

KAISER ON-THE-JOB HCO

Enrollee Information Booklet

HCO TOLL FREE CONTACT NUMBER

1-888-598-0002

INTRODUCTION

Welcome To Kaiser On-the-Job Health Care Organization

Thank you for choosing *KAISER ON-THE-JOB HEALTH CARE ORGANIZATION* (“*Kaiser On-the-Job HCO*”), for your workers' compensation health care. *Kaiser On-the-Job HCO* is certified by the State of California as a Health Care Organization for workers' compensation. We are pleased to offer you health care for your injuries and illnesses from your job.

How to Use This Booklet

This Enrollee Information Booklet (EIB) describes the health care services available to you. *Kaiser On-the-Job HCO* has an agreement with your Employer to provide these services to you. In this EIB, *Kaiser On-the-Job HCO* is sometimes referred to as "HCO," "we," or "us." Enrollees are sometimes referred to as "you." Some capitalized terms have special meaning in this EIB; please see the "Definitions" section for terms you should know.

Please read the following information so that you will know how to get health care. It is important to understand the HCO by reading this EIB completely, so that you can take advantage of our Services.

This EIB is for the period December 2015 through December 2018 unless it has been changed. Your Employer's claims administrator can tell you whether this EIB is still in use and can give you a new one if this EIB is not in use or has been changed.

You should get care for your injuries and illnesses that are not from your job by using your current health care plan.

Although this EIB describes *Kaiser On-the-Job HCO*, it is not a workers' compensation handbook. To find out about workers' compensation rules and regulations, please contact your Employer or the Division of Workers' Compensation of the State of California Department of Industrial Relations.

About Kaiser On-the-Job HCO

Our HCO Providers work together to provide our Enrollees with quality care. We will provide or set up all the health care that you may get under the workers' compensation laws of California, such as doctor care, hospital care, laboratory and pharmacy Services, and other services described in the "Services" section, except sometimes for Emergency Care and Post Stabilization Care and Out-of-Area Urgent Care.

Through *Kaiser On-the-Job HCO*, you will mostly receive your care for injuries or illnesses from your job from providers at certain Kaiser On the Job Health Centers, listed in this EIB under “Places to Get Care”. Our Health Centers are set up to provide care for people who are injured or become ill from their job. Our doctors and staff are experienced in treating and preventing injuries and illnesses from your job.

HCO provides Services to Enrollees using HCO Providers located in our Service Area, which is described in the "Definitions" section. You must receive all Services from HCO Providers inside our Service Area, except as described in the following sections entitled:

- Emergency Care and Post-stabilization Care.
- Out-of-Area Urgent Care.

JOINING KAISER ON-THE JOB HCO

Who Can Join

To be able to join *Kaiser On-the-Job HCO*, you must meet both of the following:

- You are employed by Kaiser Foundation Health Plan, Kaiser Foundation Hospital, or The Permanente Medical Group.
- You live or work in our Service Area.

The Service Area is described in the “Definitions” section.

When You Can Join and When Services Begin

Your Employer has to tell you when you can join HCO and when you begin having HCO services available to you. If you may join HCO as described under “Who Can Join” in this "Joining *Kaiser On-the-Job HCO*" section, you may join at the times and in the way described below. Services will be available to you at the very beginning (12:00 a.m.) of the first day of services described below.

New employees

When your Employer tells you that you may join HCO, you may join by either:

(i) deciding to join HCO by filling out a form where you show HCO as your healthcare provider for injuries and illnesses from your job and giving it to your Employer. Your Employer will tell you the last day you can give this form to your Employer; or

(ii) deciding not to fill out a form that shows the name of a personal healthcare provider for injuries and illnesses from your job. Your Employer will tell you the last day you can give this form to your Employer. If you do not fill out a form that shows the name of a personal health care provider by the last day, you will automatically be in HCO, even if you did not fill out the form in (i) above.

First Day of HCO Services. Your Employer will tell you the first day that you must get health care services from HCO.

Open enrollment

You may join HCO by either:

(i) giving an HCO form to your Employer during the open enrollment period. Your Employer will let you know when the open enrollment period begins and ends.

(ii) deciding not to fill out a form that shows the name of a personal healthcare provider for injuries and illnesses from your job and giving it to your Employer by the end of the open enrollment period. If you do not fill out a form that shows the name of a personal health care provider by the last day of open enrollment, you will automatically be in HCO, even if you did not fill out the form in (i) above

First Day of HCO Services. Your Employer will tell you the first day that you must get health care services from HCO.

