Covered Employee Notification of Rights Materials
Regarding
AmTrust North America, Inc.
AmTrust California MPN
MPN ID #3154

This pamphlet contains important information about your medical care in case of a work-related injury or illness

You Are Important to Us

Keeping you well and fully employed is important to us. It is your employer's goal to provide you employment in a safe working environment. However, should you become injured or ill, as a result of your job, we want to ensure you receive prompt quality medical treatment. Our goal is to assist you in making a full recovery and returning to your job as soon as safely possible. In compliance with California law, we provide workers' compensation benefits, which include the payment of all appropriate medical treatment for work-related injuries or illnesses. If you have any questions regarding the Medical Provider Network (MPN), please contact the AmTrust Provider & Network Management group by phone at (800) 768-9605, or email at MPNcontact@amtrustgroup.com. If you need an explanation about your medical treatment for your work-related injury or illness you can contact your claims adjuster if one has been assigned to your case.

AmTrust California MPN

AmTrust North America, Inc provides access to medical treatment in the event you sustain a work-related injury or illness through the AmTrust California MPN. The AmTrust California MPN accesses medical treatment through selected Anthem Blue Cross Prudent Buyer PPO ("Blue Cross of California") providers and the Kaiser-On-the-Job Provider Network. Together, these sources contract with and provide access to doctors, hospitals, and numerous other providers to respond to the special requirements of on-the-job injuries or illnesses.

Access to Care

If you should experience a work-related injury or illness, you should:

Notify your employer:

- Immediately notify your supervisor or employer representative so you can secure medical care. Employers are required to authorize medical treatment within one working day of your filing of a completed claim form (DWC-1). To ensure your rights to benefits, report every injury and request a claim form.

Initial or Urgent Care:

- If medical treatment is needed, your employer will direct you to an MPN provider upon initial report of injury. An appointment for initial medical care should be immediate but in no event longer than 3 business days of the notice to your employer or MPN Medical Access Assistant that treatment is needed.

For Emergency Care:

- In the case of emergency* go to the nearest healthcare provider. Once your condition is stable, contact your employer or AmTrust North America, Inc at (866) 272-9267. For assistance in locating a MPN provider for continued care contact the AmTrust California MPN Medical Access Assistant by phone at (833) 990-3601 or email at CaliforniaMAA@amtrustgroup.com.

  **Emergency care is defined as a need for those health care services provided to evaluate and treat medical conditions of a recent onset and severity that would lead a lay person, possessing an average knowledge of medicine, to believe that urgent care is required.*

Subsequent Care:

- All medical non-emergencies, which require ongoing treatment, in-depth medical testing, or a rehabilitation program, must be 1) authorized by your claims adjuster and 2) based upon evidenced based medical treatment guidelines (California Labor Code §5307.27, and as set forth in title 8, California Code of Regulations, section §9792.20 et seq.).

- Access to subsequent care, including specialist services, shall be available within no more than twenty (20) business days of your reasonable request for an appointment through an AmTrust California MPN Medical Access Assistant. If an MPN Medical Access Assistant is unable, within ten business days, to schedule an initial medical appointment that will occur within twenty (20) business days of your request, then AmTrust North America, Inc., on behalf of your employer, shall permit you to obtain necessary treatment with an appropriate specialist outside of the MPN. The MPN physician, who is the primary treating physician, will continue to direct all the covered injured employee's medical treatment needs.

- If you are not able to obtain reasonable and necessary medical treatment from an MPN physician within the applicable access standards and timeframes noted above, you will be permitted to obtain necessary treatment for that injury from an appropriate physician outside the MPN within a reasonable geographic area.
  At such a time when the MPN is able to provide the necessary treatment through an MPN physician, you may be required to treat with an MPN physician when a transfer of care is determined to be appropriate.

- If ancillary services are not available within a reasonable time or a reasonable geographic area, you may obtain authorized and necessary ancillary services outside of the MPN within a reasonable geographic area.

If you are temporarily working, relocate or move outside of the MPNs geographic service area and are injured:

The following is AmTrust North America, Inc.'s written policy for arranging or approving non-emergency medical care for: (1) a covered employee authorized by the employer to temporarily work or travel for work outside of the MPN geographic service area when the need for medical care arises; (2) a former employee whose employer has ongoing workers' compensation obligations and who permanently resides outside the MPN geographic service area; and (3) an injured employee who decides to temporarily reside outside the MPN geographic service area during recovery.

