

IMPORTANT INFORMATION REGARDING YOUR WORKERS' COMPENSATION COVERAGE DO NOT DISCARD!

Welcome To Your Workers' Compensation Health Care Network Program

Thank you for choosing the *Texas Star Network*[®] option offered by Texas Mutual Insurance Company. We have enclosed all the information you will need to start using the program.

General Instructions for Employers

The "Employee Notice of Network Requirements" is the information you will be responsible for providing to your employees when you elect the network option. This notice will be included in your policy or endorsement.

Posting Requirements

The notice must be posted at each of your business locations. You may wish to post this at the same location where you have your workers' compensation coverage notice, OSHA information, minimum wage posting, etc.

Distribution Tips

Distribute the notice to all current employees. Distribute the notice to new hires within three days of hire. Have your employees sign the employee acknowledgment form that is included with the notice.

You may wish to use one of the following methods to distribute the notice and acknowledgment form:

- Send a hard copy of the notice and acknowledgment form to all employees.
- Email the notice to all employees and attach the acknowledgment form. Ask employees to complete and return the acknowledgment form.
- Distribute the notice to employees electronically and obtain an electronic signature.
- Distribute the notice to employees at a scheduled staff or safety meeting and collect signed acknowledgment forms. Have a witness available if an employee refuses to sign the form.
- Distribute the notice and acknowledgment form to new employees as part of your "new hire" packet.

You must provide the notice of network requirements and the acknowledgment form in English, Spanish and any other language common to your employees. If you need a copy of the notice and acknowledgment form in Spanish, download them at www.texasmutual.com or call us at (800) 859-5995. Call us at (800) 859-5995 if you need a copy in another language.

Failure to provide employees with the notice of network requirements and obtain the signed acknowledgment form at the required times may allow injured employees to seek care from a non-network treating doctor.

Documentation

Establish a standardized process for delivering the notice of network requirements and acknowledgment form that includes documenting:

- the method of delivery of the notice
- to whom the notice was delivered
- the location of the delivery
- the date delivered

The Texas Department of Insurance's documentation rule states that failure to establish a documented process that includes the four elements above will create a presumption that your employees did not receive a notice.

We have provided one example of an Excel template on our website at **www.texasmutual.com** for tracking delivery of the notice and receipt of acknowledgment form. You may choose your own documentation method, provided that it meets the requirements of the rule.

Retain copies of signed acknowledgment form(s) in each employee's personnel file. An employee who refuses to sign remains subject to network requirements. Document a refusal to sign the acknowledgment in the employee's personnel file. **Do not return the acknowledgment form to Texas Mutual Insurance Company.** If we need a copy at time of injury we will request it.

What to Do When an Injury Occurs

If appropriate, provide or arrange transportation for the injured employee to the network provider, or if necessary, to the nearest emergency facility.

Discuss the injury with the employee and complete the first report of injury/incident report online at **www.texasmutual.com** or via telephone at **(800) 892-5246**.

Inform employees of the availability of the network and advise them of how to find a network provider. You can download a list of network providers from our website. If you do not have Internet access, you can call **(800) 381-8067** for a list of providers in your area.

The employee must sign another acknowledgment form at this time. The notice and acknowledgment form are available at **www.texasmutual.com**.

Online Resources

You can visit **www.texasmutual.com** to download the information referenced above as well as information and videos on establishing a return-to-work program, conducting a safety job analysis, and other safety topics.

To read the full text of the Texas Department of Insurance network rules, visit www.tdi.state.tx.us/rules/1115a-059.html. The notice and acknowledgment requirements are covered in Rule 10.60.

***Texas Star Network[®]
Employee Notice of
Network Requirements***

Important Contact Information:

To locate a provider, call (800) 381-8067

To contact Texas Mutual Insurance Company, visit
www.texasmutual.com or call (800) 859-5995

Texas Star Network[®]

Information, Instructions and your Rights and Obligations

Dear Employee:

Your employer has chosen *Texas Star Network*[®] to manage the health care and treatment you may receive if you are injured at work. *Texas Star Network*[®] is a certified workers' compensation health care network. The state of Texas has approved this network 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 current *Texas Star Network*[®] service areas are shown on the enclosed map.

