

Talk to your supervisor about ways to prevent work-related injuries.

Discrimination:

It is illegal for your employer to punish or fire you for having a work injury or illness, filing a claim or testifying in another employee's case involving on-the-job injury. If you are discriminated against, you may be entitled to lost wages, job reinstatement, increased benefits and costs or expenses (California Labor Code 132A).

Workers' Compensation Insurer:
Cornerstone Comp, Inc.

Claims Administrator:
Genex Services
(800) 822-6099 x8

Brought to you by:

Der Manouel Insurance Group
548 W. Cromwell Avenue, Suite 101
Fresno, CA 93711
<http://www.dmig.com>



For More Information

If you'd like more information, contact your local Information and Assistance (I&A) Officer at the State Division of Workers' Compensation (numbers listed below) or visit www.dir.ca.gov. Recorded information is available at 800-736-7401.

- Anaheim 714-414-1801
- Bakersfield 661-395-2514
- Eureka 707-441-5723
- Fresno 559-445-5355
- Goleta 805-968-4158
- Long Beach 562-590-5240
- Los Angeles 213-576-7389
- Marina del Rey 310-482-3820
- Oakland 510-622-2861
- Oxnard 805-485-3528
- Pomona 909-623-8568
- Redding 530-225-2047
- Riverside 951-782-4347
- Sacramento 916-928-3158
- Salinas 831-443-3058
- San Bernardino 909-383-4522
- San Diego 619-767-2082
- San Francisco 415-703-5020
- San Jose 408-277-1292
- San Luis Obispo 805-596-4159
- Santa Ana 714-558-4597
- Santa Rosa 707-576-2452
- Stockton 209-948-7980
- Van Nuys 818-901-5367

Your local I&A Officer can help you with your claim if you need assistance, free of charge. They will not act on your behalf (like an attorney), but they can help you understand how to act on your own behalf.

This new hire workers' compensation pamphlet is approved by the California Department of Industrial Relations, Workers' Compensation Division and meets the Labor Code and California Code of Regulation sections. It is approved per CCR, Title 8, 9883.
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Benefits for Workers Hurt on the Job



First Baptist Church Windsor & Windsor Christian Academy are committed to keeping you safe and healthy. However, if you do get hurt or sick on the job, you are entitled to benefits.

Penalties for Workers' Compensation Fraud

Workers' compensation legislation makes it a **felony** for anyone to file a false or fraudulent statement or to submit a false report or any other document for the purpose of obtaining or denying workers' compensation benefits. Anyone caught performing these illegal acts will be prosecuted. If convicted, the penalty is up to **five years in prison** or a **fine of up to \$150,000** or double the value of the fraud, whichever is greater, or both imprisonment and fine. Restitution and other penalties may also apply.



Der Manouel
INSURANCE GROUP
Changing the Equation



Under California law, employees who are injured at work or become ill because of their jobs are guaranteed benefits.

What is covered?

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 at work (such as hurting your wrist by doing the same motion over and over). Injuries from recreational, social or athletic activity might not be covered.



The Basics of Work Comp Benefits for New Hires

What do I do if I am injured?

If you need emergency treatment, go to the nearest emergency room or contact 911.

If you need first aid, contact your supervisor. You should then see your primary care physician, the doctor responsible for treating your injury or illness.

You must report work-related injuries to your supervisor **immediately** – if you wait too long, you could lose your right to benefits.

First Baptist Church Windsor & Windsor Christian is required to provide you a claim form within one working day after learning of your injury. Within one working day after you file the claim form, First Baptist Church Windsor & Windsor Christian must authorize treatment for your injury.

What do Workers' Compensation Benefits Include?

Your benefits include **medical care** that is reasonably necessary to treat your injury, such as doctor visits, hospital services, lab tests and medication. There are limits on some medical services.

Costs are paid directly through the company's workers' compensation program, so you should never see a bill.

Your primary treating physician will decide what type of care you will receive for your injury or illness, determine when you can return to work, help identify the kinds of work you can do safely while recovering, refer you to specialists if necessary and write medical reports that will affect the benefits you receive.

Since we offer group health insurance, you may be able to choose the M.D., D.O. or medical group that will treat you during the first 30 days after the injury, if your doctor agrees to treat you for work injuries or illnesses.

If eligible, you must tell your employer, in writing, that you want your personal doctor to treat you for work injuries or illnesses and provide the name and

address of your personal physician, **BEFORE** you are injured.

Your personal physician must be your regular primary care physician who previously directed your medical treatment and who retains your medical history and records. You can only predesignate general practice physicians, board-certified or board-eligible internists, pediatricians, obstetrician-gynecologists or family practitioners.

Your supervisor will provide you with a form to predesignate your personal physician. Inform the human resources department if you plan to change your physician at any time.

