

## Employee Medical Provider Network Notice

Please read this packet for information about medical care for work injuries or illnesses.

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

### Our Goal Is Your Safe and Successful Return to Work

Your well-being is important to us. If you are hurt at work, our goal at Omaha National Underwriters, LLC (also called “Omaha National”) is to help you get better. This means helping you to get back to your regular activities and work, as soon as it is medically safe. We have a Medical Provider Network (MPN) of skilled doctors and medical providers to give you the best medical care possible.

### Medical Care for a Work-Related Injury or Illness

An MPN is a group of doctors and health care providers. They give medical care to people that are hurt at work. The network has doctors who specialize in treating work-related injuries. It also has doctors with skills in other areas of medicine. The MPN lets you select the doctor to treat your work injuries and illnesses from a list of network providers.

The MPN for your employer and their workers compensation insurance company is handled by Omaha National Underwriters, LLC. The workers compensation insurance company is Preferred Professional Insurance Company. This notice has facts about the MPN program. It also gives details about your rights. Please call your Claims Adjuster or the MPN Medical Access Assistance hotline at 844-761-8400 if you have any questions.

### Our Medical Provider Network

- The MPN Name is Omaha National MPN and the MPN ID Number is 3064
- Information about the MPN can be found at our website, [mpn.omahanational.com](http://mpn.omahanational.com). You may also get a list of all doctors in the network at [mpn.omahanational.com](http://mpn.omahanational.com).
- If you have any questions about your claim or about medical treatment for your work injury or illness, please contact your Claims Adjuster at 844-761-8400. You may also call our Medical Access Assistant or our Omaha National MPN Contact for help. Their contact information is given below.

Our MPN Medical Access Assistant can help you find MPN providers. They will also help to schedule and confirm medical appointments. They are available Monday through Saturday from 7:00 AM to 8:00 PM Pacific Time. They are closed on Sundays and holidays. Help is available in both English and Spanish.

### MPN Medical Access Assistants

Phone 844-761-8400

Fax 844-761-8402

Email [documents@omahanational.com](mailto:documents@omahanational.com)

Our Omaha National MPN Contact will answer questions about using the MPN. They will address any complaints about the MPN. They can also help you set up an MPN independent medical review.

### **MPN Contacts**

Name Omaha National  
Title MPN Contact  
Address PO Box 451139, Omaha, NE 68145  
Phone 844-761-8400  
Fax 844-761-8402  
Email [documents@omahanational.com](mailto:documents@omahanational.com)

### **If You Are Injured on the Job or Suffer a Work-Related Illness**

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

Tell your supervisor or manager as soon as possible after you receive emergency treatment. If your injury or illness is not an emergency, tell your supervisor or manager right away. They will send you to an MPN provider to receive medical care. Once your claim is reported, your employer will give you a form to complete. It is Form DWC-1 - Workers' Compensation Claim Form & Notice of Potential Eligibility. To protect your rights, you should report every work-related injury or illness. You should also ask for a claim form as soon as possible.

### **Medical Care Within the MPN**

An MPN health care provider will give you medical care for your work injury or illness. Please call your employer or Omaha National's Medical Access Assistant at 844-761-8400 to find an MPN provider. They will help you schedule your first medical visit. Your first visit will be within 3 working days. If an appointment with a network provider cannot be scheduled within 3 working days of your request, you may be allowed to get treatment from a doctor outside of the MPN.

After the first medical visit, you may continue to be treated by that doctor. Or you may choose another doctor from the MPN to act as your primary treating physician who will direct your treatment. The MPN network provider that you choose will direct your treatment.

If it is needed, you may select a specialist from the network. You may also ask your primary treating physician doctor for a referral to a specialist. Some specialists will only accept an appointment with a referral from your primary treating physician. These specialists are listed as "by referral only" in the MPN directory. When treatment with a specialist is required, your appointment will be within 20 working days of your request. If an appointment with a network specialist cannot be scheduled within 10 working days of your request, you may be allowed to obtain treatment with an appropriate specialist outside of the MPN.