If you are injured at work, tell your supervisor or employer immediately. The enclosed information will help you to seek care for your injury. Also, your employer will help with any questions about how to get treatment through *Texas Star Network*[®]. You may also contact Texas Mutual Insurance Company for any questions about your care and treatment for a work related injury. Texas Mutual and your employer have formed a team to provide timely health care for injured workers. 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 *Texas Star Network*[®] provider list. This is required for you to receive coverage of the costs for the care of your work related injury. A provider listing is available through our website at www.texasmutual.com. It is updated at least every three months. It identifies providers who are taking new patients.

You also have the option to choose your current health maintenance organization (HMO) primary care physician as the treating doctor for your workers' compensation claim. In order for your HMO doctor to be approved as your treating doctor, he/she must agree to the terms of the network contract, and to agree to abide by applicable laws and regulations. If your HMO doctor is not approved, then you must see a network treating doctor.

If you were injured before your insurer 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, we 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 Texas Mutual Insurance Company. Within 7 days of receiving your request for review, we will tell you our decision. If you do not agree with our final decision you have the right to file a complaint with the Texas Department of Insurance. Your complaint must include your name, address, telephone number, a copy of the insurer's decision and any proof you sent to Texas Mutual Insurance Company 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 103-6A, Texas Department of Insurance, P. O. Box 149104, Austin, Texas 78714-9104.

While waiting for Texas Mutual Insurance Company to make a decision or the Texas Department of Insurance to review your complaint, you may choose to receive health care outside of 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.

Changing Doctors

If 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. *Texas Star Network*[®] will not deny a choice of an alternate treating doctor. Before you can change treating doctors a second time, you must get permission from *Texas Star Network*[®].

Referrals

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

Payment for Health Care

Network doctors have agreed to look to Texas Mutual Insurance Company for payment for your 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 *Texas Star Network*[®], 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 a *Texas Star Network*[®] service area.
- Your treating doctor refers you to an out of network provider or facility. This referral must be approved by *Texas Star Network*[®].
- 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 *Texas Star Network*[®]. 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 *Texas Star Network*[®].

A complainant can notify the *Texas Star Network*[®] Grievance Coordinator of a complaint by phone or in writing via mail or fax. Complaints should be forwarded to:

***Texas Star Network*[®]**
Attention: Grievance Coordinator
3200 Highland Avenue
Downers Grove, IL 60515

Phone: (800) 262-6122
FAX: (800) 737-2077
E-mail: grievance_coordinator@cvty.com

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

Texas law does not permit *Texas Star Network*[®] to retaliate against you if you file a complaint against the network. *Texas Star Network*[®] also can not retaliate if you appeal the decision of the network. The law does not permit *Texas Star Network*[®] 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 have the right to 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:

HMO Division, Mail Code 103-6A,
Texas Department of Insurance,
P. O. Box 149104, Austin, Texas 78714-9104.

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

If you are injured while on the job tell your employer as soon as possible. A list of network treating doctors in your service area may be available from your employer. A complete list of network treating doctors is also available online at www.texasmutual.com. Or, you may contact us directly at the following address and/or toll-free telephone number:

Texas Star Network[®]
720 Cool Springs Boulevard
Suite 300
Franklin, TN 37067
(800) 381-8067

We will 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 treating doctor from the network's provider list. This list is available online at www.texasmutual.com. If you do not have internet access call (800) 381-8067 or contact your employer for a list. 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 laws. It is a medical condition that comes up suddenly. There are acute symptoms that are severe enough that a reasonable person would believe that you need immediate care or you would be harmed. That harm would include your health or bodily functions being in danger or a loss of function of any body organ or part.

Non-emergency care...

Report your injury to your employer as soon as you can. Select a treating doctor from the network's provider list. This list is available online at www.texasmutual.com. If you do not have internet access, call (800) 381-8067 or contact your employer for a list.