Notice to New Enrollees about Care for Injuries and Illnesses From Your Job You Had Before Your First Date of HCO Services

You may have had an injury or illness from your job before the first day that you must receive health care services from HCO. Your joining HCO will not stop, delay or change any health care services you are currently receiving or have any effect on future health care you may need for these injuries or illnesses---whether or not your healthcare provider is an HCO Provider. Healthcare services for injuries or illnesses which happened before you joined HCO are not described in this EIB. Please contact your Employer about any questions you

may have about these services.

HOW TO GET HEALTH CARE

When you join HCO you must receive all health care for injuries or illnesses from your job from HCO Providers inside our Service Area, except as described in the following sections about:

- Emergency Care and Post-stabilization Care.
- Out-of-Area Urgent Care.

When You Have an Injury or Illness From Your Job.

How to Get Care. If you have an injury or illness from your job, you should tell your supervisor as soon as possible. If your supervisor believes that your injury or illness is or may be from your job, your supervisor is required to send you to an HCO Provider for health care services. Even if your supervisor does not send you to an HCO Provider, if you believe that your injury or illness is from your job, you may contact HCO or one of our Health Centers yourself. (If later your Employer decides that your injury or illness is not from your job, you may have to pay for some or all of your health care services. See “Who Pays for Costs of Treatment”). For information on emergency care services, see the section entitled "Emergency Care and Post-Stabilization Care".

Making Appointments. You will find addresses and phone numbers for our Health Centers listed under “Places to Get Care”. You should call to make an appointment at the Health Center that is most convenient for you. For non-emergency care, we will give you an appointment to be seen within 24 hours of the time that you tell us about your injury or illness from your job.

If you come in without an appointment, we will fit you into the schedule. You may have to wait until a doctor is available, but you will be seen as soon as possible.

After hours and weekends, you should contact one of our Hospitals, if you need care that is not Emergency Services.

Your Primary Treating Physician (PTP).

You will have a Primary Treating Physician for each injury or illness. Usually, HCO will give you the name of your PTP after your first appointment. HCO may change your PTP from time to time by giving you the name of your new PTP.

Your PTP is the doctor in charge of your medical care for your injury or illness from your job while HCO is providing your care. Your PTP also keeps track of the care you may get from other HCO Providers. You may ask for at least one change of PTP. You can ask your Case Manager through your Health Center for information about how to change your PTP. We will provide you with a choice of doctors within 5 days of the day that you ask your Case Manager to change to another PTP. For information about your Case Manager, see “Your Case Manager” below.

Your PTP will decide when you are ready to return to work and will decide if you need any days off work.

Other Health Care Providers

Your PTP may send you to another doctor or other healthcare provider when necessary for your care. The type of health care provider you may go to depends on your injury or illness. For example, you could need the care of a doctor who is expert in bone injuries or brain or back injuries, or a person who works with you to strengthen an injured body part. You may need dental care, acupuncture, chiropractic care, long-term skilled nursing, or other care. You cannot decide yourself to see one of these health care providers. Your Primary

Treating Physician must send you. In these cases, your Primary Treating Physician and other HCO staff will make the plans for you to see these HCO Providers and will keep track of your care.

HCO has set up guidelines for chiropractic and acupuncture care. These guidelines describe the kinds of injuries and illnesses that HCO believes may be helped by having chiropractic services or acupuncture. You may get these guidelines from your PTP or from the Case Management Team.

You may receive a referral for chiropractic and acupuncture services within 5 working days after you request them, providing that you and your PTP have decided that (a) you have an injury or illness described in the HCO guidelines; (b) your condition could be improved by chiropractic or acupuncture services; and (c) there is no specific health care reason(s) for you to not have chiropractic or acupuncture services.

Your Case Manager

The Kaiser On-the-Job HCO Medical Management Team plans and tracks your health care for your injury or illness from your job. The Medical Management Team will help with contacts between you, your Employer, and HCO Providers; help you get medical appointments and any care you need from other HCO Providers. In some cases, you may have one Case Manager for your injury or illness. The Medical Management Team will make sure that your Employer is sent regular reports on your healthcare plan and progress, as required by Workers' Compensation Laws. You can contact your Medical Management Team by calling the HCO toll-free number: 888-598-0002, and selecting option 2 when prompted.

Getting Permission to See Another Health Care Provider

Your PTP will send you to another HCO Provider or to a non HCO Provider, including to dentists, chiropractors or acupuncturists, for medically necessary treatment of your injury or illness from your job.

