

EMPLOYER NOTICE
IMPORTANT INFORMATION REGARDING
YOUR WORKERS' COMPENSATION COVERAGE
DO NOT DISCARD!

Service Lloyds Insurance Company is proud to introduce you to **Caramor Texas Health Care Network**. The enclosed **EMPLOYER Instruction Packet** contains all the information you will need to implement and begin using this program.

GENERAL INSTRUCTIONS

It is vital that you review and comply with the employer implementation of this medical network as outlined below to ensure compliance with the Texas Department of Insurance regulations.

1. The **Employee Information, Responsibilities, and Network Requirements** document must be **posted** at each of your business locations. This documentation also includes the following required information:
 - Caramor Texas Health Care Service Area
 - How to Find a Provider in the Texas Certified Network
 - Service Area Counties Map

You may wish to post this at the same location where you have your OSHA information, workers' compensation coverage, minimum wage posting, etc.

2. In addition, the Employee Information, Responsibilities, and Network Requirements document must be **distributed to all current employees at time the network is contracted; to new hires** within three days of hire; and again, **at the time of any reported injury**.

To complete the implementation process, **obtain a signed Employee Acknowledgement Form** (included in this packet of information) from each of your employees.

Two suggested methods of distributing these documents are:

- Provide paper copies to all employees.
 - Distribute the materials and acknowledgement forms electronically (email) and obtain an electronic signature. (*This method is acceptable only IF you can provide a paper version upon request.*)
3. Please note that you must provide these materials in **English and Spanish** as well as any other language common to 10% of your employees. This packet includes versions of all documents in English and Spanish.
 - If you need these documents in another language, please call us at **(800) 299-6977**.

RECORD KEEPING

To make the implementation process easier, we suggest that you create a standardized process for delivering the "Employee Information, Responsibilities, and Network Requirements" document and the "Employee Acknowledgement" form. A sample log has been included in the materials to assist you in your record keeping. This log has been designed so that it can be used for the initial implementation, new hire additions and as a record of providing the forms at the time an injury is reported.

REMEMBER: An injured employee is NOT required to comply with the network requirements until the injured employee receives the information contained in these documents. In addition, if you fail to comply with these network implementation instructions, any network premium discounts applied to your workers compensation policy will be removed if action is not taken.



Employee Notice of Network Requirements

**Caramor TEXAS
Health Care Network**



TEXAS HEALTH CARE NETWORK - EMPLOYEE INFORMATION, RIGHTS AND OBLIGATIONS

Dear Employee:

Your employer is committed to your health and safety at the workplace and has selected **Caramor Texas Health Care Network** as the certified workers compensation network that will manage your health care in the event you have a work-related injury. Our network of medical providers and facilities is built around professionals specializing in occupational health and who are committed to delivering quality treatment that will support your return to health and return to work quickly and safely. We are certified in all 254 counties in Texas under certificate number 13765805.

While your employer works closely with your workers compensation carrier to ensure your work environment is safe, our role is to ensure compliance with the Texas Department of Insurance requirements for utilization of a healthcare network. By following the instructions provided in this document, you can help ensure that you will not have to pay for medical treatment for a work-related injury. Additionally, by reviewing this information in advance of an injury, you will be in a better position to know what to do and where to seek treatment. This information will be presented to you again if you are injured at work, along with access to a current list of network providers and clinics offered through Caramor.

Under the program, if you have a work-related injury, you will receive:

- a primary treating doctor;
- other occupational health services and specialists;
- emergency health care services; and
- medical care if you are working or traveling outside of your normal geographic services area.

At Caramor Texas Healthcare Network, our top goals are to:

- ✓ Provide an injured worker access to prompt, high quality medical care
- ✓ Provide services to facilitate an injured employee's return to work as soon as it is considered safe and appropriate by the health care provider
- ✓ Maintain quality physicians in the workers compensation system

If you have any questions regarding the information provided, please ask your employer for clarification. If you still need assistance, we have staff available to assist you at:

**Caramor Texas HCN
Attn: Client Services
P.O. Box 167827
Irving, Texas 75016
1-833-294-0969 (toll-free)**

Your Rights and Obligations...

#1 Select a Treating Doctor

If you are hurt at work, you must choose a treating doctor from the Caramor Texas Health Care Network to oversee the health care for your injury. Other than emergency services, your selected treating doctor will provide all the health care and specialist referrals related to your injury. Because our providers have agreed to work exclusively within the network, they have committed to not seek payment from you for work-related injuries. However, if you chose to be treated by someone who is NOT in the network, and you have not received prior approval by Caramor, you run the risk of being personally responsible for the medical expenses.