### **Finding and Choosing an MPN Provider**

The plan has network providers located all over the state of California. You may view and print a list of all the network providers at our website ([mpn.omahanational.com](http://mpn.omahanational.com)). You may also call the Omaha National MPN

Contact at 844-761-8400 to request the list. You may ask for a list of all providers within 15 miles of your workplace and/or home. Or, you may request a list of all providers within the county where you work and/or live. You also have the right to ask for a list of all the MPN providers within the network.

The MPN must include at least 3 doctors in each specialty commonly used to treat work injuries and illnesses in your industry. The network must also give access to primary treating physicians and a hospital or a facility for emergency healthcare services within 30 minutes or 15 miles of your workplace or home. It must provide access to specialists within 60 minutes or 30 miles of your workplace or home. If you cannot find a provider within these limits, please call your Claims Adjuster or our MPN Medical Access Assistant at 844-761-8400. They can help you find a provider in your area. If you live in a rural area or an area where there is a healthcare shortage, there may be a different standard.

If you are not able to find a provider in your area, the Claims Adjuster or the MPN Medical Access Assistant will confirm that there are no MPN providers in the proper specialty who are available to treat your injury within the required distance and timeframes.

Once they confirm this, you will be allowed to seek treatment with a provider outside of the MPN. However, the distance you travel to a non-MPN provider must be less than the distance you would travel to the nearest MPN provider. At times, you may need to see a type of specialist that is not available in the MPN. If so, you have the right to see a specialist that is outside of the network. Any providers you choose should be proper to treat your injury or illness.

### **How to Access List of MPN Providers**

There are two ways to access the website to search for a provider list:

Option 1:

1. Go directly to our MPN website at: [mpn.omahanational.com](http://mpn.omahanational.com).
2. You will be able to search by provider name, specialty, or location.
3. You can request the entire MPN roster of all treating physicians
4. You can request the entire MPN roster of all participating providers.
5. You can request a list of providers within a specific radius.

Option 2:

1. Go through the Omaha National's website: [omahanational.com](http://omahanational.com).
2. At the top right-side of the page, click "Find a doctor" button on the "Find A Medical Provider" screen, and select "California."
3. You will be able to search by provider name, specialty, or location.
4. You can request the entire MPN roster of all treating physicians.
5. You can request the entire MPN roster of all participating providers.
6. You can request a list of providers within a specific radius.

If you need help, please contact your Claims Adjuster or the MPN Medical Access Assistant Hotline at 844-761-8400.

### **Business Travel or Temporarily Working Outside California**

If you have a work injury or illness while working outside of California or MPN geographic service area, contact your supervisor or manager to report your injury. They will help you get medical care if treatment is needed right away for non-emergency conditions. You will receive a list of at least three physicians outside the MPN geographic service area for your selection. **However, in case of an emergency, you should call 911 or go to the closest hospital emergency room!**

When you return to California or MPN geographic service area, please contact your Claims Adjuster. They will help you find an MPN provider for any further treatment and transfer your future medical care into the MPN.

### **Relocation Outside California**

If you move outside of California or the MPN geographic service area, but you still need care for your current or existing work injury, you can select a new doctor to treat you. Please call your Claims Adjuster to find a doctor near your new home. You will receive a list of at least three physicians outside the MPN geographic service area.

If your move or relocation is only for a short period during recovery, make sure to let your Claims Adjuster know when you return to California or the MPN geographic service area. The Claims Adjuster will help you return to your prior MPN provider. If you are unable to return to your prior MPN provider, the Claims Adjuster will help you find a new MPN provider.

### **Physician Changes**

If you disagree with your doctor or if you wish to change your doctor for any reason, you may choose another doctor within the MPN. If you select another doctor, please let your Claims Adjuster know as soon as possible. They will send a copy of your medical records and our billing information to the new doctor. You may request a copy of the records that are sent.