If you do not choose a doctor, we have the right to select the doctor that will treat you for the first 30 days. You may be able to switch to a doctor of your choice after 30 days, which may include your personal chiropractor or acupuncturist.

First Baptist Church Windsor & Windsor Christian may use a **medical provider network (MPN)**, which is a

treat workers injured on the job. If an MPN is used, you will receive information explaining how to use the MPN. If you have predesignated a physician prior to your work injury, you can receive treatment from your predesignated doctor. If you have not, you are free to choose an appropriate provider from the MPN list after the first medical visit directed by your employer. If you are being treated by a non-MPN doctor for an existing injury, you may have to change to a doctor within the MPN.

Your benefits also include **temporary disability (TD) benefits**. If you are temporarily disabled by a work-related injury or illness, you can receive tax-free payments for lost wages while you recover. For injuries after Jan. 1, 2008, TD Benefits may not be paid for more than 104 weeks within five years from the date of injury. Exempt are certain injuries that typically take longer to heal; they are subject to a cap of 240 weeks within a five-year period. TD payments are two-thirds of your average weekly earnings, subject to minimum and maximum amounts that are set by state law.

If the injury or illness results in permanent disability, you can receive **permanent disability (PD) benefits**, even if you can go back to work. These are additional payments made after recovery. PD benefits are set by law and are determined based on your disability rating, the date of your injury and your wages before you were injured.

Injured employees may be entitled to **supplemental job displacement benefits**, which entitles you to a voucher for educational training if your injury results in a permanent disability that prevents you from returning to work within 60 days after TD benefits end, and your employer does not offer you modified or alternate work. The amount can range from \$4,000 to \$10,000 in vouchers, depending on the level of permanent disability.

If your work-related injury or illness results in your death, your spouse or dependents are eligible to receive **death benefits**. Workers' compensation also pays for burial expenses up to \$5,000.

If you have any questions, please contact your supervisor or the human resources department.

NOTICE OF PERSONAL CHIROPRACTOR OR PERSONAL ACUPUNCTURIST

If your employer or your employer's insurer does not have a Medical Provider Network, you may be able to change your treating physician to your personal chiropractor or acupuncturist following a work-related injury or illness. In order to be eligible to make this change, you must give your employer the name and business address of a personal chiropractor or acupuncturist in writing prior to the injury or illness. Your claims administrator generally has the right to select your treating physician within the first 30 days after your employer knows of your injury or illness. After your claims administrator has initiated your treatment with another doctor during this period, you may then, upon request, have your treatment transferred to your personal chiropractor or acupuncturist. You may use this form to notify your employer of your personal chiropractor or acupuncturist.

Your Chiropractor or Acupuncturist's Information:

(Name of chiropractor or acupuncturist)

(Street address, city, state, zip code)

(Telephone number)

Employee Information:

(Name – please print)

(Street address, city, state, zip code)

(Employee Signature)

(Date)

PREDESIGNATION OF PERSONAL PHYSICIAN

In the event you sustain an injury or illness related to your employment, you may be treated for such injury or illness by your personal medical doctor (M.D.), doctor of osteopathic medicine (D.O.) or medical group if:

- Your employer offers group health coverage;
- The doctor is your regular physician, who shall be either a physician who has limited his or her practice of medicine to general practice or who is a board-certified or board-eligible internist, pediatrician, obstetrician-gynecologist, or family practitioner, and has previously directed your medical treatment, and retains your medical records;
- Your "personal physician" may be a medical group if it is a single corporation or partnership composed of licensed doctors of medicine or osteopathy, which operates an integrated multispecialty medical group providing comprehensive medical services predominantly for nonoccupational illnesses and injuries;
- Prior to the injury your doctor agrees to treat you for work injuries or illnesses;
- Prior to the injury you provided your employer the following in writing: (1) notice that you want your personal doctor to treat you for a work-related injury or illness, and (2) your personal doctor's name and business address.

You may use this form to notify your employer if you wish to have your personal medical doctor or a doctor of osteopathic medicine treat you for a work-related injury or illness and the above requirements are met.

NOTICE OF PREDESIGNATION OF PERSONAL PHYSICIAN

Employee – complete this section:

To: _____, *(name of employer)*

If I have a work-related injury or illness, I choose to be treated by:

(Name of doctor – M.D., D.O. or medical group)

(Doctor address – street, city, state, ZIP)

(Doctor's telephone number)

(Employee name – please print)

(Employee Address – street, city, state, ZIP)

(Employee's Signature)

(Date)

Physician – I agree to this predesignation.

(Physician's or designated employee's signature)

(Date)

The physician is not required to sign this form, however, if the physician or designated employee of the physician or medical group does not sign, other documentation of the physician's agreement to be predesignated will be required pursuant to Title 8, California Code of Regulations, section 9780.1(a)(3)