



Date

RE: Zurich's West Virginia MCO Program

Dear Valued Customer:

Zurich is the workers' compensation insurance carrier that you have chosen for your employees in West Virginia. I'm pleased to announce that Zurich has established a relationship with CompNet to provide our workers' compensation customers with a Managed Care Organization (MCO) program. MCOs provide our customers with a medical provider network, medical case management services and utilization review services when a workplace injury claim has been filed. The MCO is a tool to manage workers' compensation medical costs while also providing injured employees with quality health care. Please direct injured workers to utilize the CompNet network to locate providers.

However, before we are able to utilize this tool to control your workers' compensation costs, you, as an employer, must educate each of your employees about their rights and obligations within the CompNet network.

As of 10/01/11, you will need to:

- Follow the attached instructions to obtain your employer packet which will contain all of the documents referenced below
- Review the employer manual which will be in the employer packet to familiarize yourself with your workers' compensation MCO, CompNet
- Post the workplace poster that provides your employees with information on what to do when injured at work
- Have copies of the employee manual available to hand out to an employee at the time of injury
- Provide an ID card, along with the employee manual, that the employee will give to the treating doctor

You may already be participating with an MCO, but you will need to replace your poster with the one which will be mailed to you upon your request (see attached). Please fill in the effective date and the Employer Representative before posting.

The employee manual and identification card must be given to employees when they are injured. It is also important for you to document your employees' receipt of the materials. In an effort to make the process as easy to follow as possible, we've enclosed a document titled "Instructions for Implementing the CompNet MCO" that provides a step-by-step guide to achieve the required implementation.

Should you have any questions or concerns, please feel free to contact your agent, broker or me.

Sincerely,

Deanna Wilson
Customer Service Account Executive
Managed Care - Zurich North America
Enclosures:
Instructions for Implementing MCO

Instructions for Implementing the Zurich CompNet MCO

Use the following steps to ensure that each employee is properly educated and notified of the MCO. If the employee is not properly educated about the MCO, or should you be unable to demonstrate an injured employee was educated, we may be unable to direct their medical treatment to medical providers in the MCO.

1. Send an email to the following website to request that an employer manual, employee manuals, identification cards and poster be electronically mailed to you.
 - a. ppo.and.mca.materials@zurichna.com
 - b. This information must be used for employee education as it has been approved by the state.
 - c. The materials cannot be modified. If you want to personalize the material for your company, we suggest you do so in a separate cover memo.

At the time an employee is injured:

1. Provide the employee with the materials (employee manual and identification card).
2. You must direct the injured worker to a MCO medical provider. If the situation is an emergency, you must direct the injured worker to the nearest emergency room. You can locate medical providers in two ways:
 - a. Log on to www.zurichna.com
 - Click on Online Services
 - Click on Customers
 - Click on Zurich C.a.r.e Directory Online
 - If prompted for password, enter **zurichna**
 - b. Call Zurich's Customer Care Center at: 800-842-0178
3. Follow your standard procedures to report the injury to Zurich.