

Texas Health Care Provider Network (TX HCN)

Employee Notification Materials

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. Use of the term "partnership" and/or "partner" should not be construed to represent a legally binding partnership. Any references to non-CNA Web sites are provided solely for convenience and CNA disclaims any responsibility with respect thereto. All products and services may not be available in all states and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2011 CNA. All rights reserved.



To All Employees:

We are committed to your health and safety at the workplace. Our first concern is to keep injuries from happening. If you are injured, we want to help you get better and return to work as soon as it is medically safe.

CNA has chosen Coventry Workers' Comp NetworkSM as its workers' compensation health care network. It is a network built around occupational health care providers.

Coventry Workers' Comp NetworkSM will provide services through their network of medical providers and facilities. Coventry Workers' Comp NetworkSM is a nationally recognized company that specializes in treating injured workers and helping them return to work. The Coventry Workers' Comp NetworkSM has been built to provide you with timely and quality medical care. .

The network includes occupational health clinics and doctors, which you can select, who will provide you with medical treatment. Your doctor will work with you, your CNA Claim Specialist and CNA Case Manager to facilitate your return to work with your employer.

Under the program, you will receive:

- a primary treating doctor;
- other occupational health services and specialists;
- emergency health care services; and
- medical care if you are working or traveling outside of the geographic services area

The enclosed materials will give you information to help you through your work related injury or illness.

Coventry Workers' Comp Network

Information, Instructions and your Rights and Obligations

Dear Employee:

We have Workers' Compensation insurance with one of the CNA insurance companies. CNA has partnered with Coventry Workers' Comp NetworkSM to work with our staff of Claim Specialists and Case Managers to jointly manage through a health care network the health care and treatment you may receive if you are injured. The Coventry Workers' Comp NetworkSM is a certified workers compensation health care network that has been approved by the Texas Department of Insurance to provide care for work-related injuries. This program includes a network of health care providers who are trained in treating work related injuries. They are also trained in getting people back to work safely. The Coventry Workers' Comp NetworkSM service area includes greater Dallas, greater Houston, Austin/San Antonio, with future expansion anticipated to cover 97.1% of the Texas workforce. These areas are shown on the enclosed map.

If you are injured at work, tell your supervisor as soon as you can. The enclosed information will help you to seek care for your injury. We are here to assist you with any questions about how to get treatment through the Coventry Workers' Comp NetworkSM. You may also contact CNA for any questions about your care and treatment for a work-related injury. The goal is to return you to work as soon as it is safe to do so.

Your Rights and Obligations...

Choosing a Treating Doctor

If you are hurt at work and you live in the network service area, you must choose a treating doctor from the Coventry Workers' Comp NetworkSM. This is required for you to receive coverage of the costs for the care of your work related injury. If at the time you are injured you belong to a health maintenance organization (HMO), you may choose your HMO primary care physician as your treating doctor. You must have chosen the doctor as your primary care doctor prior to your injury. CNA will approve the choice of your HMO doctor if he or she agrees to the terms of the network contract. The doctor must also agree to abide by applicable laws.

If you were injured before CNA contracted with the network and you live in the service area, you must choose a network treating doctor. You may also request a doctor you chose as your HMO primary care doctor before you were hurt. You must do this upon receipt of this notice.

If your treating doctor leaves the network, Coventry Workers' Comp NetworkSM will tell you in writing. You will have the right to choose another treating doctor from the list of network doctors. If your doctor leaves the network and you have a life threatening or acute condition for which a disruption of care would be harmful to you, your doctor may request that you treat with him or her for an extra 90 days.

If you believe you live outside of the service area, you may request a service area review by calling CNA. You should provide proof to support your belief. Within 7 days of receiving your request for review, CNA will tell you its decision. If you do not agree with their final decision, you have the right to file a complaint with the Texas Department of Insurance. Your complaint must include your name,

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address, telephone number, a copy of the insurer's decision and any proof you sent to the insurer for review. A complaint form is available on the department's web site at www.tdi.state.tx.us. You may also ask for a form by writing to the HMO Division, Mail Code 1036A, Texas Department of Insurance, P.O. Box 149104, Austin, Texas 787149104.