Treatment prescribed by your doctor may need to be approved in advance. You or your doctor are required to request approval from Texas Mutual Insurance Company for a specific treatment or services before the treatment or service is provided. You may continue to need 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 (effective 6/1/09):

This list is not intended to be comprehensive or all-inclusive; because health care is an ever-evolving science, procedures and treatments requiring prior approval will also evolve. Participating Treating Providers should therefore verify specific preauthorization requirements by referring to the updated list posted at www.texasmutual.com

Hospital/ASC

- All non-emergency hospital or ASC (inpatient, outpatient, and observation) admissions including principle scheduled procedures and length of stay. Preauthorization request should include specific hardware, implantables, external delivery system, etc. to be utilized.

Surgery/Procedures/Integral Devices

- All non-emergency surgeries represented by AMA CPT codes 10010-69990 and/or G codes which represent a surgical procedure performed in a setting or place of service other than the doctor's office [POS 11]. Preauthorization request should include specific hardware, implantables, external delivery system, etc. to be utilized.
- All Botox Injections
- All spinal Injections (including but not limited to):
 - *Epidural Steroid Injection
 - *RFTC or Cryotherapy/Cryoablation
 - *Sacral Iliac Joint Injection
 - *Facet Injection
 - *Medial Branch Block
- Trigger Point Injections (represented by AMA CPT 20553)
- Bone Growth Stimulators
- Discograms
- Implantable Drug Delivery System
- Investigational or experimental procedures or devices as determined by ODG or listed as an AMA Category III Code.
- Stimulator Devices (including, but not limited to):
 - *TENS Units
 - *Interferential Units
 - *Neuromuscular Stimulators
 - *Dual Units
 - *Spinal Cord Stimulator
 - *Peripheral Nerve Stimulator
 - *Brain Stimulator

Physical Medicine

- Cumulative Chiropractic Treatments (including manipulations and office visits) greater than 14 visits and/or greater than 10 weeks from date of injury.
- Manipulations under Anesthesia (MUA)
- Cumulative Physical Therapy/Occupational Therapy greater than 14 visits and/or great than 10 weeks from date of injury.
- Biofeedback

Diagnostics

- All Initial and Repeat MRI and CT Scans
- Bone Density Scans
- Unless otherwise specified in this list, all repeat individual diagnostic studies (series) having a billed amount greater than \$350.
- Surface Electromyography (EMG)

Other

- Durable Medical Equipment (DME), Prosthetics and/or Orthotics, greater than \$500.00 billed (purchase or accumulated rental or combination of rental/purchase).
- Gym Memberships

Alternative Treatment (including, but not limited to):

- Acupuncture outside ODG
- Acupressure
- Yoga

Rehab Programs (including, but not limited to):

- Work Conditioning
- Work Hardening
- Chronic Pain Management Program
- Medical Rehabilitation
- Brain and Spinal Cord Rehabilitation
- Chemical Dependency Programs
- Weight Loss Programs

Nursing Home (including, but not limited to):