- If you have an initial work-related non-emergency injury or illness outside of the M P N service area, you should notify your employer and seek treatment at the closest occupational health or primary care clinic available to you.
- In the event of an emergency or if urgent care is needed, you should seek medical attention from the nearest hospital or urgent care center. If feasible, you or a personal representative should report the injury/illness to your employer within 24 hours of receiving treatment.
- Once you return to the MPN service area, medical care will be transferred to a provider within the AmTrust California MPN.
- Employees that are temporarily working, relocate, or move outside of the MPN's geographic service area will be able to select a new physician from a network already established by AmTrust North America, Inc. in the new region where treatment is needed. A list of physicians is available online or can be requested from your claims adjuster. The online provider search and directory is available www.talispoint.com/amtrust/external/. The list will contain a choice of at least three physicians for your selection. Your primary treating physician may also refer or assist you with finding a new provider within the alternate network. Referred physicians will be located within the access standards described in this notice e.g., 15 miles or 30 minutes for Primary Treating Physicians and 30 miles or 60 minutes for specialty care.
- The MPN does not prevent a covered employee outside the MPN geographic service area from choosing a provider for non-emergency medical care.
- **Upon your return to California, should you require ongoing medical care, immediately contact your claims adjuster or your employer for referral to a MPN provider for continued care.**

How to Choose a Physician within the MPN

The AmTrust California MPN has providers for the entire state of California. The MPN must give you a regional list of providers that includes at least 3 physicians of a specialty commonly used to treat work related injuries or illnesses in your industry. The MPN must provide access to Primary Treating Physicians within 15 miles or 30 minutes of your home or workplace and specialists within 30 miles or 60 minutes of your home or workplace.

To locate a participating provider or obtain a regional listing:

Provider Searches and Directories:

- On-line Provider Search and Directories – if you have internet access, you can search for or access a roster of all treating physicians in the MPN by going to the website

www.talispoint.com/amtrust/campn/. You can search for available MPN physicians by name, specialty, or location by using available filters.

- PDF copies of the roster of all treating physicians and the roster of all participating providers are available by selecting this option from the homepage. A complete provider listing is also available in writing or electronic copy upon request. For more information about the MPN go to: www.talispoint.com/amtrust/campn/.
- Secondary treating physicians and specialists that can only be seen with an approved referral are clearly designated "by referral only" in the online provider finder and roster of all treating physicians.
- If you do not have internet access, you may request assistance locating an MPN provider or obtaining an appointment by contacting the AmTrust California MPN Medical Access Assistant by phone at (833) 990-3601, email at CaliforniaMAA@amtrustgroup.com, or by fax at (855) 299-4367
- Promptly contact your claims adjuster to notify us of any appointment you schedule with an MPN provider.

Choosing a Physician (for all initial and subsequent care):

- Your employer will direct you to an MPN provider when you initially report your injury. You have the right to be treated by a physician of your choice within the MPN after your initial visit.
- The Primary Treating Physician (PTP) you choose should be appropriate to treat your injury
- If you wish to change your MPN PTP after your initial visit, you may do so by:
    1) Accessing the on-line provider directories (see above)
    2) Calling the Medical Access Assistant or your Claims Adjuster
- If you have trouble getting an appointment with a provider within the MPN, contact the AmTrust California MPN Medical Access Assistant as soon as you are able, and they can assist you.
- If you select a new PTP, immediately contact your claims adjuster and provide him or her with the name, address, and phone number of the physician you have selected. You should also provide the date and time of your initial evaluation.
- If it is medically necessary for your treatment to be referred to a specialist, your PTP must first submit a Request for Authorization. Upon authorization, your PTP can make the appropriate referral within the network or you may select a specialist of your choice within the MPN.
- If a chiropractor is selected as a Primary Treating Physician, the chiropractor may act as a PTP only until the 24-visit cap is met (unless otherwise authorized in writing by AmTrust North America, Inc. on behalf of your employer), after which you must select another PTP in the MPN who is not a chiropractor. If you fail to select a new PTP in the MPN, then AmTrust North America, Inc. may assign another PTP who is not a chiropractor and who is of an appropriate specialty to treat your work-related injury or illness.
- If a type of specialist is needed or recommended by your MPN Primary Treating Physician, but is not available to you within the network, you will be allowed to treat with a specialist outside of the AmTrust California MPN. The AmTrust California MPN Medical Access Assistants or your claims adjuster can assist you to identify appropriate specialists if requested. Once you have identified the appropriate specialist outside of the network, schedule an appointment and notify your Primary Treating Physician and claims adjuster of the appointment date and time. Your MPN physician, who is your Primary