While waiting for CNA to make a decision or for the Texas Department of Insurance to review your complaint, you may choose to receive all health care from the network. You may be required to pay for health care services received out of the network if it is finally decided that you do live in the network's service area.

A provider listing is available through the network website, <http://www.talispoint.com/cna/ext> It is updated monthly and identifies providers who are taking new patients.

Changing Doctors

In the event that you become dissatisfied with your first choice of a treating doctor, you can select an alternate treating doctor from the list of network treating doctors in the service area where you live. CNA will not deny a choice of an alternate treating doctor. Before you can change treating doctors a second time, you must get permission from CNA.

Referrals

You do not have to get a referral if you have an emergency health condition. Health care services that you request will be made available on a timely basis as required by your medical condition. This includes referrals. Referrals will be made no more than 21 days after you make a request.

Payment for Health Care

Network doctors have agreed to look to CNA for payment for your work-related health care. They will not look to you for payment. If you obtain health care from a doctor who is not in the network without prior approval from CNA, you may have to pay for the cost of that care. You may only access non-network health care providers and still be eligible for coverage of your medical costs if one of the following situations occurs:

- Emergency care is needed. You should go to the nearest hospital or emergency care facility.
- You do not live within the service area of the network.
- Your treating doctor refers you to an out of network provider or facility. This referral must be approved by CNA.
- You have chosen your HMO primary care doctor. Your doctor must agree to abide by the network contract and applicable laws.

Complaints

You have the right to file a complaint with Coventry Workers' Comp NetworkSM. You may do this if you are dissatisfied with any aspect of network operations. This includes a complaint about your network doctor. It may also be a general complaint about the Coventry Workers' Comp NetworkSM. Please read the enclosed Coventry Workers' Comp NetworkSM Complaint Procedures or call the Coventry Workers' Comp NetworkSM Complaint Line at (800) 8730055, extension 4250, to have your questions answered.

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Texas law does not permit Coventry Workers' Comp NetworkSM to retaliate against you if you file a complaint against the network. Coventry Workers' Comp NetworkSM also cannot retaliate if you appeal the decision of the network. The law also does not permit Coventry Workers' Comp NetworkSM to retaliate against your treating doctor if he or she files a complaint against the network or appeals the decision of the network on your behalf. You also have the right file a complaint with the Texas Department of Insurance. The Texas Department of Insurance complaint form is available on the department's web site at www.tdi.state.tx.us or you may request a form by writing to the HMO Division, Mail Code 1036A, Texas Department of Insurance, P.O. Box 149104, Austin, Texas 787149104.

What to do if you are injured while on the job...

If you are injured while on the job, tell your supervisor as soon as possible. A complete list of doctors is available at the provider website <http://www.talispoint.com/cna/ext> . You may also contact Coventry Workers' Comp NetworkSM directly at the following address and/or toll-free telephone number between the hours of 8 AM-6 PM CST:

Coventry Workers' Comp NetworkSM

720 Cool Springs Boulevard Suite 300 Franklin, TN 37067 8008730055

Coventry Workers' Comp NetworkSM can help you get an appointment with a network doctor.

In case of an emergency...

If you are hurt at work and it is a life threatening emergency, you should go to the nearest emergency room. If you are injured at work after normal business hours or while working outside your service area, you should go to the nearest care facility.

After you receive emergency care, you may need ongoing care. You will need to select a network doctor from the list that we have given you. The doctor you choose will oversee the care you receive for your work related injury. Except for emergency care, you must obtain all health care and specialist referrals through your treating doctor.

Emergency care does not need to be approved in advance. "Medical emergency" is defined in Texas law. It is a medical condition that comes on suddenly with acute symptoms that are so severe that you reasonably believe you need immediate care or you will be harmed. That harm would include putting your health or bodily functions in serious danger.

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Nonemergency care

Report your injury to your supervisor as soon as you can. Select a network treating doctor from the list given to you by your employer. Go to that doctor to be treated. Certain treatments prescribed by your doctor may need to be approved in advance. You or your doctor are required to request approval from CNA for certain treatments or services before the treatment or service is provided. Additionally, you may continue to need a treatment after the approved treatment is provided. For example, you may need to stay more days in the hospital than what was first approved. If so, the added treatment must be approved in advance.

