

OVERVIEW OF THE EXCLUSIVE LIST OF MEDICAL PROVIDERS (Zurich)

The term “medical providers” refers to the hospitals, facilities, doctors and others that provide medical treatment for injuries. This Exclusive List is only for Carpenters whose injury is covered by the employer’s Zurich insurance policy for this program.

USING THE EXCLUSIVE LIST

Your fastest access to the Exclusive List of Medical Providers is at Zurich’s website:

www.zurichna.com

1. Click on “Claims”
2. Scroll down to “Claims Resources”
3. Click on “C.A.R.E. Directory”

The Exclusive List is limited to the medical providers in California. There are thousands in California and the search engine lets you find the one you want by location, type, specialty, name, etc.

If you do not have Internet access, or want help, you may call the Zurich Claims Rep or the Trust’s Ombudsman **(800-320-2413.)** Either will help you select an appropriate medical provider.

WHAT THE EXCLUSIVE LIST MEANS

When you need medical treatment for a work injury, you must select all your medical providers from this Exclusive List.

For example, if you are injured and need medical treatment, you select medical providers from the Exclusive List. The insurance company or Ombudsman can help you select what you need, but it is your responsibility and choice. Neither the employer or insurance company can force you to use a particular medical provider.

RULES ABOUT SELECTING MEDICAL PROVIDERS

Article VI of the Workers’ Compensation Addendum provides rules about selecting medical providers. For example:

1. In an emergency, you may get reasonable and necessary treatment from another medical provider. However, treatment must be transferred to a medical provider from the Exclusive List as soon as possible, consistent with sound medical practice.
2. The insurance company does not have to pay for treatment you receive from a medical provider that is not on the Exclusive List of Medical Providers. For example, if you get treatment from a doctor that is not on the Exclusive List, and the Addendum does not permit you to, then the insurer will not have to pay for that treatment; the doctor may then want to sue you to get paid.