Second Opinions

If you request another medical opinion (often called a "second opinion") about your illness or injury or about your healthcare for any reason, a health care provider who is qualified to give a medical opinion in your case will give the opinion. A qualified health care provider is a doctor who can treat your illness or injury and has experience in treating the specific situation that is the subject of the second opinion. Following are some examples of when you might consider a second opinion:

- If you are unsure about whether a procedure that has been suggested by your HCO Provider is reasonable or necessary
- You are not sure about a diagnosis or plan of care for an injury or illness which could result in large injury or loss of life, limb, or bodily functions
- The results of your illness or injury are not clear or are complex and confusing
- A diagnosis is in doubt due to test results that are different from each other
- The HCO Provider is unable to diagnose the condition
- The healthcare plan you have been following is not improving your medical condition within a period of time that you believe is reasonable, given the diagnosis and plan of care
- You are uneasy about the diagnosis or plan of care

You can either ask your HCO Provider to help you set up a second medical opinion, or you can contact the Medical Management Team to set up a second medical opinion. If HCO determines that there isn't a HCO

Provider who is a qualified medical professional for your condition, HCO will refer you to a non-HCO Provider for a second opinion.

Services for Non-English speaking Enrollees

If you do not speak English, translator services are available. Each Place to Get Care has translator services. Additional help is available by calling 888-598-0002 and a representative will connect you with a translator. You may get translator help by asking a staff person.

Getting Assistance

We want you to be satisfied with the health care you receive from HCO and HCO Providers. If you have any questions or concerns, please talk to your PTP or with other HCO Providers who are treating you or with the Medical Management Team. They want to help you with your questions.

In addition, our representatives are available to help you toll free at 888-598-0002. For example, these representatives can explain your Services, how to make medical appointments and what to do if you need care while you are traveling. These representatives can also help you with any issues as described in the “Dispute Resolution” section.

PLACES TO GET CARE

Many of our Places to Get Care provide the Services you need, including specialty care, pharmacy, and lab work. You are not limited to one Place to Get Care, and we would like you to use the Place to Get Care that will be most convenient for you.

The following is a list of Health Centers and Hospitals in our Service Area. This list can change at any time and you may not get any notice of the change. If there is a change to this list of Places to Get Care, we will update this list in any EIB which we send out after that date. If you have any questions about the current locations of Places to Get Care, please call our toll-free number on the cover of this EIB.

Occupational Health Centers

Antioch – Medical Center

4501 Sand Creek Road
Sand Creek Building
Antioch, CA 94531

Fremont

39400 Paseo Padre Parkway
Mission Building
Fremont, CA 94538-2310

Folsom

2155 Iron Point Road
Folsom, CA 95630-8707

Fresno

7300 N. Fresno Street
Oak 1 Building
Fresno, CA 93720-2941

Hayward/Union City

3555 Whipple Road
Union City, CA 94587-1507

Livermore

3000 Las Positas Road
Livermore, CA 94550-9627

Manteca

1779 W. Yosemite Avenue
Manteca, CA 95337-5130

Martinez

200 Muir Road
Hacienda Building
Martinez, CA 94553-4614

Milpitas

700 E. Calaveras Boulevard
Milpitas, CA 95035-5439

Modesto

4601 Dale Road
Modesto, CA 95356-8627

Napa

3285 Claremont Way
Napa, CA 94558-3313

Oakland

3701 Broadway, #501
Oakland, CA 94611-5640

Petaluma

3900 Lakeville Highway
Medical Office Building 2
Petaluma, CA 94954-6900

Redwood City

1400 Veterans Boulevard
Redwood City, CA 94063-2612

Richmond

901 Nevin Avenue
Richmond, CA 94801-3143

Rohnert Park

5900 State Farm Drive
Rohnert Park, CA 94928

Roseville

1600 Eureka Road
Building C
Roseville, CA 95661-5134

Sacramento

2016 Morse Avenue
Sacramento, CA 95825-2135

San Francisco

601 Van Ness Avenue, Suite 2008
Opera Plaza
San Francisco, CA 94102-3200

San Jose

275 Hospital Parkway
San Jose, CA 95119-1102

San Rafael

99 Montecillo Road
San Rafael, CA 94903-3308

Santa Clara/Cupertino

10050 N. Wolfe Road,
Suite SW1-190
Cupertino, CA 95014-2595

Santa Rosa

3975 Old Redwood Highway
Suite 152
Santa Rosa, CA 95403-2149

South Sacramento

6600 Bruceville Road
Building 3, 2nd Floor
So. Sacramento, CA 95823

South San Francisco/San Bruno

801 Traeger Avenue
San Bruno, CA 94066-3045

Stockton

7373 West Lane
Stockton, CA 95210-3377

Vacaville

1 Quality Drive, Building A
Vacaville, CA 95687-9430

Vallejo

975 Sereno Drive
Vallejo, CA 94598-2441

Walnut Creek/Park Shadelands

320 Lennon Lane
Lassen Building
Walnut Creek, CA 94598-2419

- Occupational Health Centers are generally open from 8 AM to 5 PM Monday through Friday.

