

WHERE SHOULD I SEEK MEDICAL CARE?

You can see any medical provider for your initial visit and the expense will be paid by PSWCT. If you need medical care after that, you need to see a provider in the State of Washington Department of Labor & Industries (L&I) Provider Network. You can access this network at lni.wa.gov/ClaimsIns/Claims/FindaDoc. You may only treat with one physician unless you have multiple injuries requiring more than one specialist.

CAN I SWITCH PROVIDERS?

Yes. You may change health-care providers or ask for a consulting opinion from another provider if you feel you are not making progress with your current provider. However, to ensure proper payment of medical bills, you must get approval from PSWCT before changing providers or seeking another opinion.

WHAT HEALTHCARE SERVICES AND COSTS ARE COVERED?

All healthcare provider, hospital, surgical, pharmacy, and other services necessary for treatment of your work-related injury or occupational disease are paid directly. Some services may require pre-authorization.

WHAT IF MY PROVIDER BILLS ME?

If you pay any portion of your bill and it is directly related to your injury, the provider is required to reimburse you and bill us. If you are billed, give your provider your claim number and PSWCT's billing address: Puget Sound Workers' Compensation Trust, 800 Oakesdale Ave SW, Renton, WA 98057.

CAN I BE REIMBURSED FOR MILEAGE OR TRAVEL EXPENSES?

In some cases. If PSWCT authorizes you to travel, you may be reimbursed for some out-of-pocket expenses.

HOW DO I FILL PRESCRIPTIONS?

PSWCT partners with CorVel Pharmacy Solutions to manage prescriptions. When you completed your claim online, you should have received a *CorVel Injured Worker's First Fill Prescription Form*. Provide this to your pharmacy the first time you fill a prescription for this claim. This will notify CorVel that you are receiving prescriptions on this claim and CorVel will mail you a prescription card. If you need to fill additional prescriptions for approved medications and have not yet received your card, contact your PSWCT claims consultant.

HOW DO I OBTAIN DURABLE MEDICAL EQUIPMENT (DME)?

PSWCT partners with OPTUM to provide durable medical equipment (DME). When you completed your claim online, you should have received an *OPTUM Durable Medical Equipment Program* flyer. Provide the information on this flyer to your provider to obtain any necessary DME such as crutches, walking canes, or orthopedic equipment.

WHAT IF I MISS WORK DUE TO THIS INJURY?

You may qualify for "time-loss" compensation. "Time-loss" compensation is a portion of your regular wages that is paid to you if you are unable to work for more than the 3 days immediately following the date of your injury. Injured workers are not compensated for those first 3 days unless they are still unable to work on the 14th day following the injury. To qualify, your health-care provider must notify your employer that your condition is work-related and that you are unable to work. Your provider must also provide objective findings to support their certification.

DO I RECEIVE TIME LOSS COMPENSATION FOR MEDICAL APPOINTMENTS?

Time-loss compensation is not payable for medical appointments during work hours. You will need to use your sick leave benefits.

WHAT IF I HAVE WORK RESTRICTIONS?

Your provider may restrict your work during recovery. Restrictions may limit work activities or temporarily reduce the number of hours you can work. You may be offered a transitional job, which is a temporary job that your provider agrees you can perform during recovery. We will partner with you and your provider to return you to work.

WHAT IS AN INDEPENDENT MEDICAL EXAM (IME)?

Sometimes, PSWCT will authorize an IME for an injured worker. This means another doctor will be evaluating your medical condition. If you are asked to attend an IME during work hours you will be paid your regular salary for the time necessary for the exam. These exams typically last 1 – 2 hours.

A NURSE CALLED ASKING ABOUT MY CLAIM—WHO IS THIS?

In some cases, we are partnering with RTW, Inc. to manage your care. Your claim may be assigned to a RTW nurse case manager to ensure you are receiving quality medical care. If you have missed work, they will assist you in returning to work when you are able.

WHAT IF I RECEIVE A NOTICE FROM L&I AT MY HOME?

You will receive copies of all correspondence L&I sends to us regarding your claim. If you have questions about a document, please contact your PSWCT claims consultant.

WHEN DOES MY CLAIM CLOSE?

Claims are closed when your healthcare provider or another physician certifies that you do not need further treatment to improve your condition, or we have information showing you do not need further treatment. Claims are also closed when the injury was minor and the treatment was successful.

THE LIFE OF A CLAIM



1

You are injured at work.



2

You report the injury to your supervisor.



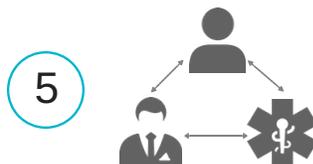
3

You file a claim online with PSWCT.



4

We pay authorized expenses.



5

We partner with your district and provider to assist you in returning to work.



6

We close your claim.