Treating Physician, will continue to direct all your medical treatment needs.

- If the MPN cannot provide access to a Primary Treating Physician within 15 miles or 30 minutes of your workplace or residence, the MPN will allow you to seek treatment outside the MPN. Please contact your claims adjuster for assistance. At such a time when the AmTrust California MPN is able to provide the necessary treatment through an MPN physician, you may be required to transfer your ongoing care to an MPN physician when safe and appropriate to do so. More information about transfer of care is available in the Transfer of Care and Continuity of Care sections below.

- The MPN will offer Telehealth* to injured workers statewide. If you consent to the use of Telehealth, consent will be documented pursuant to Business and Professions Code section §2290.5(b) and the MPN will facilitate the coordination of Telehealth for the injured worker using mobile applications, computer applications or kiosks at the employer's location.

  *Telehealth is a means to deliver health care services and public health via information and communication technologies and includes Concentra Telemed physicians and Concentra Telerehab services in this MPN.

- If you select and consent to a physician who only sees patients via Telehealth, then that physician will be counted as an available MPN physician when determining if Access Standards have been met.
- If you do not provide consent for Telehealth physicians, or revoke your consent, the MPN will be limited to offering MPN physicians within Access Standards in a brick-and-mortar setting. If the MPN does not meet Access Standards, you shall be permitted to obtain necessary treatment for that injury from an appropriate Primary Treating Physician or Specialist outside the MPN within a reasonable geographic area.
- Injured workers that consent to Telehealth and seek treatment with Concentra Telemed physicians will have access to Physical Therapy and Occupational Therapy in the Concentra Telerehab program by referral of Concentra Telemed physicians.
- You may obtain Telehealth information and a listing of Telehealth providers by going to www.talispoint.com/amtrust/campn/.

Medical Access Assistant(s)

AmTrust California MPN Medical Access Assistants are available, at a minimum, from Monday through Saturday (excluding Sundays and holidays) from 7 am to 8 pm, Pacific Time, to provide covered employee's assistance with access to medical care under the MPN. The assistance includes, but is not limited to, contacting provider offices during regular business hours to find available MPN physicians for your selection, and scheduling and confirming medical appointments with physicians. Assistance is available in English and Spanish.

At least one AmTrust California MPN medical access assistant is available to respond at all required times, with the ability for callers to leave a voice message. Medical access assistants will respond to calls, faxes, or electronic messages by the next day, excluding Sundays and holidays. MAAs work in coordination with the claims adjuster(s) to ensure timely and appropriate medical treatment is available to you. You may contact the Medical Access Assistant by phone at (833) 990-3601, email at CaliforniaMAA@amtrustgroup.com, and by fax at (855) 299-4367.

Second and Third Opinions

Second Opinion:

- If you disagree with the either the diagnosis or the treatment prescribed by your MPN physician, you may obtain a second opinion within the AmTrust California MPN. During this process you are required to continue your treatment with your initial MPN physician. The following describes the responsibilities of both you, as injured employee, and your AmTrust North America claims adjuster, on behalf of your employer:

    1. Inform your claims adjuster of your dispute regarding your treating physician's opinion either orally or in writing.
    2. You will then select a physician or specialist from a regional list of available MPN providers, which will be provided to you by your claims adjuster within 10 business days of notification of your request for a second opinion.
    3. You must make an appointment with your selected physician or specialist within 60 days from the day you receive the regional list of providers.
    4. You must inform your claims adjuster of the details of your appointment including the name of the provider you chose and the date, time, and location of the appointment.
    5. You shall be deemed to have waived your right to a second opinion if you do not make an appointment within 60 days from receipt of the list of available physicians or specialists from your claims adjuster.
    6. You have the right to request a copy of the medical records sent to the second opinion physician.
    7. If the second opinion physician or specialist feels that your injury is outside of the type of injury he or she normally treats, the doctor's office will notify you and your claims adjuster. You can either select a new physician from the initial regional list or you can request another list of MPN physicians or specialists.
    8. The process described above in numbers 2 through 7 begins anew upon your selection and receipt of the list of available providers or specialists.