The following treatment requests must be approved in advance:

- All surgeries
- Spine surgery for more than one level
- Artificial disc surgery
- Inpatient hospitalization
- Intradiscal Electrothermal Annuloplasty (IDET)
- Physical therapy treatments greater than 8 visits
- Sacral Iliac joint injection
- Home health nursing
- Occupational therapy treatments greater than 8 visits
- Aquatic therapy
- Chiropractic treatments greater than 8 visits
- Work hardening/work conditioning greater than 2 weeks
- Acupuncture
- Diagnostic procedures other than xrays, i.e., magnetic resonance imaging (MRI), computerized axial tomography (CT scan)
- Bone density scans
- Electromyography (EMG) and nerve conduction velocity (NCV) testing
- Repeat diagnostics and MRIs (MRI/Scan of the spine within the first 4 weeks or repeat of MRI for all body parts)
- Epidural steroid injections
- Facet injections
- Trigger point injections
- Joint steroid injections
- Botox injections
- Massage therapy
- Dental work over \$1000
- Gym memberships
- Durable medical equipment greater than \$500
- Interferential units

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- External and implantable bone growth stimulators
- Psychological testing
- Psychotherapy, with social worker, psychologist or psychiatrist
- Biofeedback and pain management, initial evaluation and “full” chronic pain management programs (initial referral will not go for preauthorization)
- Home health care/aides physical therapy/aides
- Skilled nursing visits
- Investigational or experimental procedures/medications/devices
- Weight loss programs
- Chemonucleolysis
- Myelograms
- Rehab services
- Discograms
- VaxD
- Nursing home, skilled nursing facility, convalescent or residential care admissions
- Orthotic devices
- TENS units
- Requests for longterm medications, especially narcotics
- Prolotherapy
- Morphine pain pump
- Manipulations under anesthesia
- Radiofrequency Thermocoagulation (RFTC) of facets joints
- RFTC or cryotherapy/cryoablation of any nerve or joint
- Neuromuscular stimulator devices
- Spinal Cord Stimulator
- Chemical Dependency Programs

The number to call to request one of these treatments is 8884041670.

If a treatment or service request is denied, you will be notified in writing by Coventry Workers' Comp NetworkSM, the utilization review agent for CNA. This written notice will include information about your right to request a reconsideration or appeal of the denied treatment and the process you should follow to obtain a reconsideration. If you wish to obtain an independent review of the denied treatment or service you must complete an IRO request form and forward the form to Coventry Workers' Comp NetworkSM. Coventry Workers' Comp NetworkSM is required to submit the request for an independent review to the Texas Department of Insurance immediately upon receipt. You may obtain the IRO notification and request forms directly from the Texas Department of Insurance by writing to the HMO Division, Mail Code 1036A, Texas Department of Insurance, P.O. Box 149104 Austin, TX 787149104 or through the department's website at www.tdi.state.tx.us.

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Employee Acknowledgment of Workers' Compensation Network

I have received information that tells me how to get health care under workers' compensation insurance.

If I am hurt on the job and live in the service area described in this information, I understand that:

- 1 I must choose a treating doctor from the list of doctors in the network; or I may ask my HMO primary care physician to agree to serve as my treating doctor.
- 2 I must go to my treating doctor for all health care for my injury except for emergency care. If I need a specialist, my treating doctor will refer me.
- 3 CNA will pay the treating doctor and other network providers if the injury is compensable and medical treatment is related to the work injury or illness.
- 4 I might have to pay the medical bill if I get health care, other than emergency care, from someone other than a network doctor without network approval.

Signature _____ Date _____

Printed Name _____

I live at: _____ Street Address City
State Zip Code

Name of Employer _____

Name of Network _____

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Network Posting Notice

Coventry Workers' Comp NetworkSM

To All Employees:

CNA has chosen Coventry Workers' Comp NetworkSM to provide health care if you are injured at work. Coventry Workers' Comp NetworkSM is a certified workers' compensation health care network in Texas. This network includes medical providers that have been chosen to treat your work related injuries. The network is easy to access and its physicians dedicated to giving you quality care. The following information will help you if you are injured at work.