If at the time you are injured you belong to a health maintenance organization (HMO), you may choose your HMO primary care physician as your treating doctor. You must have chosen the doctor as your primary care doctor prior to your injury. We will approve the choice of your HMO doctor if he or she agrees to abide by the terms of the network contract and all applicable laws.

#2 How to Choose a Treating Doctor

You must select your treating doctor from a list of physicians in the Caramor Texas Health Care Network. Contact your employer or adjuster for a current provider listing or you may access the listing through the network website, www.caramortx.com/servicelloyds. It is updated every three months and identifies providers who are taking new patients. You may also call Caramor Client Services toll free at 1-833-294-0969 for assistance.

If your treating doctor leaves the network, we will notify you in writing and you will have the opportunity to select a replacement from the current list of network physicians. If your doctor leaves the network and you have a life threatening or acute condition for which a disruption of care would be harmful to you, your doctor may request that you treat with him or her for an extra 90 days.

#3 Service Area Disputes:

Since Caramor Texas Health Care Network is certified in all Texas counties, the ability to dispute your service area is not applicable.

#4 Changing Doctors

It may happen that you become dissatisfied with your first choice of a treating doctor. You can select an alternate treating doctor from the provider list of physicians in your service area. We will not deny a choice of an alternate treating doctor. Before you can change treating doctors a second time, you must get permission from us.

#5 Referrals

You do not have to get a referral if you have an emergency health condition (go to the nearest emergency facility as soon as possible). All health care services that you request will be made available by the network on a timely basis, as required by your medical condition. This includes referrals. All health care services, including referrals, will be made available no more than 21 days after you make a request.

#6 Payment for Health Care

Network doctors have agreed to look to the carrier for payment for your health care. They will not look to you for payment. If you obtain health care from a doctor who is not in the network without prior approval from Caramor, you may have to pay for the cost of that care. You may only access non-network health care providers and still be eligible for coverage of your medical costs if one of the following situations occurs.

- Emergency care is needed. You should go to the nearest hospital or emergency care facility.
- Your treating doctor refers you to an out of network provider or facility. Please note: this referral must be approved by Caramor Texas Health Care Network.
- You have chosen your HMO primary care doctor and advised Caramor in advance of an injury. Your doctor must agree to abide by the network contract and applicable laws.

#7 Complaints

You have the right to file a complaint with Caramor Texas Health Care Network. You may do this if you are dissatisfied with any aspect of network operations, including complaints related to your network doctor. You can also file a general complaint regarding the Caramor Texas Health Care Network. Please read the following Caramor Complaint Protocols or call the Caramor Texas Health Care Network Complaint Line at (833-294-0969) to have your questions answered.

Caramor Texas Health Care Network

Attn: HCN Complaints

P.O. Box 167827

Irving, Texas 75016

1-833-294-0969 (toll-free)

grievance.coordinator@caramornetwork.com

Complaint Protocols: Texas law does not permit **Caramor** to retaliate against you if you file a complaint against the network. We also can not retaliate if you appeal the decision of the network. The law also does not permit us to retaliate against your treating doctor if he or she files a complaint against the network or appeals the decision of the network on your behalf. You also have the right to file a complaint with the Texas

Department of Insurance. The Texas Department of Insurance complaint form is available on the department's web site at www.tdi.texas.gov or you may request a form by writing to the MCQA Office, Mail Code 103-6A, Texas Department of Insurance, P.O. Box 149104, Austin, Texas 78714-9104.

What to do if you are injured while on the job...

#1 ALWAYS report your injury to your employer as soon as you can.

#2 Is this an Emergency?

If your injury is a **Medical Emergency** – seek treatment at the nearest emergency facility as soon as possible.

NOTE: Emergency Care does not need to be approved in advance.

A “Medical emergency” is defined in Texas laws. It is a medical condition that comes up suddenly. There are acute symptoms that are severe enough that a reasonable person would believe that you need immediate care, or you would be harmed. That harm would include your health or bodily functions being in danger or a loss of function of any body organ or part.

- After you receive emergency care, you may need ongoing care. After the emergency has passed, you will need to select a network doctor using the “Physician Lookup” tool available through www.caramortx.com/servicelloyds. The doctor you choose will be designated as your “treating physician” and will oversee the care you receive for your work-related injury. Except for emergency care events you must obtain all health care and specialist referrals through your treating doctor.
- You should seek emergency care in the event you are injured at work after normal business hours or while working outside the service area. However, if the injury is deemed not to be an emergency, you may be responsible to pay for the care provided.