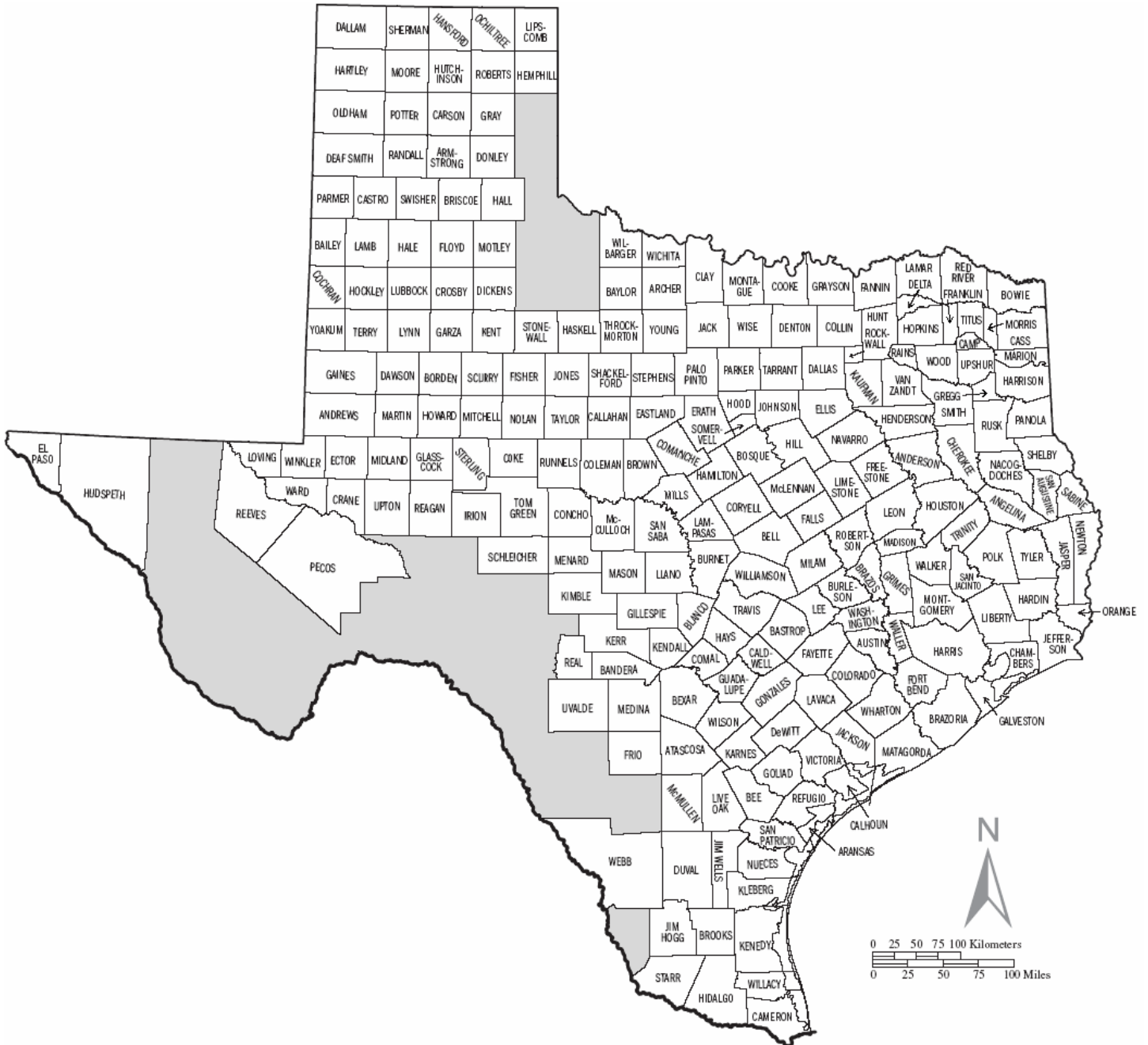
- Skilled nursing facility, including skilled care within the same facility.
- Convalescent Care
- Residential Care
- Assisted Living
- Group Homes

Psychological and/or Psychotherapy (including but not limited to):

- Subsequent Evaluations
- Subsequent Tests or Testing
- All Therapy
- All Biofeedback

The number to call to request one of these treatments is (888) 532-5246 or fax to (800) 852-1805. If a treatment or service request is denied, we will tell you in writing. This written notice will have information about your right to request a reconsideration or appeal of the denied treatment. It will also tell you about your right to request review by an Independent Review Organization through the Texas Department of Insurance.

Texas Star Network[®] Service Area Map (As of February 2008)
Network service areas are subject to change



– A list of the counties in the network service area is contained on the next page –

Texas Star Network[®] Service Area County List (As of February 2008)
Network service areas are subject to change