### **Additional Opinions and MPN Independent Medical Review**

If you do not agree with the diagnosis or the treatment planned by your doctor, you may ask for a second opinion from another doctor within the MPN. If you want a second opinion, please call your Claims Adjuster or the MPN Medical Access Assistant at 844-761-8400. Tell them you want a second opinion. They will help you find a provider to give the second opinion. They can give you at least a regional list of MPN providers for you to select a doctor for a second opinion.

To receive the second opinion, you must select the network doctor and make an appointment within 60 days. Once the appointment has been set, you must tell your Claims Adjuster the doctor you selected. You must give the appointment details so that a copy of your medical records can be sent to the second opinion doctor. You may request a copy of the records that are sent.

Please note, if you do not make the appointment within the 60-day timeframe, you will not be allowed to have a second or third opinion about that disputed diagnosis or treatment.

If the second-opinion doctor feels that your injury or illness is outside of the type of injury that they normally treat, the doctor's office will inform your Claims Adjuster. If this happens, you will be given a new list of MPN providers for selecting another doctor.

If you do not agree with the second opinion, you may get a third opinion on the matter. If you ask for a third opinion, you will go through the same process that you used to get the second opinion. Like the second opinion

process, if you want to obtain a third opinion, you must select the doctor and schedule an appointment within 60 days of receiving another MPN provider list. If the appointment is not made within the 60-day timeframe, you will not be allowed to get the third opinion on the disputed diagnosis or treatment.

If you do not agree with the third-opinion doctor, you may ask for a MPN Independent Medical Review (MPN IMR). You should receive information on how to request an MPN IMR and the form to make a request at the time you select the third-opinion doctor.

If either the second-opinion doctor, third-opinion doctor, or MPN Independent Medical Reviewer agrees with your need for a treatment or medical test, you will be allowed to receive that medical service from an MPN provider. If the network does not include a provider who can give the recommended service, you may choose a physician outside the MPN within a reasonable geographic area.

### **MPN Independent Medical Review**

If you do not agree with the diagnosis or treatment advised by the third-opinion physician, you may ask for an MPN Independent Medical Review (MPN IMR) decision on the dispute. The MPN Independent Medical Reviewers who is a licensed doctor selected by the California Division of Workers' Compensation will review and decide on your dispute. You may choose to be examined in-person by the MPN IMR doctor, or you may ask the MPN IMR doctor only to review your medical records.

If you would like to request an MPN IMR, you must file an MPN Independent Medical Review Application form with the Division of Workers' Compensation. An MPN IMR doctor who has the proper specialty needed to review your dispute will be chosen. You will receive written notice of the MPN IMR doctor's contact information. You will lose your right to the MPN IMR process if you do not schedule an appointment within 60 calendar days from receiving the MPN IMR doctor's contact information from the Division of Workers' Compensation.

You are required to contact the MPN IMR doctor for an appointment or to arrange for the medical record review. Appointments with an MPN IMR doctor should be made within 30 days from your request for an appointment. The MPN IMR doctor will serve the report on the Administrative Director of the Division of Workers' Compensation, the Omaha National MPN Contact, you and your attorney, if any, within 20 days after the completion of in-person examination or medical record review, according to the California Code of Regulations section 9768.11. After that, a decision will be made on the dispute.

### **Continuity of Care**

Omaha National has a Continuity of Care policy to help you if you request to continue treatment with your treating doctor who decides to leave the MPN. This policy determines whether you can continue treatment for an existing work injury with your doctor for a short period when your doctor is no longer part of the MPN.

If you do not qualify to continue your care with the non-MPN provider, you and your primary treating physician will receive a letter from Omaha National to tell you of this decision. If you meet certain conditions, you may be able to continue treating with this doctor for up to a year before you must choose an MPN physician. These conditions are addressed below.

- **Acute** - The treatment for your injury or illness will be completed in less than 90 days.
- **Serious or Chronic** - Your injury or illness is one that is serious in nature. These injuries or illnesses continue for at least 90 days without full recovery or worsen and require 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 another procedure that has been authorized by Omaha National. The surgery or other procedure is scheduled to occur within 180 days of the MPN effective date, or the end of the contract date between the MPN and your doctor.