Third Opinion:

- If you disagree with either the diagnosis or the treatment prescribed by the second opinion physician, you may obtain a third opinion within the AmTrust California MPN. During this process you are required to continue your treatment with your initial MPN physician. In order to obtain a third opinion, you and your employer or insurer share responsibilities. The following describes the responsibilities of both you, as injured employee, and your AmTrust North America claims adjuster, on behalf of your employer:

    1. Inform your claims adjuster of your dispute regarding your treating physician's opinion either orally or in writing.
    2. You must select a physician or specialist from the list of available AmTrust California MPN providers previously provided, or you may request a new regional area list from your claims adjuster.

3. You must make an appointment with your selected physician or specialist within 60 days.
4. You must inform your claims adjuster of the details of your appointment including the name of the provider you chose and the date, time, and location of the appointment.
5. You shall be deemed to have waived your right to a third opinion if you do not make an appointment within 60 days from receipt of the list of available physicians or specialists from your claims adjuster. If you opted not to receive a new list of available providers, you shall be deemed to have waived your right to a third opinion if you do not make an appointment within 60 days from the day you notified your claims adjuster of your third opinion request and agreed to select a physician from the list of available MPN physicians previously provided.
6. You have the right to request a copy of the medical records sent to the third opinion physician.
7. 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 you and your claims adjuster. You can either select a new physician from the initial regional list or you can request another list of MPN physicians or specialists.
8. The process described above in numbers 2 through 7 begins anew upon your selection and receipt of the list of available providers or specialists.

- If the MPN does not contain a physician who can provide the treatment recommended by the Second or Third Opinion physician, you may choose a physician outside the MPN within a reasonable geographic area. You may obtain the recommended treatment by changing physicians to the second opinion physician, third opinion physician, or other MPN physician
- At the time of selection of the physician for a third opinion, the MPN Contact will notify you about the MPN Independent Medical Review process and provide you with an application for the MPN Independent Medical Review process (see below).
- If you disagree with the third-opinion doctor, you may ask for an MPN Independent Medical Review (MPN IMR).
- If either the second or third-opinion doctor or MPN Independent Medical Reviewer agrees with your Primary Treating Physician's opinion about the need for a treatment or test, you may be allowed to receive that medical service from a provider within the MPN or if the MPN does not contain a physician who can provide the recommended treatment, you may choose a physician outside the MPN within a reasonable geographic area. Treatment plans and requests applicable to this section are still subject to Utilization Review and Independent Medical Review rules and regulations.

Continuity of Care Policy

AmTrust North America, Inc. has a written "*Continuity of Care"* policy that will determine whether you can temporarily continue treatment for an existing work injury with your doctor if your doctor is removed from or no longer participates in the AmTrust California MPN.

If AmTrust North America, Inc. decides that you do not qualify to continue your care with the non-MPN provider, you and your Primary Treating Physician (PTP) must receive a letter of

notification.

In order to qualify to continue your care with your non-MPN provider, you must meet certain conditions as described below. If met, you may be able to continue treating with this doctor for up to a year before you must switch to an AmTrust California MPN physician. These conditions are:

- **Acute Condition-** The treatment for your injury or illness will be completed in less than 90 days.
- **Serious or Chronic Condition-** 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 and transfer of your care to an MPN physician would pose a safety issue or a regression of your current medical status. You may be allowed to be treated by your current treating doctor for up to one year or such time that your condition is stable, and a safe transfer of care can be made.
- **Terminal Condition-** 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 AmTrust North America, Inc. and that is scheduled to occur within 180 days of the removal or non-participation date between the MPN and your doctor.

You can disagree with the decision to deny you Continuity of Care with the removed or non-participating provider. If you want to continue treating with the doctor, ask your Primary Treating Physician for a medical report stating whether you have one of the four conditions stated above to see if you qualify to continue treating with your current doctor temporarily.

