

Notice to Employees



If a Work 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 and illnesses may include strains, sprains, cuts, cumulative or repetitive motion, fractures, mental injuries, illnesses and aggravations. Some injuries from voluntary, off duty, recreational, social or athletic activity may not be covered. Check with your supervisor or claims administrator if you have questions.

All work-related injuries must be reported to your supervisor or employee representative immediately. If you wait too long, you may lose your right to benefits. Your employer is required to provide you a claim form within one working day after learning about your injury.

It is illegal for your employer to punish or fire you for having a work injury or illness, for filing a claim, or testifying in another person's Workers' Compensation case. If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

You may consult a licensed attorney to advise you of your rights under Workers' Compensation laws. In most instances, attorney's fees will be paid from your recovery.

Workers' Compensation Benefits Include

Medical Care

All medical treatment, without a deductible or dollar limit is covered. Within one working day after you file a claim form, treatment must be authorized, consistent with the applicable treating guidelines, for your alleged injury up to ten thousand dollars (\$10,000) until the claim has been accepted or rejected. Costs are paid directly by the claim administrator, so you should never see a bill. You may be eligible to treat with your personal physician should you become injured on the job. If eligible, you must tell your employer, in writing, the name and address of your personal physician or medical group before you are injured. You must obtain their agreement to treat you for your work injury. If you have questions, please contact your employer who is required to provide written information regarding Workers' Compensation benefits to all new employees.

Medical Provider Networks

Your employer may be using an MPN, which is a selected network of healthcare 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 or medical group. If you have not predesignated and your employer is using an MPN, you are free to choose an appropriate provider from the MPN list which will be your primary treating physician. This is the doctor with overall responsibility for treating your injury or illness. 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. If you need help locating an MPN physician, call your MPN access assistant at

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If you have questions about the MPN or want to file a complaint against the MPN, call the MPN contact person at

Payment for Lost Wages

Temporary Disability (TD) Benefits



Payments for lost wages while recovering. For most injuries, TD benefits may not be paid for more than 104 weeks within five years from the date of injury. If you're temporarily disabled by a job injury or illness, you'll receive tax-free income, subject to state limits, 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're hospitalized as an inpatient or unable to work more than 14 days.

Permanent Disability (PD) Benefits

Payments if you do not recover completely and your injury causes a permanent loss of physical or mental function that a doctor can measure. 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 dependents.

Supplemental Job Displacement Benefit

You may be entitled to a Supplemental Job Displacement Voucher, if your employer is not able to return you to work within 30 days after temporary disability ends. SJDB is a non-transferrable voucher payable to a state approved school.

In the Event of a Work Injury



1. Be sure first aid is given
2. If emergency medical treatment is needed call 911
3. See that the injured employee is taken to a doctor or hospital, if necessary
4. Report all injuries immediately to your supervisor or at
5. Contact your employer representative or claim administrator if you have questions about Workers' Compensation. You may also contact an Information and Assistance Officer at the State Division of Workers' Compensation at (510) 622-2861
Learn more information about Workers' Compensation online: www.dwc.ca.gov and access a useful booklet "Workers' Compensation in California: A Guidebook for Injured Workers"
6. Hear recorded information and a list of local offices by calling toll-free (800) 736-7401 or visit www.dir.ca.gov

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Claims Administered and MPN Information

Claims Administrator: Keenan

Address: 1732 N. First Street

City, State, Zip Code: San Jose, CA. 95112

Phone Number: (408) 441-0876

Carrier/Self-Insured: Self Insured / PIPS

Policy Expiration Date: 12/31/2025

MPN Toll Free Number: (888) 626-1737

MPN Website: www.harborsys.com/KeenanPlus

MPN Effective Date: 01/01/2015

MPN Identification #: 2357

MPN Address: P.O. Box 4240 Clinton, IA. 52733-4240

Emergency Numbers

Ambulance: 911

Fire Department: 911

Police: 911

Hospital: 911

Physician:

If this policy has expired contact the labor commissioner
(213) 620-6630 (www.dir.ca.gov/dlse).

False Claims and False Denials

Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying Workers' Compensation benefits or payments is guilty of a felony and may be fined and imprisoned. (Insurance Code Section 1871.4)

Your employer may not be liable for the payment of Workers' Compensation benefits for any injury that arises if you voluntarily participate in any off-duty, recreational, social, or athletic activity that is not part of your work-related duties.