Hospitals

Kaiser Foundation Hospital
Antioch Medical Center*
4501 Sand Creek Road
Antioch, CA. 94531

Kaiser Foundation Hospital
Redwood City Medical Center*
1150 Veterans Blvd.
Redwood City, CA 94063

Kaiser Foundation Hospital
Santa Rosa Medical Center*
401 Bicentennial Way
Santa Rosa, CA 95403

Kaiser Foundation Hospital
Fremont Medical Center*
39400 Paseo Padre Parkway
Fremont, CA. 94538

Kaiser Foundation Hospital
Richmond Medical Center*
901 Nevin Avenue
Richmond, CA 94801

Kaiser Foundation Hospital
San Jose Medical Center*
250 Hospital Parkway
San Jose, CA 95119

Kaiser Foundation Hospital
Fresno Medical Center*
7300 North Fresno Street
Fresno, CA 93720

Kaiser Foundation Hospital
Roseville Medical Center*
1600 Eureka Road
Roseville, CA 95661

Kaiser Foundation Hospital
San Leandro Medical Center*
2500 Merced Street
San Leandro, CA 94577

Kaiser Foundation Hospital
Hayward Medical Center*
27400 Hesperian Blvd.
Hayward, CA 94545

Kaiser Foundation Hospital
Sacramento Medical Center*
2025 Morse Ave.
Sacramento, CA 95825

Kaiser Foundation Hospital
South Sacramento Medical Center*
6600 Bruceville Road
South Sacramento, CA 95823

Kaiser Foundation Hospital
Manteca Medical Center*
1777 W. Yosemite Ave.
Manteca, CA 95337

Kaiser Foundation Hospital
San Francisco Medical Center, Geary
Campus*
2425 Geary Blvd.
San Francisco, CA 94115

Kaiser Foundation Hospital
South San Francisco Medical Center*
1200 El Camino Real
South San Francisco, CA 94080

Kaiser Foundation Hospital
Modesto Medical Center*
4601 Dale Road
Modesto, CA 95356

Kaiser Foundation Hospital
San Rafael Medical Center*
99 Montecillo Road
San Rafael, CA 94903

Kaiser Foundation Hospital
Vallejo Medical & Rehab Center*
975 Sereno Drive
Vallejo, CA 94589

Kaiser Foundation Hospital
Oakland Medical Center*
280 W. MacArthur Blvd.
Oakland, CA 94611

Kaiser Foundation Hospital
Santa Clara Medical Center*
700 Lawrence Expressway
Santa Clara, CA 95051

Kaiser Foundation Hospital
Vacaville Medical Center*
1 Quality Drive
Vacaville, CA 95688

Kaiser Foundation Hospital
Walnut Creek Medical Center*
1425 South Main Street
Walnut Creek, CA 94596

- All Hospitals provide inpatient Services and are open 24 hours a day, seven days a week
- Emergency Care is available from Hospital Emergency Departments identified on the list by an asterisk. Same-day urgent care appointments are available.
- Many Places to Get Care have a Member Services Department.

If you cannot have a Service at a Place to Get Care, we will make sure you can get the Service at another place, whether listed in this section or not.

EMERGENCY CARE AND POST-STABILIZATION CARE

This section explains how to obtain Emergency Care and Post-Stabilization Care.

If you have an Emergency Medical Condition, call 911 or go to the nearest hospital. An Emergency Medical

Condition is:

An emergency medical condition may exist if you are experiencing acute symptoms of sufficient severity (including severe pain) such that you could reasonably expect the absence of immediate medical attention to result in any of the following:

- Serious jeopardy to your health.
- Serious impairment to your bodily functions.
- Serious dysfunction of any bodily organ or part.

Note: You can get Emergency Care at Hospital Emergency Departments listed above in this EIB. We encourage you to go to a Hospital Emergency Department, but only if it is reasonable to do so, considering your condition or symptoms.

Call us!

You must call us at 1-888-598-0002 to ask for permission for Post-Stabilization Care for an injury or illness from your job before you get the care from a non-HCO Provider if it is reasonably possible to do so (otherwise, call us as soon as reasonably possible). Also, please call us any time you are admitted to a non-HCO Hospital for an injury or illness from your job.

