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Missouri Department of Labor and Industrial Relations

DIVISION OF WORKERS' COMPENSATION

This employer is operating under and subject to the provisions of the Missouri Workers' Compensation Law.



If A Work Injury Occurs...

Missouri law guarantees certain benefits to employees who are injured or become ill because of their jobs. An injury occurs out of and in the course of employement. An injury by accident is compensable only if the accident was the prevailing factor in causing both the resulting medical condition and disability. An injury by occupational disease is compensable only if the occupational exposure was the prevailing factor in causing both the resulting medical condition and disability. Check with your supervisor if you have any questions.

Workers' Compensation Benefits Include...

In addition to all other compensation paid to the employee under §287.140 RSMo, the employee is entitled to receive:

Medical Care. The employer shall provide medical care as may reasonably be required after the injury or disability to cure and relieve the employee from the effects of the injury. Medical treatment is without a deductible to the employee or dollar limit. Costs are paid directly by your employer's insurance company, so you should not receive a bill. If you do receive a bill, give it to the employer's designated representative or contact the insurer listed below.

Your employer will arrange for medical treatment and select a doctor to care for your workers' compensation injury. If you want to change doctors, you must get prior authorization from the employer.

If you go to another doctor without prior authorization, it is at your expense.

Payment for Lost Wages. If you are unable to return to any form of employment due to the injury or illness, you should receive temporary total disability (ITD) benefits that are tax-free, until the treating doctor says you are able to return to work. Payments are two-thirds of your average weekly wage, up to a maximum rate set by state law. Payments are not made for the first three days or less that your employer is open for business, unless you are unable to work more than 14 calendar days. If you do not receive a check, contact the insurer listed below. An employee is disqualified from receiving TTD during any period of time that the employee applies and receives unemployment compensation.

*Permanent Disability Benefits If the injury or illness results in a permanent disability you may be entitled to receive either permanent partial or permanent total disability benefits.

* Death Benefits. If the injury results in death, benefits will be paid to surviving dependents.

In The Event Of A Work Injury...

Employer Must:

- 1. Be sure first aid is given.
- 2. See that the injured employee is directed to a doctor or hospital, if necessary.

Employee Must:

- Report the injury IMMEDIATELY to your supervisor or Employer's Designated Representative at Phone Number.
 - Employees who fail to notify the employer of a work injury within thirty days may jeopardize their ability to receive workers' compensation benefits.
- If you have questions about Workers' Compensation, your employer will supply you with additional
 information; or you may contact an Information Specialist at the Division of Workers' Compensation 1-800775-COMP

Insurance Company, Third Party Administrator, Service Company, or Designated Individual If Self-Insured

Name

Address

Phone Number

(Please do not insert the Division of Workers' Compensation or its toll-free number in this section)

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If Noncompliance Occurs...

Contact 1-800-592-6003 if you believe your employer does not:

- Insure his/her employees with workers' compensation insurance. (Coverage is required for employers who have five or more employees, one or more if in the construction industry.)
- Report employee injuries to the Division of Workers' Compensation.
- Post workers' compensation notice.

★ An employer who fails to insure its liability shall be guilty of a class A misdemeanor punishable by up to one year in jail and a fine of "up to three times" the annual premium the employee should have paid, or "up to \$50,000 whichever is greater."

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If Fraud Occurs...

Contact 1-800-592-6003 if you suspect fraudulent action by one of the following:

- 1. An employee, employer, insurer, physician, attorney or others involved in making a false statement in an attempt to obtain or deny a benefit as it relates to workers' compensation. The false statement must be of a material fact.
- Misrepresentation of job classification made by an employer or insurer.

★ Fraud is unlawful and subject to criminial prosecution by the state of Missouri.

If you have questions or need more information about Workers' Compensation benefits, contact an Information Specialist at:

Missouri Division of Workers' Compensation 3315 West Truman Blvd., P.O. Box 58 Jefferson City, MO 65102-0058

<u>www.dolir.mo.gov/wc/</u> 1-800-775-COMP* • TDD 1-800-735-2966

* This toll-free number is provided for employee's questions only. Section 287.126 RSMo. Other persons with questions may call 888-837-6069 for information and assistance. This poster must be displayed in its original size of 11 imes 17.

Workplace Safety Contact

The Missouri Division of Workers' Compensation offers free safety services to Missouri employers through its Missouri Workers' Saftey Program (MWSP). MWSP's main goals are to help employers reduce occupational injuries and control workers' compensation costs. The division also certifies the safety engineering and management program that is provided to employers, upon request, by their insurance carriers.

Employers may contact MWSP at 1(800) 775-COMP or 573/526-3504 or mowsp@doldwcmail.dolir.state.mo.us for information about workplace safety or for a registry of safety consultants and safety engineers who are certified by the Division.

