

new hire pamphlet

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 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 & Associates if you have any questions.

All work related injuries must be reported to your supervisor immediately. Don't delay. There are time limits. 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 a misdemeanor 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.

Workers' compensation benefits include

Medical Care – All medical treatment, without a deductible or dollar limit. For dates of injury on or after 1/1/04 there is a limit of 24 chiropractic, 24 physical therapy and 24 occupational therapy visits. Costs are paid directly by Keenan & Associates, through your employers workers' compensation program, so you should never see a bill.

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

Keenan & Associates will arrange medical treatment, often by a specialist for the particular injury. Medical Provider Networks (effective 1/1/05) and/or Preferred Provider Networks may be utilized for physicians as well as medical care centers. If you would like to obtain a list of network providers please contact your employer or Keenan & Associates. Keenan & Associates phone numbers are listed on the reverse side.

If your employer offers group health insurance you are eligible to treat with your personal physician should you become injured on the job. If eligible you must notify your employer *in writing before* you are injured. Your personal physician must agree to be predesignated and must have previously directed your medical treatment and retain your medical history and records.

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

Contact Keenan & Associates 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 dependents.

Rehabilitation – For date of injury 12/31/03 and prior -If the injury or illness prevents you from returning to your usual job, and a modified job or alternative work isn't offered by your employer, you may qualify for vocational 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.

How to obtain additional information

Contact your employer representative or Keenan & Associates 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.

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.dir.ca.gov.

Anaheim	714-738-4038
Bakersfield	661-395-2514
Eureka	707-441-5723
Fresno	559-445-5355
Goleta	805-968-4158
Grover Beach	805-481-3296
Long Beach	562-590-5240
Los Angeles	213-576-7389
Oakland	510-622-2861
Oxnard	805-485-3528
Pomona	909-623-8568
Redding	530-225-2047
Riverside	909-782-4347
Sacramento	916-263-2741

Salinas	831-443-3058
San Bernardino	909-383-4522
San Diego	619-767-2170
San Francisco	415-703-5020
San Jose	408-277-1292
Santa Ana	714-558-4597
Santa Monica	310-452-1188
Santa Rosa	707-576-2452
Stockton	209-948-7980
Van Nuys	818-901-5374

Keenan & Associates adjusting locations

Torrance
800-654-8102

Eureka
707-268-1616

Rancho Cordova
800-343-0694

Redwood City
650-306-0616

Riverside
800-654-8347

San Jose
800-334-6554

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]