



Your Workers' Compensation Medical Solution

West Virginia State Law now allows employers to participate in a managed health care plan for workers' compensation illness and injuries. The Plan will promote quality and occupationally-focused medical care for a work-related injury or illness. HealthSmart's managed care plan has been approved by the West Virginia Insurance Commission. Your employer has chosen to participate with **HealthSmart effective \_\_\_\_\_**. **HealthSmart works in conjunction with Zurich American Insurance Company**, your employer's workers' compensation program administrator.

If you have a work-related illness or injury and need medical treatment, you **MUST** seek and obtain medical care from providers within the HealthSmart network. HealthSmart provides you with a choice of network providers within a reasonable distance from your work location. These providers have agreed to provide you with medical treatment and to work with you, your employer, HealthSmart, and your claims representative to expedite your care and facilitate your return to employment. Your medical expenses or indemnity benefits may not be covered if you choose a medical provider who is not listed in the HealthSmart directory unless you meet the conditions listed in your HealthSmart Employee Manual. **A list of providers and your employee manual may be obtained from your employer representative.**

**Employer Representative:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

A timely recovery and return to work requires a team approach. Your team consists of:

- **You**
- **Your Employer** who will be involved in planning for your return to work
- **Zurich claims adjuster or case manager**
- **HealthSmart**, the network of medical providers—physicians, therapists, hospitals, and other health care professionals, and facilities that are qualified to treat your work-related injury or illness.

### **What YOU Should Do If You're Injured On The Job**

#### **Step 1 - Report The Injury To Your Employer - Immediately Or As Soon As Possible Thereafter**

You must provide your employer with written notice within (2) two working days from the date of the occurrence of your desire to file a workers' compensation claim. Written notice should include: name and address of the employer, the name and address of the employee, the time, place, nature and cause of the injury, and whether temporary total disability has resulted from the injury

#### **Step 2- Complete Initial Report Of Injury Form**

#### **Step 3 - Choose A Network Provider And Seek Medical Attention**

**If your injury is an emergency, you'll be taken to the nearest medical facility that can treat your illness or injury.** If your situation is not an emergency, you'll need to select a **TREATING PHYSICIAN** from the network directory and schedule an appointment for treatment.

#### **Step 4 - Keep Your Team Informed Of Any Recommendations From Your Physician And Your Return-To-Work Status.**

You have access to a 24-hour toll-free telephone number in which information may be obtained concerning HealthSmart operations, provider directory, after-office-hours care, and emergency care. **1.866.659.9315**. A list of HealthSmart providers can also be obtained by **going to our website at: [www.zurichna.com](http://www.zurichna.com)**

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Click on Access the C.a.r.e.<sup>®</sup> Directory Now

For more information please contact your employer, claims representative or HealthSmart.