

What if I want to go to a different doctor?

Patient experience indicates that continuing care with the same doctor is most beneficial. Therefore, your physician panel has been thoroughly credentialed and is highly skilled in the treatment of work-related injuries and illnesses. In some circumstances, it may be necessary to change doctors, and HM Workers' Compensation will make every effort to review and accommodate your request.

Who can I talk to?

If you have questions about your Workers' Compensation benefits, you should discuss them with your personnel or human resources staff member or your supervisor. You also may contact and speak with the HM Workers' Compensation claim adjuster for your employer.

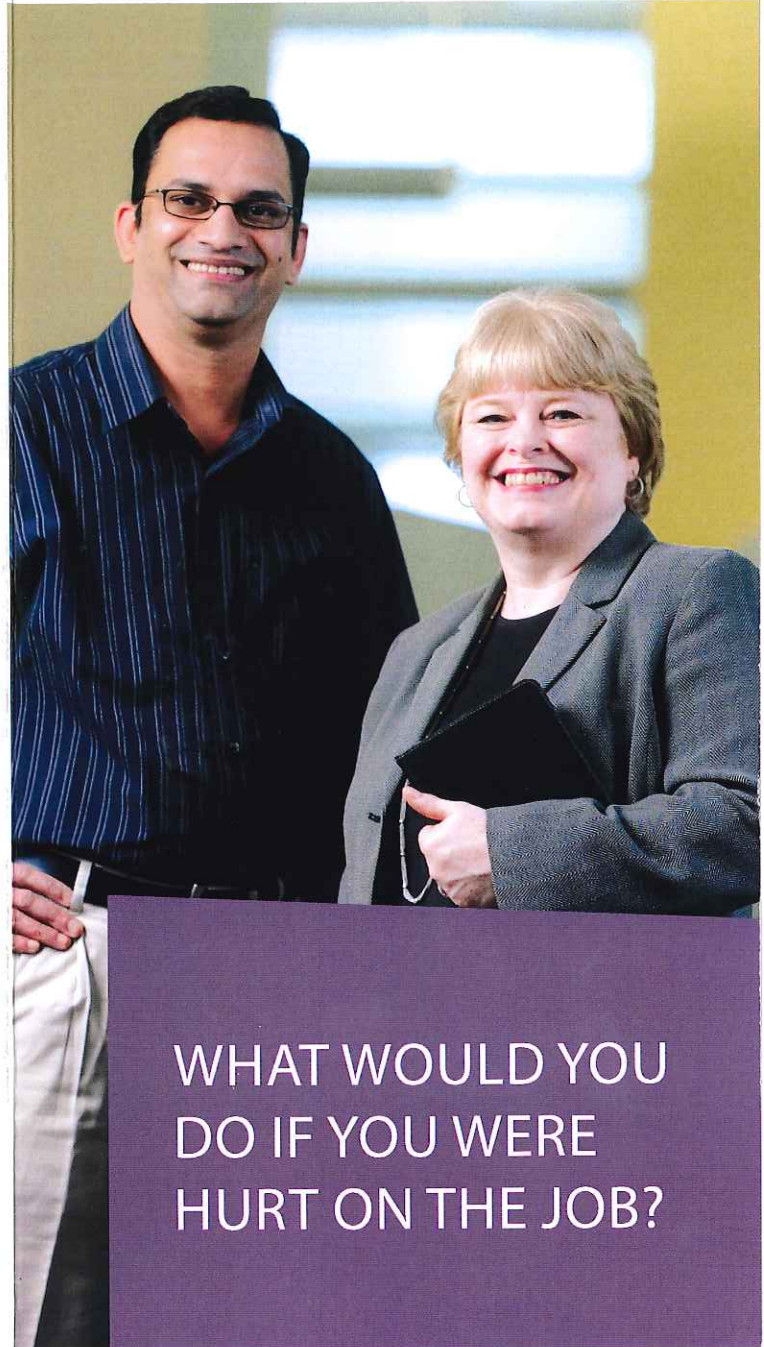
Note: This brochure provides an overview of the program offered by HM Insurance Group. For a complete description of coverage, including all exclusions, limitations and reductions, please consult the Pennsylvania Workers' Compensation Act.

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HM WORKERS'
COMPENSATION
AN HM INSURANCE GROUP PRODUCT



WHAT WOULD YOU
DO IF YOU WERE
HURT ON THE JOB?

Your employer has chosen HM Insurance Group (HM) to provide your Workers' Compensation insurance coverage. In order to provide care for employees injured in the workplace, HM assists in claim and care management. This arrangement uses a select physician and hospital network, along with physician-to-physician case management and experienced Workers' Compensation claim adjusters, to ensure that you receive the benefits and medical care for which you are entitled to under the law.

What is Workers' Compensation?

Under state statute, your employer is required to provide Workers' Compensation benefits to eligible employees. If you suffer a work-related injury or illness, your medical treatment and lost wages are covered under the Workers' Compensation system if your claim is determined to be compensable. The employee does not pay for medical treatment and is not responsible for a deductible or co-pay. As a covered employee, you do not need legal assistance to obtain these benefits.

What are the benefits?

Medical care – All required medical treatment and hospitalization by a panel provider will be provided at no cost to the employee. Assistance with scheduling medical treatment will be provided only by immediately reporting the incident to your supervisor. Medical benefits will be paid regardless of whether or not time is lost from work.

Lost wages – You are entitled to lost wage benefits after you have been unable to work for a period of time set forth by the applicable law. You will receive a percentage of your weekly wage subject to a maximum amount. There will be no delay in the payment of your lost wage benefit if your claim is reported to your employer immediately.

What should you do if you get hurt on the job?

- Do not delay! Immediately tell your supervisor, manager or other staff member in charge of Workers' Compensation about the incident and complete an injury report form. You also should obtain other important documents from your employer.
- Your employer will contact HM Workers' Compensation to report the claim and, if necessary, will obtain assistance with scheduling your medical treatment at an appropriate provider or facility.
- In the event of an emergency, you do not need authorization to go to an approved emergency care facility or hospital for treatment; however, you must report the injury to your employer as soon as possible.
- You should not seek care from your family physician for a work-related injury. If you receive treatment from a non-panel provider, your medical bills may not be covered.

What happens next?

The medical provider will conduct a medical evaluation and render treatment for your injury. The Workers' Compensation claim adjuster will contact you to discuss your claim. Your employer, the medical case manager and your claim adjuster will follow your progress and work closely with you and your doctor to resolve your claim.

Who pays for medical treatment?

The medical examination and treatment you receive under workers' compensation will be paid for you by HM Workers' Compensation. There is no deductible or co-payment required by the employee. Be sure to tell the provider the injury was work-related, and if there are any questions, have the provider contact HM Workers' Compensation. Medical bills from authorized providers should be submitted directly to HM Workers' Compensation.