If you are hurt at work and it is a life threatening emergency, you should go to the nearest emergency room. If you are injured at work after normal business hours or while working outside your service area, you should go to the nearest care facility.

The following applies if you are hurt at work and it is not an emergency.

- Tell your employer as soon as you can.
- Choose a treating doctor from the Coventry Workers' Comp NetworkSM service area where you live.
- If you are a member of a health maintenance organization (HMO) at the time you are injured, you have the right to choose your HMO primary care doctor as your treating doctor. To do this, you must have chosen the doctor as your primary care doctor before your work related injury occurred. Coventry Workers' Comp NetworkSM will approve this choice if your HMO doctor agrees to abide by the terms of the network contract and comply with required laws.
- You must obtain all treatment and referrals for your injury from your treating doctor.
- Your treating doctor will be paid by your workers' compensation insurer and will not bill you for treatment.
- If you receive treatment for your injury from providers who are not in the Coventry Workers' Comp NetworkSM without prior CNA approval, you may have to pay for that care.

Information about the Coventry Workers' Comp NetworkSM is available by calling toll free 800/8730055 or by writing to:

Coventry Workers' Comp NetworkSM 720 Cool Springs Boulevard, Suite 300 Franklin, TN 37067

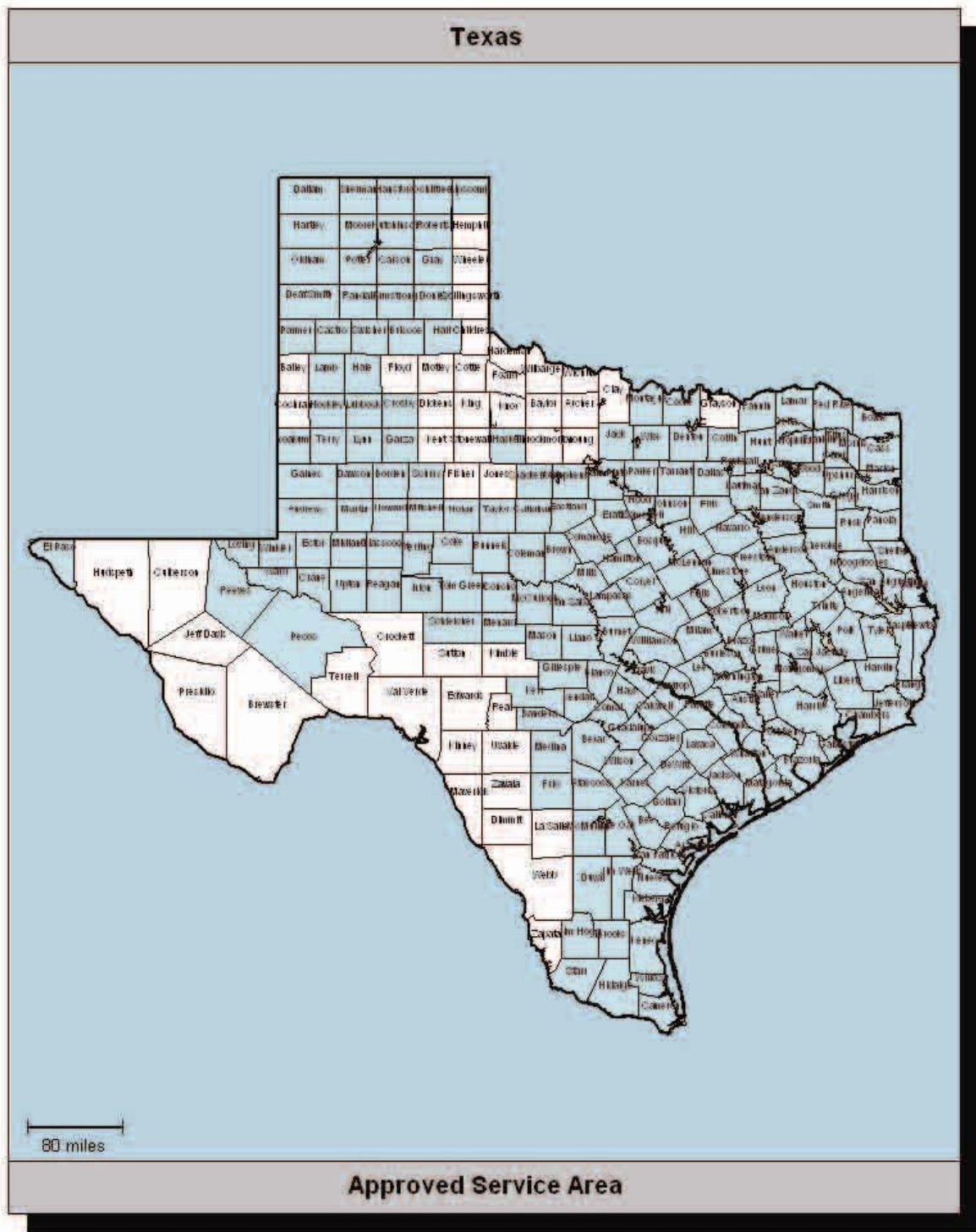
You may be required to get certain treatments approved in advance. These treatments are listed in your network information materials. You may also request the list from your employer.

