

INJURED WORKER RIGHTS AND OBLIGATIONS IN THE NETWORK

TEXAS STAR NETWORK®

Your employer is insured by Texas Mutual Insurance Company and has the network option. If you are hurt at work and you live in a network service area, you must choose a treating doctor from the *Texas Star Network*® provider list. If you do not, you may be responsible for the costs of your health care. Visit the Health Care Network section at texasmutual.com to find a network doctor.

CHANGING DOCTORS

If you are not satisfied with the first network treating doctor you choose, you can choose another network treating doctor from the list. Remember, however, that you must get the network's permission to change treating doctors a second time.

REFERRALS

The network will make all health care services that your doctor requests on your behalf, including referrals, available within 21 days, as required by your medical condition. You do not have to get a referral if you have a medical emergency.

PAYMENT FOR HEALTH CARE

Network doctors will bill Texas Mutual Insurance Company for your medical care. They will not bill you. If you get health care from a doctor who is not in the network without prior approval from *Texas Star Network*®, you may have to pay for your care.

PREAUTHORIZATION

Certain treatments prescribed by your doctor may need to be approved in advance by Texas Mutual Insurance Company. Every time your doctor provides that treatment, he or she must get approval. Please be advised that the preauthorization approval process may take up to three days. For a complete list of the services that require preauthorization, please visit texasmutual.com/hcp/preauth.shtm.

CLAIM QUESTIONS

If you have questions about your claim or you want to check the status of a benefit request, please call (800) TX-CLAIM (892-5246), or contact your adjuster.



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