#3 If your injury is a NOT an Emergency:

- Report your injury to your employer as soon as you can.
- Select a network treating doctor from the list of network physicians available at www.caramortx.com/servicelloyds.
- Go to your selected doctor for medical care.

Treatment prescribed by your doctor **may need to be approved in advance**. You or your doctor are required to request approval from the insurer or the

network for a specific treatment or services before the treatment or service is provided. You may continue to need treatment after the approved treatment is provided. For example, you may need to stay more days in the hospital than what was first approved. If so, the added treatment must be approved in advance.

#4 Services that Require Pre-Authorization

The following treatment requests must be **approved in advance**:

- **All surgeries**
- Acupuncture
- All non-formulary Medications
- Aquatic therapy
- Artificial disc surgery
- Biofeedback and pain management, initial evaluation and “full” chronic pain management programs (initial referral will not go for preauthorization)
- Bone density scans
- Botox injections
- Chemonucleolysis
- Chiropractic treatments greater than 8 visits
- Dental work over \$1000
- Diagnostic procedures other than x-rays, i.e. magnetic imaging (MRI), computerized axial tomography (CT scan)
- Discograms
- Durable medical equipment greater than \$500
- Electromyography (EMG) and nerve conduction velocity (NCV) testing
- Epidural steroid injections
- External and implantable bone growth stimulators
- Facet injections
- Gym memberships
- Home health care/aides physical therapy/aides
- Home health nursing
- Inpatient hospitalization
- Interferential units
- Intradiscal Electrothermal Annuloplasty (IDET)
- Investigational or experimental procedures/medications/devices
- Manipulations under anesthesia
- Massage therapy
- Morphine pain pump
- Myelograms
- Neuromuscular stimulator devices
- Nursing home, skilled nursing facility, convalescent or residential care admissions
- Occupational therapy treatments greater than 8 visits
- Orthotic devices
- Physical therapy treatments greater than 8 visits

- Prolotherapy
- Psychological testing
- Psychotherapy, with social worker, psychologist or psychiatrist
- Radiofrequency Thermocoagulation (RFTC) of facets of joints
- Rehab services
- Repeat diagnostics and MRI's (MRI/Scan of the spine within the first 4 weeks or repeat of all MRI for all body parts)
- Requests for long-term medications, especially narcotics
- RFTC or cryotherapy/cryoablation of any nerve or joint
- Sacral liliac joint injection
- Skilled nursing visits
- Spine surgery for more than one level
- TENS units
- Trigger point injections
- Vax-D
- Weight loss programs
- Work hardening/work conditioning greater than 2 weeks

#5 Preauthorization: Network requirements for concurrent (extended) review include:

- Inpatient length of stay reviews
- Ongoing course of treatment for any treatment listed in the preauthorization requirements.

The number to call to request one of these treatments is 800-407-0733.

If a treatment or service request is denied, we will tell you in writing. This written notice will have information about your right to request a reconsideration or appeal of the denied treatment. It will also tell you about your right to request review by an Independent Review Organization through the Texas Department of Insurance.

**Caramor Texas Health Care Network
Certified in the following 254 Texas counties:**

Anderson	Coleman	Glasscock	Kendall
Andrews	Colorado	Goliad	Kenedy
Angelina	Comal	Gonzales	Kent
Aransas	Comanche	Gray	Kerr
Armstrong	Concho	Grayson	Kimble
Archer	Cooke	Grimes	King
Atascosa	Coryell	Gregg	Kinney
Austin	Cottle	Guadalupe	Kleberg
Bailey	Crane	Hale	Knox
Bandera	Crockett	Hall	Lamb
Bastrop	Crosby	Hamilton	Lamar
Baylor	Culberson	Hansford	Lampasas
Bee	Dallas	Hardeman	LaSalle
Bell	Dallam	Hardin	Lavaca
Bexar	Dawson	Harris	Lee
Blanco	Deaf Smith	Harrison	Leon
Borden	Delta	Hartley	Liberty
Bosque	Denton	Haskell	Limestone
Bowie	Dewitt	Hays	Lipscomb
Brazoria	Dickens	Hemphill	Live Oak
Brazos	Dimmit	Henderson	Llano
Brewster	Donley	Hidalgo	Loving
Briscoe	Duval	Hill	Lubbock
Brooks	Eastland	Hockley	Lynn
Brown	Ector	Hood	Madison
Burleson	Edwards	Hopkins	Marion
Burnet	Ellis	Howard	Martin
Caldwell	El Paso	Houston	Mason
Callahan	Erath	Hudspeth	Matagorda
Calhoun	Falls	Hunt	Maverick
Cameron	Fannin	Hutchinson	McCulloch
Camp	Fayette	Jack	McLennan
Carson	Fisher	Jackson	McMullen
Cass	Floyd	Jasper	Medina
Castro	Foard	Jeff Davis	Menard
Chambers	Franklin	Jefferson	Midland
Cherokee	Fort Bend	Jim Hogg	Milam
Childress	Freestone	Jim Wells	Mills
Clay	Frio	Jones	Mitchell
Cochran	Gaines	Johnson	Motley
Collin	Galveston	Irion	Montague
Collingsworth	Garza	Karnes	Montgomery
Coke	Gillespie	Kaufman	Moore

