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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.
- ★ <u>Death Benefits</u>. 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**

Mercy Urgent Care Lebanon

Urgent Care Clinic 120 Hospital Dr Ste 250 Lebanon, MO 65536 417-533-6717 Est Dist: 45.5 MI Northwest Family Medical Center

Urgent Care Clinic 418 W Steel St Seymour, MO 65746 417-831-8074 Est Dist: 46.4 MI Ozarks Medical Center Wound Care Services Walk In Clinics

1100 N Kentucky Ave West Plains, MO 65775 417-257-5946 Est Dist: 39.7 MI Rolla Urgent Care Urgent Care Clinic 416 S Bishop Ave Rolla, MO 65401 573-426-5900

Est Dist: 44.6 MI

# **HOSPITALS**

Fulton County Hospital General Acute Care Hospital

General Acute Care Hospi 679 N Main St Salem, AR 72576 870-895-2691 Est Dist: 64.4 MI Mercy Hospital Lebanon General Acute Care Hospital

100 Hospital Dr Lebanon, MO 65536 417-533-6100 Est Dist: 45.5 MI Mercy St. Francis Hospital

General Acute Care Hospital 100 W Highway 60 Mountain View, MO 65548 417-934-7000

417-934-7000 Est Dist: 25.3 MI

# **PHYSICIANS**

Hawkins, Stephen L., MD TCMH Cabool Medical

Clinic
Family Practice
500 Main St
Cabool, MO 65689
417-962-3121
Est Dist: 15.3 MI

Hawkins, Stephen L., MD

TCMH Family Clinic - Licking Family Practice 233 S Main St Licking, MO 65542 573-674-3011 Est Dist: 13.8 MI Hayes, Nancy J., MD

Family Practice 1336 S Sam Houston Blvd Houston, MO 65483 417-967-4445 Est Dist: 0.6 MI Kerr, Jeffery A., DO

Family Practice
1333 S Sam Houston

Blvd

Houston, MO 65483 417-967-3311 Est Dist: 0.6 MI

Price, Gretchen E., DO

Price Gretchen E DO Internal Medicine 1337 S Sam Houston Blvd Houston, MO 65483

417-967-5435 Est Dist: 0.6 MI St Johns Physicians and Clinics

Inc

General Practice
149 Rogers Ave
Summersville, MO 65571

417-932-4119 Est Dist: 18.5 MI

Address: MO 65483-0000

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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.

#### **CLINICS**

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Urgent Care Clinic 418 W Steel St Seymour, MO 65746 417-831-8074 Est Dist: 46.4 MI Ozarks Medical Center Wound Care Services

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Houston, MO 65483 417-967-3311 Est Dist: 0.6 MI

Price, Gretchen E., DO

Price Gretchen E DO Internal Medicine 1337 S Sam Houston Blvd Houston, MO 65483

417-967-5435 Est Dist: 0.6 MI St Johns Physicians and Clinics

Inc

General Practice 149 Rogers Ave Summersville, MO 65571

417-932-4119

417-932-4119 Est Dist: 18.5 MI

Dirección: MO 65483-0000

Generado: 08/23/2012 Radio: 65 mile(s)

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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