

We are all here for you.



WORKERS' COMPENSATION PROGRAM



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WHAT'S DIFFERENT

about New Hampshire
Local Government Center
Property-Liability Trust's
Workers' Compensation
Program?

The New Hampshire Local Government Center (LGC) Property-Liability Trust's Workers' Compensation Program (WCP) has been designed using a hands-on approach to adjusting claims. The use of in-house nurse case management and claim representatives allows our staff to personally visit injured employees ensuring the best possible outcomes. We make certain that communication lines are open throughout the life of a claim.

Our focus is on providing outstanding service and fair claim handling to injured employees. If you have any questions regarding the WCP, please consult with your employer.



NEW HAMPSHIRE
Local Government Center

Workers' Compensation Program

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NEW HAMPSHIRE
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EMPLOYEE RESPONSIBILITIES

The most effective way to manage workers' compensation injuries is through communication between the employer, injured employee, medical providers and your LGC representatives.

Below is a helpful checklist of your pertinent responsibilities as outlined by the New Hampshire Department of Labor:

- Report any work-related injury to your employer, either verbally or in writing, using *Notice of Accidental Injury or Occupational Disease* form (8aWCA)
- You have two years from the date you knew, or should have known, that an injury is work-related to report the injury but should report it as soon as possible.
- You have three years from the date of injury to seek medical attention.
- You may seek treatment with the healthcare provider of your choice.
- You should notify the healthcare provider that you have filed a workers' compensation claim and request direct medical billing to CorVel Corporation, P.O. Box 392, Westford, MA, 01886.
- You must notify your employer immediately after each healthcare provider visit to advise them of your present work capacity.
- You must cooperate with your employer's efforts to accommodate temporary alternative duty restrictions placed upon you by your healthcare provider.
- You will be contacted by a claim representative and should cooperate fully.

What is workers' compensation?

New Hampshire workers' compensation law is set forth in RSA 281-A. It requires employers, their insurer or self-insurer to pay for medical care and disability benefits for work-related injuries and illnesses. The injury/illness must occur within the course and scope of work and be causally related to employment. If these criteria are met, an employee's medical treatment costs will be paid by the workers' compensation insurer or self-insurer. If disabled following a work-related injury/illness, the employee will also receive 60 percent of their gross average weekly wage until able to return to work. There is a three-day waiting period, so an employee must be out of work 4 days to start collecting lost time benefits. If the disability period extends 14 days or beyond, the waiting period is waived. The claim representative assigned to your claim will explain all workers' compensation benefits to you throughout the claim process.

Who can help you if you are injured at work?

The first and, quite possibly, most important step to take after suffering a work-related injury/illness is to realize that we are all here to help you. Start by reporting the incident to your employer. There may also be an accident form to be completed. It helps when completing the form to be as detailed as possible. Once the claim is reported to LGC by your employer, a highly skilled LGC claim representative will contact and assist you through the workers' compensation process, answering all of your related questions. If needed, LGC's in-house nurse case manager can assist in coordinating your medical treatment needs. Our goal is simple: we want you to get better!

Are you required to treat with a specific physician or provider?

Our WCP is not part of a managed care organization. This means you are NOT required to treat within a specific provider network. You may treat with a provider of your choosing. However, your employer may have knowledge of an occupational health facility near your place of employment. You are encouraged to use occupational health providers for treatment because of their expertise in work-related injuries/illnesses. Our in-house nurse case manager can assist you in expediting medical appointments to make sure you are taken care of quickly and appropriately.

What is your employer's role?

Your employer's role is extremely important. They will report the initial workers' compensation claim to LGC plus any change in your work status throughout your treatment. It's important that communication lines remain open between you and your employer. Your job is valuable, and the work you do is appreciated!

What is the claim representative's role?

A workers' compensation claim representative will be assigned to assist you in explaining workers' compensation benefits and managing your claim. The claim representative's responsibility is to review all relevant information and calculate benefits due to you based on current labor law. They will also assign a nurse case manager, when appropriate, to assist in the coordination of your care.

What is the nurse case manager's role?

An LGC nurse case manager can assist in the facilitation and coordination of care. If there is a question regarding a prescription or the type of treatment being recommended, a nurse case manager may be able to assist. They will also assist in collecting important information from your medical providers and relaying it to the claim representative.

How do your medical bills and prescriptions get paid?

The bill payment process is easy—something over which you should not have to stress. Upon seeking treatment, simply clarify with your medical providers that it is for a work-related injury/illness. If the medical provider needs LGC's contact information, please reference this brochure. You may always refer them to your employer, who has that information on file. **Your medical provider may bill LGC directly by sending invoices and medical reports to the CorVel Corporation, our medical bill review partner, at: CorVel Corporation, P.O. Box 392, Westford, MA, 01886.** If a prescription is needed, you should contact your assigned LGC claim representative immediately. A prescription card will be immediately sent by CorVel Corporation to you. This card may be used for prescriptions needed as a result of the work-related injury/illness, and there will be no out-of-pocket expense.

We strive to keep the workers' compensation claim process as straightforward as possible for all concerned. That's why we administer workers' compensation claims in house. This simplified process allows you to meet your claim representative, know your nurse case manager, explain your concerns and ask questions. That way, we all reach the ultimate goal of keeping employees healthy!

✂️ Clip this handy reminder card out and keep in your wallet.

Follow these steps if you experience a work-related injury/illness:

1. Report the injury/illness to your supervisor or Human Resources Department immediately.
2. Fill out the required forms.
3. For assistance, call the LGC toll free at: 800.527.5001.
4. Advise your medical provider to send medical bills and reports to: CorVel Corporation, P.O. Box 392, Westford, MA, 01886.