Your Primary Treating Physician has 20 days from the date of your request to give you a copy of his/her medical report on your condition. If your Primary Treating Physician does not give you the report within 20 days of your request, AmTrust North America, Inc. may transfer your care to another appropriate physician within the MPN.

You will need to give a copy of the report to your claims adjuster if you wish to postpone the transfer of your care into the MPN. If you or AmTrust North America, Inc. disagrees with your doctor's report on your condition, it may be disputed. See the complete Continuity of Care policy for more details on the dispute resolution process.

For a copy of the entire Continuity of Care policy in English or Spanish, ask your MPN Contact or your claims adjuster.

Transfer of Care Policy

AmTrust North America, Inc. has a "*Transfer of Care"* policy which will determine if you can continue being temporarily treated for an existing work-related injury by a physician outside of the MPN before your care is transferred into the MPN.

If you have properly predesignated a Primary Treating Physician, you cannot be transferred into the MPN. (If you have questions about pre-designation, ask your employer or Human Resources contact.) If your current doctor is not or does not become a member of the AmTrust

California MPN, then you may be required to see a MPN physician.

If your claims administrator decides to transfer you into the MPN, you and your Primary Treating Physician (PTP) must receive a letter notifying you of the transfer.

If you meet certain conditions, you may qualify to continue treating with a non-MPN physician for up to a year before you are transferred into the MPN. The qualifying conditions to postpone the transfer of your care into the MPN are:

- **Acute Condition-** The treatment for your injury or illness will be completed in less than 90 days.
- **Serious or Chronic Condition-** 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 and transfer of your care to an MPN physician would pose a safety issue or a regression of your current medical status. You may be allowed to be treated by your current treating doctor for up to one year or such time that your condition is stable, and a safe transfer of care can be made.
- **Terminal Condition-** 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 AmTrust North America, Inc. and that is scheduled to occur within 180 days of the MPN effective date.

You can disagree with AmTrust North America, Inc.'s decision to transfer your care into the AmTrust California MPN. If you don't want to be transferred into the MPN, ask your Primary Treating Physician (PTP) for a medical report on whether you have one of the four conditions stated above to qualify for a postponement of your transfer into the MPN.

Your PTP has 20 days from the date of your request to give you a copy of his/her report on your condition. If your PTP does not give you the report within 20 days of your request, AmTrust North America, Inc. can transfer your care into the AmTrust California MPN and you will be required to use a MPN physician.

You will need to give a copy of the report to your claims adjuster if you wish to postpone the transfer of your care. If you or AmTrust North America, Inc. disagrees with your PTP's report on your condition, it may be disputed. See the complete transfer of care policy for more details on the dispute resolution process.

For a copy of the entire transfer of care policy in English or Spanish, ask your MPN Contact or your claims adjuster.

For Questions or MPN Information

What if I have questions or need help:

- **MPN Contact**: You may always contact AmTrust Provider & Network Management group to answer questions about the use of MPNs or to submit a formal MPN complaint by mail at AmTrust Workers Compensation Medical Networks, 400

Executive Blvd., Ste. 400, Southington, CT 06489, by phone at (800) 768-9605, or by email at MPNcontact@amtrustgroup.com. If you need an explanation about your medical treatment for your work-related injury or illness you can contact your claims adjuster if one has been assigned to your case.

- **Medical Access Assistants** are available Monday through Saturday (excluding Sundays and holidays) from 7 am to 8 pm, Pacific Time, by phone at (833) 990-3601, by email at CaliforniaMAA@amtrustgroup.com, or by fax at (855) 299 4367.
- **Division of Workers' Compensation (DWC)**: If you have concerns, complaints, or questions regarding the AmTrust California MPN, the notification process or your medical treatment after a work-related injury or illness, you can call DWC's Information and Assistance Unit at 800-736-7401. You can also go to DWC's website at www.dir.ca.gov/dwc and click on "Medical provider networks" for more information about MPNs.
- **MPN Independent Medical Review**: If you have questions about the MPN Independent Medical Review process contact the Division of Workers' Compensation Medical Unit at:

  DWC Medical Unit
  P.O. Box 71010
  Oakland CA 94612
  (510) 286-3700 or (800) 794-6900