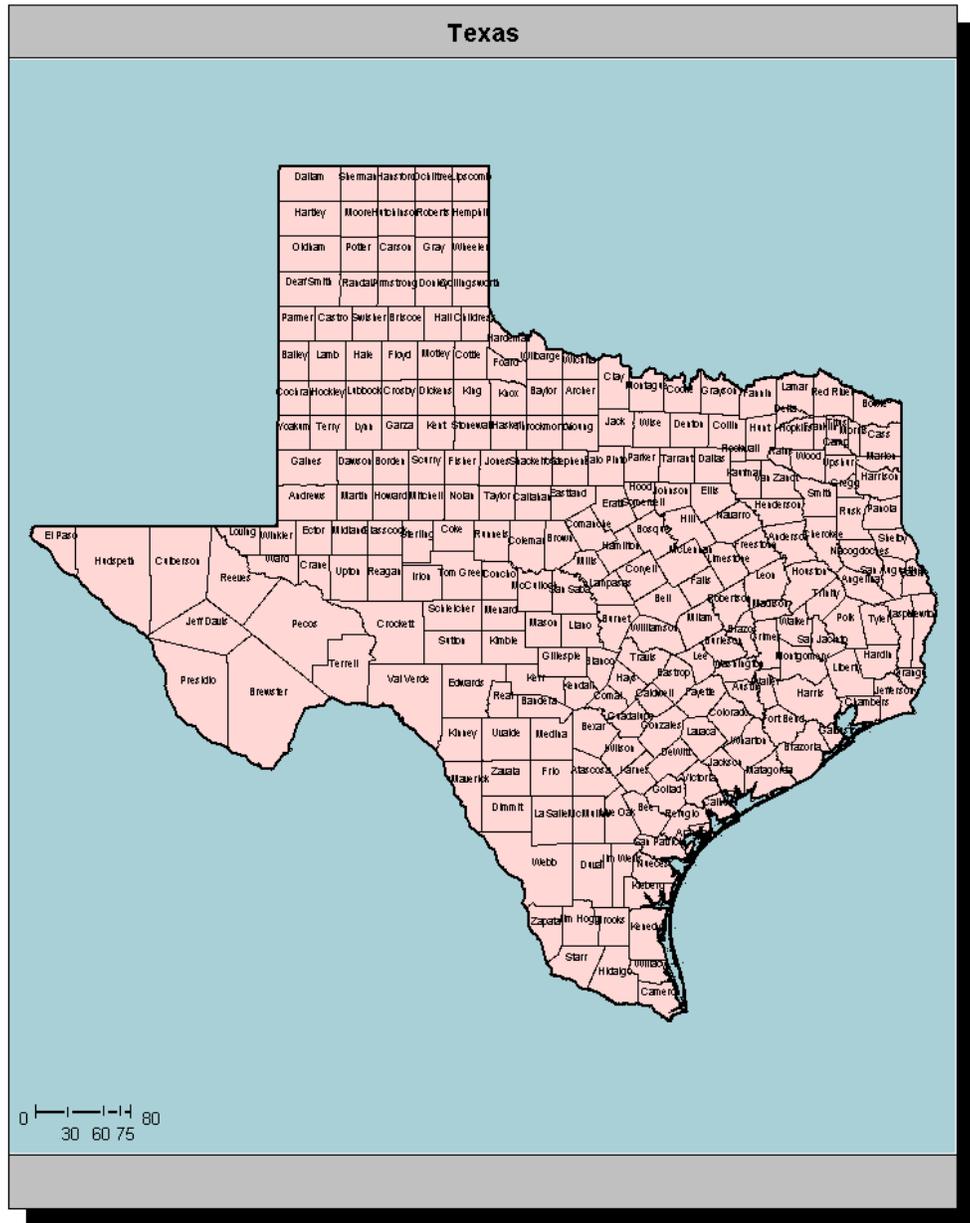
Morris
Nacogdoches
Navarro
Newton
Nolan
Nueces
Ochiltree
Oldham
Orange
Palo Pinto
Panola
Parker
Parmer
Pecos
Polk
Potter
Presidio
Rains
Randall
Real
Refugio