We understand that special situations can delay you from calling us, for example, if you are unconscious. In these cases, you must call us as soon as reasonably possible. Please keep in mind that anyone can call us for you. We are not responsible for setting up any care you receive from non-HCO Providers after you're Clinically Stable unless we give you permission to get it, so if you don't call as soon as reasonably possible, you may have to pay for this care.

Post-stabilization follow-up care

Post-Stabilization Care is Services that you may still need after your treating doctor decides that your Emergency Medical Condition is Clinically Stable. We set up Post-Stabilization Care only if an HCO Provider provides it or if we permit you to get the care from a non-HCO Provider.

To ask for permission to receive Post-Stabilization Care from a non-HCO Provider, you must call us at 1-888-598-0002 before you get the care. After you call us, we will discuss your condition with the non-HCO Provider. We will either give you permission to get your care from the non-HCO Provider or set up an HCO Provider (or other designated provider) to provide the care. If we decide to have an HCO Provider (or other designated provider) provide your care, we may give permission for special transportation services that are medically required to get you to the provider. Be sure to ask the non-HCO Provider to tell you what care (including transportation) we have given permission for since we do not cover any Post-Stabilization Care provided by non-HCO Providers if we have not given permission for such care.

We do not arrange for healthcare provided by non-HCO Providers unless it is Emergency Care or Post-Stabilization Care described in this "Emergency and Post Stabilization Care" section or Out of Area Urgent Care described in the "Out of Area Urgent Care" section.

OUT-OF-AREA URGENT CARE

If you are temporarily outside our Service Area and need urgent healthcare for an injury or illness from your job which happened before you left, you should call us at the toll-free number listed on the cover of this booklet to request authorization to receive Out of Area Urgent Care before you receive the care. If you have an injury or illness from your job when you are temporarily outside our Service Area, and need urgent healthcare, you should call your supervisor or call us directly as described in the section "When You Have an Injury or Illness

From Your Job, How to Get Care.”

We will either give you permission to get care from the non-HCO Provider or set up an HCO Provider (or other provider) provide the care. If we decide to have an HCO Provider (or other provider) provide your care, we may give permission for you to have special transportation services that are medically required to get you to the provider. Be sure to ask the non-HCO Provider to tell you what care (including transportation) we have given permission for since we are not responsible for Out of Area Urgent Care provided by non-HCO Providers where we have not given permission and you may have to pay for the care.

YOUR EMPLOYER’S CONTROL PERIOD

In the following two situations, you must receive all your health care for your illness or injury from your job through us for at least a certain period of time (“Control Period”):

(i) If you have an injury or illness from your job from an event that happened during the time you are an Enrollee, or;

(ii) You first discover that you have a illness from your job during the time you are an Enrollee, even though the event may have happened before you became an Enrollee.

The beginning of the Control Period is the date that your illness or injury from your job is reported to your Employer. The end of the Control Period is one of the following, unless your Employer decides on a shorter period in certain cases.

1. If you are eligible to have your Employer pay more than one-half of your individual monthly payment for health care coverage for non job-related illnesses or injuries, the end of the Control Period shall be the first to happen of (i) 180 days after your injury or illness from your job is reported to your Employer; or (ii) the last day that you are an Enrollee; provided however, the end of the Control Period shall not be less than 90 days after the injury or illness from your job is reported to your Employer.

2. If your health care coverage for non job-related illnesses or injuries is set up by collective bargaining, the end of the Control Period shall be the first to happen of (i) 180 days after your injury or illness from your job is reported to your Employer; or (ii) the last day that you are an Enrollee; provided however, the end of the Control Period shall not be less than 90 days after the injury or illness from your job is reported to your Employer.

3. If you are not eligible for your Employer to pay for your individual monthly payment for health care coverage for non job-related illnesses and injuries the end of the Control Period shall be 90 days after your injury or illness from your job is reported to your Employer.

4. If you are eligible for your Employer to pay for one-half or less of your individual monthly payment for health care coverage for non job-related illnesses and injuries, the end of the Control Period shall be 90 days after your injury or illness from your job is reported to your Employer.

At any time after the Control Period for an injury or illness from your job has ended, you may decide to get health care for that injury or illness outside of *Kaiser On-the-Job HCO*. To do so, you (or your doctor, chiropractor, or other agent) must give your Employer a written notice that you no longer wish to get Services from *Kaiser On-the-Job HCO* and request a transfer to a doctor and/or Place to Get Care that you choose. Your Employer is required to send the notice to *Kaiser On-the-Job HCO*. As of the date that your Employer receives your notice, you will no longer have to receive Services for that injury or illness from your job through *Kaiser On-the-Job HCO*. If you have another injury or illness from your job that happens while you are an Enrollee, that injury or illness will have a new Control Period.