If your treating doctor leaves the network and you have a life threatening condition or an acute condition you may continue to treat with a network doctor for 90 days. This must be requested by the doctor.

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Coventry Workers' Comp Network Service Area



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Coventry Workers' Comp Network

Coventry Workers' Comp Network Complaint Procedure

The Coventry Workers' Comp NetworkSM Complaint Procedure shall be available to any participating provider, employer, employee, or employee's authorized representative.

Coventry Workers' Comp NetworkSM defines a "Complainant" as: an employee, employer, provider, or authorized representative designated to act on behalf of an employee who files a complaint.

Coventry Workers' Comp NetworkSM defines a "Complaint" as any dissatisfaction expressed orally or in writing by a complainant to a network regarding any aspect of the network's operation, including dissatisfaction related to medical fee disputes and the network's administration and the manner in which service is provided.

A Complaint does not include 1) a misunderstanding or a problem of misinformation that is resolved promptly by clearing up the misunderstanding or supplying the appropriate information to the satisfaction of the complainant, or 2) an oral or written expression of dissatisfaction or disagreement with an adverse determination.

A complaint must be filed with the network Grievance Coordinator no later than 90 days from the date the issue occurred.

Coventry Workers' Comp NetworkSM will not engage in any retaliatory action against an employer, employee, or a person acting on behalf of the employer or employee that has filed a complaint against the network.

The steps to file a Complaint are as follows:

1. A complainant can notify the Coventry Workers' Comp NetworkSM Grievance Coordinator of a complaint orally or in writing via mail or fax. Complaints should be forwarded to:

Coventry Workers' Comp NetworkSM
Attention: Grievance Coordinator
720 Cool Springs Boulevard, Suite 300 Franklin, TN 37067

Grievance Coordinator – Fax Line (615) 2249129
grievance_coordinator@cvty.com – email address

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The Grievance Coordinator is accessible through the Coventry Workers' Comp NetworkSM Customer and Provider Relations Department at 18008730055. This telephone number is routinely provided to the provider via Provider Updates, Provider Manuals, and to the employer and employee through network educational materials. The toll-free telephone number provides reasonable access to the Grievance Coordinator without undue delays.

2 Upon receipt of the complaint, the Grievance Coordinator will document each complaint in a confidential database. Data recorded includes the date received, classification of the complaint information regarding the complainant, and a description of the complaint. Prior to resolution, the status of the complaint activity will be updated on a regular basis.

3 Coventry Workers' Comp NetworkSM will confirm receipt of a complaint within 7 calendar days and notify the complainant in writing that the complaint has entered a formal resolution process. The written notification will include the date of Coventry Workers' Comp Network's receipt of the complaint. Coventry Workers' Comp NetworkSM will provide a copy of the complaint procedures and deadlines to the complainant.

