## Department of Workers' Compensation Information and Assistance Offices

You can get free information from a state Division of Workers' Compensation Information & Assistance Officer. The phone numbers are listed below. Hear recorded information by calling toll-free (800) 736-7401 or visit www.dwc.ca.gov.

Anaheim	714-414-1801
Bakersfield	661-395-2514
Eureka	707-441-5723
Fresno	559-445-5355
Lodi	209-948-7759
Long Beach	424-450-2565
Los Angeles	213-576-7389
Marina Del Rey	310-482-3820
Oakland	510-622-2861
Oxnard	805-485-3528
Pomona	909-623-8568
Redding	530-225-2047
Riverside	951-782-4347
Sacramento	916-928-3158
Salinas	831-443-3058
San Bernardino	909-383-4522
San Diego	619-767-2082
San Francisco	415-703-5020
San Jose	408-277-1292
San Luis Obispo	805-596-4159
Santa Ana	714-942-7576
Santa Barbara	805-568-1295
Santa Rosa	707-576-2452
Van Nuys	818-901-5367

### **MPN Information**

Harbor Health Systems MPN Contact (888) 626-1737

MPNcontact@harborsys.com

### **Additional Information**

Contact your employer representative or Keenan if you have questions about workers' compensation benefits. You may also contact an Information and Assistance Officer at the State Division of Workers' Compensation. You can consult an attorney.

Most attorneys offer one free consultation. If you decide to hire an attorney, his or her fee will be taken out of some of your benefits. For names of workers' compensation attorneys, call the State Bar of California at (415) 538-2120.

### **Keenan Adjusting Locations**

Keenan Claims Processing Unit PO Box 2707, Torrance, CA 90509

Torrance Rancho Cordova San Jose (800) 654-8102 (800) 343-0694 (800) 334-6554

Pleasanton Riverside (925) 225-0611 (800) 654-8347

Anyone who knowingly files or assists in the filing of a false workers' compensation claim may be fined up to \$150,000 and sent to prison for up to five years.

[Insurance Code Section 1871.4]

The information contained in this notice conforms to the informational requirements found in Labor Code sections 3551 and 3553 and California Code of Regulation, Title 8, sections 9880 and 9883. This document is approved by the Division of Workers' Compensation Administrative Director.

Keenan & Associates | CA License #0451271 24 BRO 08 08

# Keenan® New Hire Pamphlet



If an Injury Occurs



California law guarantees certain benefits to employees who are injured or become ill because of their jobs.

Any job-related injury or illness is covered. Types of injuries include but may not be limited to, strains, sprains, cuts, cumulative or repetitive traumas, fractures, illnesses, and aggravations.

Some injuries from voluntary, off duty, recreational, social, or athletic activity may not be covered. Check with your supervisor or Keenan if you have any questions.

## All work-related injuries must be reported to your supervisor immediately.



Tell your supervisor right away no matter how slight the injury may be. Your employer is required to provide you with a DWC-1 claim form within one working day after learning about your injury. You may also obtain one by following this link <a href="https://www.dir.ca.gov/dwc/dwcform1.pdf">https://www.dir.ca.gov/dwc/dwcform1.pdf</a>

There are time limits. If you wait too long, you may lose your right to benefits. Under Labor Code 132a, it is illegal for an employer to discriminate against workers who are injured on the job or who testify in another employee's case. Any such employee may be entitled to compensation, reinstatement and reimbursement for lost wages and benefits.

If emergency treatment is required go to the nearest emergency room or contact 911.



**Emergency telephone number:** Call 911 for an ambulance, fire department or police.

For non-emergency medical care, contact your employer, the workers' compensation claims administrator or go to this facility:

#### Workers' Compensation Benefits

All medical treatment, without a deductible or dollar limit is covered. Injured workers can receive up to \$10,000 in employer-paid medical care until your claim is either accepted or denied. The claims administrator has up to 90 days to decide whether to accept or deny your claim. Keenan will arrange medical treatment, often by a specialist for the injury.

Preferred Provider Networks may be utilized for physicians as well as medical care centers. If you have health care coverage you are eligible to treat with your personal physician or medical group should you become injured on the job. If you are eligible, before you are injured, you must notify your employer in writing and provide your employer written documentation from your personal physician or medical group that they agree to be redesignated. Your personal physician must be your regular primary care physician who previously directed your medical treatment, who retains your medical history and records.

You may only predesignate your primary care physician if they are a family practitioner, general practitioner, board certified or board eligible internist, obstetriciangynecologist, or pediatrician. Your personal physician may be a multispecialty medical group composed of licensed doctors or osteopathy providing medical services predominantly for non- occupational illness and injuries.

Your employer may be using a Medical Provider Network (MPN), which is a selected group of health care providers to provide treatment to workers injured on the job. If you have predesignated a personal physician prior to your work injury, then you may receive treatment from your predesignated doctor. If you have not predesignated and your employer is using and MPN, you are free to choose an appropriate provider from the MPN list after the first medical visit directed by your employer or Keenan. If you are treating with a non-MPN doctor

for an existing injury, you may be required to change to a doctor within the MPN. For more information, see the MPN contact information on reverse side.

If your employer does not participate in a Medical Provider Network (MPN) you may be able to change your treating physician to your personal chiropractor or acupuncturist.

Generally, your employer, or Keenan, has the right to select your treating physician within the first 30 days after your employer knows of your injury or illness. After your employer, or Keenan, initiates treatment you may, upon request, have your treatment transferred to your personal chiropractor or acupuncturist. To be eligible you must notify your employer in writing prior to being injured. However, a chiropractor cannot be your treating physician after receiving 24 chiropractic office visits.

Your employer will provide you with a form to use an optional method to predesignate your personal physician.

### Contact Keenan if you plan to change physicians at any time.



Payment for Lost Wages - If you're temporarily disabled by a job injury or illness, you'll receive tax-free income until your doctor says you are able to return to work. Payments are two-thirds of your average weekly pay, up to a maximum set by state law. Payments aren't made for the first three days unless you are hospitalized in an inpatient basis or unable to work more than 14 days.

If the injury or illness results in permanent disability, additional payments will be made after recovery. If the injury results in death, benefits will be paid to surviving, eligible dependents.

Rehabilitation – For dates of injury on or after 1/1/04 - you may be entitled to a Supplemental Job Displacement Voucher, which entitles you to a voucher for educational training.

You may also have other rights under the Americans with Disabilities Act (ADA) or the California Fair Employment and Housing Act (FEHA). For additional information, contact California Civil Rights Department (CRD) at (800) 884-1684 or the Equal Employment Opportunity Commission (EEOC) at (800) 669-4000.