PAYMENT FOR HEALTHCARE

Healthcare expenses are paid for by your Employer, if required by the workers compensation laws of the State of California. HCO does not decide whether the healthcare expenses are paid for by your Employer. HCO does decide what care you need for injuries and illnesses from your job.

To get information on payment for care, including how you make a claim for workers compensation, please contact your Employer or the Division of Workers' Compensation of the State of California Department of Industrial Relations.

If your Employer must pay for the healthcare expenses for your injury or illness from your job, you do not pay anything for Services. Therefore, you do not pay any copayments, deductibles, or any other charges for Services you receive through *Kaiser On-the-Job HCO*. If, however, your workers' compensation claim is denied, you and/or your health insurance carrier may be responsible for any healthcare services you receive after the date of the denial. If you are uncertain regarding your responsibility for payment for healthcare you receive through *Kaiser On-the-Job HCO*, you can contact your Case Management Team by calling the HCO toll-free number: 888-598-0002.

SERVICES

HCO shall set up the following Services for each Enrollee: all medical, surgical, chiropractic, acupuncture, and hospital treatment, including nursing, medicines, medical and surgical supplies, crutches and apparatus, including artificial members, that is reasonably required to cure or relieve the effects of an injury or illness from your job, as required by California workers compensation laws, only if all of following are satisfied:

- ❖ The Services are provided, prescribed, authorized, directed or referred by your PTP, except as described in the section called:
 - Emergency Care and Post-Stabilization Care.
- ❖ You receive the Services from HCO Providers inside our Service Area, except as described in the sections called:
 - Emergency Care and Post-Stabilization Care.
 - Out of Area Urgent Care.
- ❖ Your doctor decides that a service or item is medically necessary.

DISPUTE RESOLUTION PROCESS

Grievances

We want to provide you with quality care and with a timely answer to your concerns if an issue comes up. You can discuss your concerns by contacting the HCO Hotline at 1-888-598-0002 or by contacting the Division of Workers' Compensation via their website at: www.dir.ca.gov/dwc.

You can file a grievance for any issue regarding Services. Note that grievances about payment by your Employer for Services must be taken care of with your Employer or with the Workers' Compensation Appeals Board.

Your grievance must explain your issue, such as the reasons why you believe a decision was wrong or why you are not satisfied with Services you received. You may give us your grievance orally or in writing as follows:

- In person from any Occupational Health Center
- By calling the HCO Hotline at 1-888-598-0002
- By contacting your claims administrator
- To us at the address in the “Notices” section of this EIB

We will send you a letter within five days of the day that we receive your grievance telling you we got your grievance. We will send you our written decision within 30 days of the day we receive your grievance. If we deny your grievance in whole or in part, our written decision will fully explain why we denied it and your additional dispute resolution choices.

A Quicker Decision

You or your doctor may make an oral or written request that we make our decision more quickly about your grievance if it involves imminent and serious threat to your health, such as severe pain or potential loss of life, limb, or major bodily function. We will tell you of our decision within 72 hours (orally or in writing).

We will also make our decision more quickly if the request is to continue healthcare that is ending.

You or your doctor must request a quicker decision in one of the following ways and you must specifically state that you want an "expedited decision":

- Call the HCO Hotline at 1-888-598-0002
- Send your written request to Regional Occupational Health, c/o Kaiser On-the-Job HCO, 1800 Harrison Street, 21st Floor, Oakland, CA 94612 Attention: Expedited Review
- Deliver your request in person to any Occupational Health Center

If we deny your request for a decision more quickly, we will tell you and we will respond to your grievance within 30 days of the day that we receive your grievance. If we deny your grievance in whole or in part, our written decision will fully explain why we denied it and your additional dispute resolution choices.

Providing Supporting Documents for Your Request

It is helpful for you to include any information that helps us better understand what you think. You may want to include with your grievance information that may help us understand, such as medical records or doctor opinions. When appropriate, we will ask for your medical records from HCO Providers. If you have consulted with a non-HCO Provider, and are unable to provide copies of medical records, we will contact the provider to ask for a copy of your medical records. We will ask you to send or fax us a written permission so that we can ask for your records. If we do not receive the information we ask for in time, we will make a decision based on the information we have.