The Grievance Coordinator reviews all complaints and assigns the complaint to the appropriate review level for follow up and resolution. The following levels of complaint review are:

- Level I Grievance Coordinator
- Level II Provider Relations Director
- Level III Grievance Subcommittee
- Level IV Medical Advisory Panel / Chief Medical Officer

If the Grievance Coordinator is unable to resolve the complaint, the complaint shall be submitted to the Grievance Subcommittee. The Grievance Subcommittee has the authority to resolve the complaint, make recommendations to the Medical Advisory Panel regarding potential provider termination, or refer the complaint issue to the Medical Advisory Panel and/or the Chief Medical Officer for direct resolution. The Grievance Subcommittee also has the authority to suspend or remove a provider from the network for business issues. All complaints involving quality of care issues are submitted to the Medical Advisory Panel for review. Medical Advisory Panel membership includes physician representation. Complaints involving quality of care may be reviewed by the Chief Medical Officer to provide direction regarding clinical issues, prior to submission to the Medical Advisory Panel.

4. Coventry Workers' Comp NetworkSM will provide a letter to the complainant, no later than 30 calendar days of the initial receipt of the complaint which explains the resolution of the complaint, specific reasons for the resolution, and the specialization of any physician or other providers that were consulted during the resolution process.

The resolution letter will also advise the complainant that if they are dissatisfied with the resolution of the complaint or the complaint process, they may file a complaint with:

**HMO Division Mail Code 1036A Texas Department of Insurance
P.O. Box 149104 Austin, Texas, 787149104**

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- 5 If necessary, a copy of the resolution letter will be supplied to the appropriate agency, as designated by the state.
6. Coventry Workers' Comp NetworkSM will maintain a complaint log and categorize each complaint type as one or more of the following;
 - Quality of care or services;
 - Accessibility and availability of services or providers;
 - Utilization review, as applicable or in retrospective review;
 - Complaint procedures;
 - Health care provider contracts;
 - Bill payment, as applicable;;
 - Fee disputes; and
 - Miscellaneous.
- 7 Complaints shall be trended on a quarterly basis and the results reported to the Quality Improvement Advisory Committee for review and recommendation, as appropriate.
- 8 Coventry Workers' Comp NetworkSM shall maintain records of complaints for a period of three years from the date the complaint was filed.
- 9 Network providers are required to post, in the provider's office, a notice to injured employees on the process for resolving complaints with the network. This notice must include the Texas Department of Insurance's toll-free telephone number (800-252-3439) for filing a complaint.

INTENT: The complaint procedure is intended to be self executing and easy to use. A complainant may call the Grievance Coordinator directly without completing this form. The Grievance Coordinator may complete the form for the complainant. A review regarding the requested medical care will begin immediately, and a decision made within 30 calendar days of receipt.

The complainant participation in the complaint process is important to the resolution of medical issues. Individuals reviewing the complaint may need to speak directly with and receive input from the complainant. If the complainant is unable to participate actively in the complaint process, a patient advocate may participate on behalf of the complainant.

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COVENTRY WORKERS' COMP NETWORKSM FORMAL COMPLAINT FORM

INITIATOR OF COMPLAINT

Address:	
City: State:	Zip:
Telephone #: ()	
The initiator of the complaint is: ___ Provider ___ Carrier ___ Employer ___ Employee ___ Authorized representative designated to act on behalf of the employee	

	Employer Name:
Address:	Address:
City: State: Zip:	City: State: Zip:
Telephone #: ()	Telephone #: ()
SSN:	

	Insurer:
Provider Name:	Contact:
Address:	Address:
City: State: Zip:	City: State: Zip:
Telephone #: ()	Telephone #: ()

Date Coventry Workers' Comp NetworkSM Received: _____

Please describe your complaint in detail below. Include dates, names, and the specific resolutions, which you feel might remedy the situation. You have up to 90 days from the date of the dissatisfaction to file a formal complaint. **PLEASE ATTACH COPIES OF APPLICABLE MEDICAL RECORDS TO THIS FORM.**

This issue involves: Service _____ Medical Care _____ Other _____ Date of Injury: _____ Date of Dissatisfaction: _____
 _____ Please describe:

_____ If additional space for comment is required, please use additional sheets.

Signature Date

Mail this form to the address noted below or fax to: (615)2249129.

**Coventry Workers' Comp NetworkSM Attention: Grievance Coordinator
 720 Cool Springs Boulevard, Suite 300 Franklin, TN 37067 18008730055**

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