★ Employers are urged to direct safety related questions to their employer's designated safety person.

The Division of Workers' Compensation does not discriminate against individuals with disabilities as mandated by P.L. 101-336, The Americans With Disabilities Act. Alternative format available upon request. Required by Section 287.127 RSMo

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In case of Injury or Illness on the job, the following participating providers are available in your area.

CLINICS

College Park Family Care Center

Walk In Clinics 15101 Glenwood Ave Overland Park, KS 66223 913-681-8866 Est Dist: 16.8 MI Concentra Medical Center

Occupational Medicine Clinic 12220 Blue Ridge Ext Ste A Grandview, MO 64030

816-763-1755 Est Dist: 14.6 MI **Grandview Clinic**

Occupational Medicine Clinic 13830 S US Highway 71 Grandview, MO 64030 816-761-4664 Est Dist: 12.8 MI Raymore Urgent Care

Urgent Care Clinic 242 Broadmoor Dr Raymore, MO 64083 816-415-8855 Est Dist: 7.4 MI

HOSPITALS

Belton Regional Medical Center

General Acute Care Hospital 17065 South 71 Hwy Belton, MO 64012 816-348-1200, 816-348-1207 Est Dist: 9.3 MI Saint Lukes East Hospital

General Acute Care Hospital 100 NE Saint Lukes Blvd Lee`s Summit, MO 64086 816-347-5000 Est Dist: 15.9 MI University of Kansas Hospital Indian Creek

Campus

General Acute Care Hospital 10720 Nall Ave Overland Park, KS 66211 913-754-5000, 913-956-2100 Est Dist: 20.0 MI

PHYSICIANS

Beatty, Cassandra L., MD

Peculiar Medical Clinic Family Practice 300 S Main St Peculiar, MO 64078 816-779-1100 Est Dist: 2.8 MI Bogner, Kent A., DO

Southland Primary Care Family Practice 17067 S 71 Hwy Ste 100 Belton, MO 64012 816-331-4000 Est Dist: 9.3 MI Chacey, Michael David, MD

Kansas City Pulmonary Practice LLC Internal Medicine 2820 E Rock Haven Rd Ste 200 Harrisonville, MO 64701 816-380-8080 Est Dist: 3.7 MI Crowell, Tamara E.,

Tamara Crowell DO Internal Medicine 4121 SW Leeward Dr Lee's Summit, MO 64082 913-254-0225 Est Dist: 9.2 MI

Holden, Shaun B., MD

Cass Regional Medical Center Family Practice 2800 E Rock Haven Rd Harrisonville, MO 64701 816-380-3474 Est Dist: 3.7 MI Suarez, Alberto, MD

Westchester Family Care PC Family Practice 809 Westchester Ave Harrisonville, MO 64701 816-380-3898 Est Dist: 8.2 MI

Address: MO 64078-0000

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Notify your immediate supervisor of your injury. If you feel that you need medical attention, you may choose one of the providers listed here. Please call the provider to confirm Coventry participation and to schedule an appointment for faster service. Many clinics are open extended hours for your convenience. For urgent care needs after clinics hours, you may proceed directly to the hospital listed here. Patients will be seen on a medical priority basis. In emergency situations you may immediately seek treatment from the nearest qualified facility or provider.

Your Employer and its Insurance Carrier utilizes Coventry contracted providers. The above list is not a complete list of healthcare providers with Coventry. If your situation is a medical emergency requiring immediate attention, dial 911 or proceed to the nearest hospital which provides emergency services. Use of network does not confirm or verify compensability under the Workers' Compensation Act, which is determined solely by the claims administrator.

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En caso de lesión o enfermedad laboral, los siguientes proveedores participantes están disponibles en su área.

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Dirección: MO 64078-0000

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Notifique a su supervisor inmediato acerca de su lesión. Si usted siente que necesita atención médica, puede elegir a uno de los proveedores acá listados. Por favor llame el proveedor para confirmar que participa en el programa de First Health y fije una cita para un servicio más rápido. Muchas clínicas están abiertas durante un horario ampliado para su conveniencia. Para situaciones de cuidado médico urgentes después de horas de atención al público, puede proceder directamente al hospital listado acá. Los pacientes serán vistos de acuerdo con la urgencia médica. En situaciones de emergencia usted puede solicitar tratamiento inmediato en la instalación o proveedor calificado más cercano.

Su empleador y la empresa aseguradora utilizan la red The First Health® Network. . Si su situación es una emergencia médica que requiere atención inmediata, marque el 911 o proceda al hospital más cercano que proporcione un servicio de emergencias. El uso de la red no confirma o verifica la facultad de ser compensado conforme a la Ley de Compensación de Trabajadores lo cual es determinado exclusivamente por el administrador de reclamaciones.

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