpatient or outpatient treatment at any licensed hospital in Connecticut.

ADDITIONAL INFORMATION

In some situations, requested medical procedures and treatment must be pre-certified by the Trust's licensed Utilization Review agency. The Utilization Review Agency will issue a decision within two (2) days. Should the proposed treatment be denied, you, your physician, and employer have the right to appeal that decision in accordance with the appeals process, which will be sent with the denial letter to the provider or is available from the Trust.

If you have any questions about how this plan works or how to obtain medical treatment for a work-related injury, please contact your supervisor or the Trust at 203-678-0100.