You can disagree with the decision to deny you continued treatment with the non-MPN provider. If you want to continue treating with the terminated doctor, ask your primary treating physician for a medical report. The report should state whether you have one of the four conditions stated above to see if you qualify to temporarily continue treating with your current doctor. 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 doctor does not give you the report within 20 days of your request, the decision to deny you continued treatment with your doctor who is no longer participating in the MPN will apply. You will be required to choose an MPN physician.

You will need to give a copy of the report to your Claims Adjuster if you wish to delay the selection of an MPN doctor for treatment. If you or Omaha National disagrees with your doctor's report on your condition, either party can dispute it. Please see the complete Continuity of Care policy for more details. For a copy of the complete Continuity of Care policy, please call your Claims Adjuster or the MPN Medical Access Assistant at 844-761-8400. A copy of the policy is also available in Spanish upon request.

### **Transfer of Care**

If you are already being treated for a work injury or illness before your employer joins the MPN, Omaha National has a Transfer of Care policy. This policy decides if you can continue to be treated for a current work injury for a short period by a doctor outside of the MPN before your care is transferred into the MPN.

If your current doctor is not or does not become a member of the MPN, you may be required to see an MPN doctor. However, if you have properly predesignated a personal physician, you cannot be transferred into the MPN. If you have questions about choosing a doctor, please call your Claims Adjuster or the Omaha National MPN Contact at 844-761-8400. You and your primary treating physician will receive a letter if your employer decides to transfer you into the MPN.

If you meet certain conditions, you may be able to continue to treat with a non-MPN physician for up to a year before you are transferred into the MPN. The conditions that allow you to delay the transfer of your care into the MPN are addressed below.

- **Acute** - The treatment for your injury or illness will be completed in less than 90 days.
- **Serious or Chronic** - Your injury or illness is one that is serious in nature. These injuries or illnesses continue for at least 90 days without full recovery or worsen and require 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 another procedure that has been authorized by Omaha National. The surgery or other procedure is scheduled to occur within 180 days of the MPN effective date, or the end of the contract date between the MPN and your doctor.

If you do not want to be transferred into the MPN, ask your primary treating physician for a medical report on whether you have one of the four conditions stated above to allow a delay of your transfer into the MPN.

Your primary treating physician has 20 calendar days from the date of your request to give you a copy of his/her report on your condition. If your doctor does not give you the report within 20 calendar days of your request, your care will be transferred into the MPN and you will be required to use an MPN doctor.

You will need to give a copy of the report to your Claims Adjuster if you wish to delay the transfer of your care. If you or Omaha National disagrees with your doctor's report on your condition, either party may dispute it. Please see the complete Transfer of Care policy for more details.

For a copy of the complete Transfer of Care policy, please call your Claims Adjuster or the MPN Medical Access Assistant at (844) 761-8400. A copy of the policy in Spanish is also available upon request.

### Questions or Help

- If you have any questions about your claim or your medical treatment for your work injury or illness, please call your Claims Adjuster at 844-761-8400.
- You can call the MPN Medical Access Assistant at 844-761-8400 if you need help to find MPN providers. They can also schedule and confirm appointments.
- You may always contact the Omaha National MPN Contact at 844-761-8400 if you have questions about the use of the MPN. They can also address any complaints about the MPN.
- You can go to the California Division of Workers' Compensation (DWC) website and locate the contact information of your nearest Information and Assistance Unit office, at <https://www.dir.ca.gov/dwc/landA.html> or for a recorded message at 1-800-736-7401 if you have any questions regarding your rights and responsibilities under the California Workers Compensation Law.
- You can also go to the DWC's website at [www.dir.ca.gov/dwc](http://www.dir.ca.gov/dwc) and click on "medical provider networks" for more information about MPNs.
- If you have questions about the MPN Independent Medical Review process, contact the DWC's Medical Unit at: DWC Medical Unit, PO Box 71010, Oakland, CA 94612. You may also call them at 510-286-3700 or 800-794-6900.