



Dear CompWest Policyholder,

Effective immediately your company is now enrolled in one of the most important Workers' Compensation reforms, the Medical Provider Network (MPN).

CompWest Insurance Company's Medical Provider Network (Network) has been approved by the State of California. This Network will allow you and CompWest to determine which doctors provide medical treatment to your injured workers from the outset of the claim all the way to its conclusion. The ability to now control who the treatment provider is throughout the duration of injury will provide your employees with quality occupational medical care from providers that are also focused on returning employees to productive work as quickly as possible.

Before you and we can take control and direct injured workers into the Medical Provider Network, the law requires YOU to notify each employee of the Network and what their rights are to seek second and third opinions, or a change of physicians, within the Network. Each new hire must also be advised in the same manner.

Enclosed are the formal notifications, in English and Spanish, for you to reproduce and distribute to each employee in your company. The content of the notification is required by the State of California. In addition, we are providing you with a shorter, simplified, informal version of the rather long formal notification to distribute as well. It is required that each existing employee receive from you a copy of the formal notification, and that a process for distribution of the notification be added to your "New Hire" process. Further, it is critical that you document that the notification to existing employees took place and that you retain such documentation in your corporate records. All new hires must have their personnel files documented to indicate that they received the formal notification as part of their initial orientation.

To expedite the notification to employees, we encourage you to consider including the notification material in your next payroll distribution. You can then simply document the date and distribution with the attached slip. Retention of clear documentation by you is important in the event your notification process is ever challenged in Court by an employee wishing to institute treatment with a doctor of an attorney's choosing.

We believe that effective and timely implementation of the Medical Provider Network is an important element of a successful and cost effective Workers' Compensation program. Please feel free to call me with any questions you, or your employees, may have as to the notification, or the process, or any aspect of the Workers' Compensation system.

Sincerely Yours,

William Van Kuran

Bill Van Kuran
Claims Manager

(Blue Cross MPN – page 1 of 3 total – revised 01/28/09)



Mandatory acknowledgement of receipt/distribution of MPN Notification

On _____, _____ distributed the attached
(date) (first & last name)

MPN NOTIFICATION in both English and Spanish via

_____ to all employees of
(Method of distribution)

(Company name)

In addition we have posted CompWest Insurance's Workers' Compensation posting notice in an area accessible to all of our employees and we shall distribute the MPN notification to all new hires.

*Failure to provide this information (posting notice) can result in loss of employer medical control [LC 3550 (e)], civil penalties of up to \$7,000 for each violation of the posting requirement [LC 6431], and the tolling of the statute of limitations for filing a claim.

Sign. Company Representative (date)

Witness (date)

Mail or fax to:
CompWest Insurance Company
PO Box 12859
Newport Beach, CA 92658
(866) 506-5800

Cc: Policyholder



TO OUR EMPLOYEES:

The attached document is a formal notification of your rights and options for obtaining medical treatment if you are injured on the job. The State of California requires we give you this notice. It advises you that our Workers Compensation Insurance Company, CompWest Insurance Company, has signed an agreement with a Medical Provider Network (Network) to provide any of our injured employees with medical care for on the job injuries. The law now requires you to be treated by one of the doctors in the network in order for the treatment to be covered by Workers' Compensation insurance.

In addition, the notice tells you:

- If you need emergency treatment, go to the nearest medical facility or Emergency room and let us know immediately.
- When you report your injury we will direct you to be seen by a doctor in the Network.
- Once you have seen the doctor to which we send you, you may choose to be treated by any other doctor, provided that doctor is a member of the Network.
- You have the right to a second opinion from another doctor in the Network. If you wish a second opinion, just contact CompWest Insurance Company and ask for one. You also have a right to a third opinion from a doctor in the Network if you continue to have questions about your treatment following a second opinion.
- If you still have questions, or do not agree with the doctors, following the third opinion, you may request an evaluation of your case by a doctor appointed by the State of California. This can be done by either being examined by that doctor, or having the doctor review your records- the choice is yours.
- If you have an ongoing injury and your current treating doctor is already in the Network, there will be no changes in your treatment.
- If you have an ongoing injury with our previous workers' compensation insurance company, and your current treating doctor is not a member of their network, our previous insurance carrier may inform you that they wish to transfer your care to a network doctor. They have the right to do this, subject to certain conditions, which are discussed in the notice.

Please review this notification. If you have any questions, please feel free to discuss them with your supervisor, or you may call CompWest Insurance Company at (1-888) 266-7937 and ask to speak with Janina Lopez, Senior Claims Examiner, or Bill Van Kuran, Claims Manager.