Who May File

The following persons may file a grievance:

- You may file for yourself.
- Your court-appointed guardian or conservator may file for you if you are a ward or a conservatee.
- You may appoint someone as your representative by completing our form for this. You can get these forms from your local Member Services Department at a Place to Get Care or by calling our Member Service Call Center. Your completed form must be with your grievance.
- Your agent may file for you if your agent is under a health care proxy, to the extent provided under state law.
- Your doctor may ask for an expedited grievance as described under "A Quicker Decision" above.

Workers' Compensation Appeals Board

The HCO dispute resolution process is voluntary and does not stop or delay your rights before the Workers' Compensation Appeals Board. You still have the right, under state law, to submit any dispute directly to the Workers' Compensation Appeals Board or to the Administrative Director of the Division of Workers' Compensation at any time before, during, or after HCO dispute resolution process. You can contact the Division of Workers' Compensation by calling 800-277-1767. In addition, enrollment in HCO does not affect your right to appeal denied claims to the Workers' Compensation Appeals Board.

LIMITATIONS

Kaiser On-the-Job HCO does not provide health care services and benefits other than medical treatment or medical services which cure and/or relieve job related injuries and illnesses.

Kaiser On-the-Job is not health coverage for injuries and illnesses which are not from your job.

TERMINATION OF ENROLLMENT IN HCO

Your enrollment in HCO will terminate if any of the following events occur:

- Your employment with your Employer terminates.
- Your place of employment is moved outside of the Service Area.
- During your Employer's open enrollment period, you choose another healthcare provider, other than Kaiser On-the-Job HCO, for your health care for injuries and illnesses from your job. In such case, your enrollment will terminate as of 12:01 A. M on the first day of the 12 month period for which the open enrollment was held.
- The HCO Services Agreement terminates between HCO and your Employer.

Termination for Cause

We may terminate your membership immediately if you do any of the following. If we decide to terminate your membership, we will send written notice to you. You will no longer be an Enrollee on the date we send the notice:

- ❖ Your actions threaten the safety of HCO or HCO Provider personnel, or of any person or property at a Place to Get Care
- ❖ You steal from HCO, from an HCO Provider, or at an HCO Place to Get Care
- ❖ You knowingly give incorrect information in enrollment, to HCO, or to an HCO Provider. Some examples include:
 - Telling us that an illness or injury is from your job and you know that it is not
 - Giving incorrect eligibility information about you
 - Giving an invalid prescription or doctor order
 - Giving us incorrect or incomplete material information
 - Failing to notify us of changes that may affect your eligibility

If we terminate your enrollment for cause, you will not be allowed to enroll in HCO in the future. We may report fraud and other illegal acts to the government.

MISCELLANEOUS PROVISIONS

Administration of Agreement

We may adopt reasonable policies and procedures to run the HCO.

Agreement binding on Enrollees

By becoming an Enrollee in HCO, all Enrollees who can legally sign a contract, and the legal representatives of all Enrollees who cannot legally sign a contract, agree to all of this EIB.

Amendment of Agreement

Your Employer's HCO Services Agreement with us will change from time to time. If these changes change this EIB, your Employer is required to tell you, as required by law and the HCO Services Agreement.

Applications and statements

You must complete any applications, forms, or statements that we request in our normal course of business or as described in this EIB.

Assignment

You may not assign this EIB or any of the rights, interests, claims for money due, benefits, or obligations under this EIB without our prior written consent.

Attorneys' fees and expenses

In any dispute between an Enrollee and HCO or HCO Providers, each party will bear its own attorneys' fees and other expenses.

Governing law

Except as covered by federal law, this EIB will be governed by California law and any provision that is required to be in this EIB by state or federal law shall bind Enrollees and HCO whether or not in this EIB.

Employer and Enrollee not HCO's agents

Neither your Employer nor any Enrollee is the agent or representative of HCO.

No waiver

Our failure to enforce any rule in this EIB will not be a waiver of that or any other rule, or stop our right to require that you follow the rules in this EIB.

Nondiscrimination

We do not discriminate in our employment practices or in the delivery of Services on the basis of age, race, color, national origin, cultural background, religion, sex, sexual orientation, or physical or mental disability.

Notices

Our notices to you will be sent to the most recent address we have for Enrollee. Your Employer is responsible for telling us of any change in address. Also, it is a good idea for Enrollees who move to call our HR Service Center as soon as possible to give us their new address. All legal notices to us must be sent by first class mail to the following address:

HCO Program Director
Kaiser On-the-Job Health Care Organization
Northern California Service Area
1800 Harrison Street
Oakland, CA 94612

Privacy Practices

HCO will protect the privacy of your Protected Health Information (PHI). We also require contracting providers to protect your PHI. PHI is health information that includes your name, Social Security number, or other information that reveals who you are. You may generally see and receive copies of your PHI, correct or update your PHI, and ask us for an accounting of certain disclosures of your PHI.