ANDERSON	CRANE	HASKELL	MARION	SAN AUGUSTINE
ANDREWS	CROSBY	HAYS	MARTIN	SAN JACINTO
ANGELINA	DALLAM	HEMPHILL	MASON	SAN PATRICIO
ARANSAS	DALLAS	HENDERSON	MATAGORDA	SAN SABA
ARCHER	DAWSON	HIDALGO	MCCULLOCH	SCHLEICHER
ARMSTRONG	DEAF SMITH	HILL	MCLENNAN	SCURRY
ATASCOSA	DELTA	HOCKLEY	MCMULLEN	SHACKELFORD
AUSTIN	DENTON	HOOD	MEDINA	SHELBY
BAILEY	DEWITT	HOPKINS	MENARD	SHERMAN
BANDERA	DICKENS	HOUSTON	MIDLAND	SMITH
BASTROP	DONLEY	HOWARD	MILAM	SOMERVELL
BAYLOR	DUVAL	HUDSPETH	MILLS	STARR
BEE	EASTLAND	HUNT	MITCHELL	STEPHENS
BELL	ECTOR	HUTCHINSON	MONTAGUE	STERLING
BEXAR	EL PASO	IRION	MONTGOMERY	STONEWALL
BLANCO	ELLIS	JACK	MOORE	SWISHER
BORDEN	ERATH	JACKSON	MORRIS	TARRANT
BOSQUE	FALLS	JASPER	MOTLEY	TAYLOR
BOWIE	FANNIN	JEFFERSON	NACOGDOCHES	TERRY
BRAZORIA	FAYETTE	JIM HOGG	NAVARRO	THROCKMORTON
BRAZOS	FISHER	JIM WELLS	NEWTON	TITUS
BRISCOE	FLOYD	JOHNSON	NOLAN	TOM GREEN
BROOKS	FORT BEND	JONES	NUECES	TRAVIS
BROWN	FRANKLIN	KARNES	OCHILTREE	TRINITY
BURLESON	FREESTONE	KAUFMAN	OLDHAM	TYLER
BURNET	FRIO	KENDALL	ORANGE	UPSHUR
CALDWELL	GAINES	KENEDY	PALO PINTO	UPTON
CALHOUN	GALVESTON	KENT	PANOLA	UVALDE
CALLAHAN	GARZA	KERR	PARKER	VAN ZANDT
CAMERON	GILLESPIE	KIMBLE	PARMER	VICTORIA
CAMP	GLASSCOCK	KLEBERG	PECOS	WALKER
CARSON	GOLIAD	LAMAR	POLK	WALLER
CASS	GONZALES	LAMB	POTTER	WARD
CASTRO	GRAY	LAMPASAS	RAINS	WASHINGTON
CHAMBERS	GRAYSON	LAVACA	RANDALL	WEBB
CHEROKEE	GREGG	LEE	REAGAN	WHARTON
CLAY	GRIMES	LEON	REAL	WICHITA
COCHRAN	GUADALUPE	LIBERTY	RED RIVER	WILBARGER
COKE	HALE	LIMESTONE	REEVES	WILLACY
COLEMAN	HALL	LIPSCOMB	REFUGIO	WILLIAMSON
COLLIN	HAMILTON	LIVE OAK	ROBERTS	WILSON
COLORADO	HANSFORD	LLANO	ROBERTSON	WINKLER
COMAL	HARDIN	LOVING	ROCKWALL	WISE
COMANCHE	HARRIS	LUBBOCK	RUNNELS	WOOD
CONCHO	HARRISON	LYNN	RUSK	YOAKUM
COOKE	HARTLEY	MADISON	SABINE	YOUNG
CORYELL				

Employee Acknowledgment of Workers' Compensation Network

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

If I am hurt on the job and live in a 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. If I select my HMO primary care physician as my treating doctor, I will call Texas Mutual at (800) 859-5995 to notify them of my choice.
2. I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me. If I need emergency care, I may go anywhere.
3. The insurance carrier will pay the treating doctor and other network providers.
4. I might have to pay the bill if I get health care from someone other than a network doctor without network approval.
5. Making a false or fraudulent workers' compensation claim is a crime that may result in fines and or imprisonment.

Signature Date

Printed Name

I live at: _____
Street Address

City State Zip Code

Name of Employer: _____

Name of Network: *Texas Star Network*[®]

**Network service areas are subject to change.
Call (800) 381-8067 if you need a network treating provider.**

Please indicate whether this is the:

Initial Employee Notification

Injury Notification (Date of Injury: ____/____/____)

**DO NOT RETURN THIS FORM TO TEXAS MUTUAL
INSURANCE COMPANY UNLESS REQUESTED**