Reagan
Red River
Reeves
Roberts
Robertson
Rockwall
Runnels
Rusk
Sabine
San Augustine
San Jacinto
San Patricio
San Saba
Schleicher
Scurry
Shackelford
Shelby
Sherman
Smith
Starr
Stephens

Sterling
Stonewall
Somervell
Sutton
Swisher
Tarrant
Taylor
Terrell
Terry
Throckmorton
Travis
Titus
Tom Green
Trinity
Tyler
Upshur
Upton
Uvalde
Val Verde
Van Zandt
Victoria

Walker
Waller
Ward
Washington
Webb
Wharton
Wheeler
Wichita
Wilbarger
Willacy
Williamson
Wilson
Winkler
Wise
Wood
Yoakum
Young
Zapata
Zavala

Network Service Area



Employee Acknowledgment of Workers' Compensation Network

By signing this form, I acknowledge and understand the following:

- I received the packet of information that tells me how to receive health care services through my employer's workers' compensation insurance.
- If I am hurt on the job and live in the service area described in the packet, I must choose a treating doctor from a list of doctors in the **Caramor Network**, or I may ask my primary care physician to act as my treating doctor. If I select my primary care physician, I will call 1-833-294-0969 (toll-free) to notify **Caramor Network** of my choice.
- I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me. If I need emergency care, I may go anywhere.
- An insurance carrier will pay my treating doctor and other network providers.
- I might have to pay the bill if I get health care, other than emergency care, from someone other than a network doctor without the network's approval.
- Knowingly making false workers compensation claims may lead to criminal investigations that could result in criminal penalties such as fines and imprisonment.

Please indicate whether this is the: Initial Employee Notification (no injury involved); OR
 Injury Notification (date of injury: / /)
Month Day Year

Signature

Date

Printed Name

Home Address

City

State

Zip Code

Name of Employer

Name of Network: Caramor Texas Health Care Network

**If you need assistance to locate a network treating doctor,
call the Caramor Network at 1-833-294-0969**

***RETURN THIS FORM TO YOUR EMPLOYER. DO NOT SEND TO THE CARAMOR NETWORK. ***

NETWORK NOTICE



To All Employees:

Your employer has chosen **Caramor Texas Health Care Network** to provide health care if you are injured at work. Caramor Texas Health Care Network is a certified workers' compensation health care network. This network includes medical providers that have been chosen to treat your work-related injuries. They are easy to access and dedicated to giving you quality care. The following information will help you if you are injured at work.

EMERGENCY CARE:

If you are hurt at work and it is a **life-threatening emergency**, you should go to the nearest emergency room. If you are injured at work after normal business hours or while working outside your normal service area, you should go to the nearest care facility. (Remember, Caramor Texas Health Care Network is certified across Texas.)

NON-EMERGENCY CARE:

- The following applies if you are hurt at work and it is **not an emergency**.
- Tell your employer as soon as you can.
- Choose a treating doctor from the Caramor Texas Health Care Network service area where you live.
- You must obtain all treatment and referrals for your injury from your treating doctor.
- Your treating doctor will be paid by your workers' compensation insurer and will not bill you for treatment.
- **If you receive treatment for your injury from providers who are not in the Caramor Texas Health Care Network, you may have to pay for that care.**
- If you are a member of a health maintenance organization (HMO) at the time you are injured, you have the right to choose your HMO primary care doctor as your treating doctor under specific conditions. To do this, you must have chosen the doctor as your primary care doctor **before** your work-related injury occurred. Caramor will approve this choice **if** your HMO doctor agrees to abide by the terms of the network contract and comply with required laws.

Information about the Caramor Texas Health Care Network is available by
Calling Toll Free: 833-294-0969 or by writing to:

Caramor Texas Health Care Network
P.O. Box 167827
Irving, Texas 75016
ATTN: Client Services

NETWORK NOTICE

Caramor Texas Healthcare Network

- A list of Caramor Doctors may be posted at the work site and is also available from your employer.

Pretreatment Approvals

- You may be required to get certain treatments approved in advance. Treatment that requires preapproval is contained in network information materials available on www.caramornetwork.com. You may also request the list from your employer.

What if your physician leaves the Network?

- If your doctor leaves the network and you have a life-threatening condition or an acute condition you may continue to treat with a network doctor for ninety (90) days. This must be requested by the doctor.

**Complete Employee Network Information
Is available at www.caramornetwork.com.**