We may use or disclose your PHI for treatment, payment, and health care operations purposes, including health research and measuring the quality of care and Services. Information that relates to your workers' compensation claim will be reported to your Employer and/or the claims examiner for your Employers' workers' compensation insurance carrier, only as allowed by California law.

We are sometimes required by law to give PHI to government agencies or in judicial actions. We will not use or disclose your PHI for any other purpose without your (or your representative's) written permission, except as described in our Notice of Privacy Practices (see below). Giving us permission is your choice.

This is only a brief summary of some of our key privacy practices. Our Notice of Privacy Practices describing our policies and procedures for keeping the confidentiality of medical records and other PHI is available and will be given to you upon request. To request a copy, please call our toll-free number. You can also find the notice at your local Place to Get Care or on our Web site at www.kaiserpermanente.org.

DEFINITIONS

The following terms, when capitalized and used in any part of this EIB, mean:

Clinically Stable: You are considered Clinically Stable when your treating physician believes, within a reasonable medical probability and in accordance with recognized medical standards, that you are safe for discharge or transfer and that your condition is not expected to get materially worse during or as a result of the discharge or transfer.

Employer: The entity that is responsible for your workers compensation if you have an injury or illness from your job that is the responsibility of your employer under Workers Compensation Laws. Employer could be your employer, an entity affiliated with your employer or the insurance company that provides workers compensation insurance to your employer.

Emergency Care: Emergency Care is:

- Evaluation by a doctor (or other appropriate personnel under the supervision of a doctor to the extent provided by law)
- Medically necessary Services required to make you Clinically Stable within the capabilities of the Place to Get Care
- Emergency ambulance Services

Emergency Medical Condition: An emergency medical condition may exist if you are experiencing acute symptoms of sufficient severity (including severe pain) such that you could reasonably expect the absence of immediate medical attention to result in any of the following:

- Serious jeopardy to your health.
- Serious impairment to your bodily functions.
- Serious dysfunction of any bodily organ or part.

Enrollee: A person who is eligible and enrolled under this EIB. This EIB sometimes refers to an Enrollee as "you."

HCO: Kaiser On-the-Job Health Care Organization, a division of Kaiser Foundation Health Plan, Inc., a California nonprofit corporation. This EIB sometimes refers to HCO as "we" or "us."

Medical Group: The Permanente Medical Group, Inc.

Out-of-Area Urgent Care: An urgent care need that requires prompt medical attention, but is not an Emergency Medical Condition. Out-of-Area Urgent Care is medically necessary Services you receive from a non-HCO Provider for an unforeseen illness or injury if all of the following is true:

- You are temporarily outside of our Service Area
- The Services are necessary to prevent serious deterioration of your health
- Treatment cannot be delayed until you return to our Service Area

Place to Get Care: Any Place to Get Care listed in the "Places to Get Care" section, except that Places to Get Care are subject to change at any time without notice. If you have any questions about the current locations of Places to Get Care, please call our Member Service Call Center.

Hospital: Any hospital listed in the "Places to Get Care" section, except that Hospitals are subject to change at any time without notice. If you have any questions about the current locations of Hospitals, please call our Member Service Call Center.

HCO Provider: Medical Group, Kaiser Foundation Hospitals, and any other hospital, doctor or other healthcare provider in the Service Area that we designate as an HCO Provider.

Post-Stabilization Care: Post-Stabilization Care is the Services (including transportation) you receive after your treating physician determines that your Emergency Medical Condition is Clinically Stable. Post-Stabilization Care can be provided while you are still in a hospital Emergency Department, after you have been admitted to a hospital, or in another setting.

Service Area: The following counties are entirely inside our Service Area: Alameda, Contra Costa, Marin, Sacramento, San Francisco, San Joaquin, San Mateo, Solano and Stanislaus. Portions of the following counties, as indicated by the ZIP codes below, are also inside our Service Area:

| County | Zip Codes |
|---------------------------------|--|
| Alameda (Whole County) | 94501-02, 94514, 94536-46, 94550-52, 94555, 94557, 94560, 94566, 94568, 94577-80, 94586-88, 94601-15, 94617-21, 94622-24, 94649, 94659-62, 94666, 94701-10, 94712, 94720, 95377, 95391 |
| Amador (Partial County) | 95640, 95669 |
| Contra Costa (Whole County) | 94505-07, 94509, 94511, 94513-14, 94516-31, 94547-49, 94551, 94553, 94556, 94561, 94563-65, 94569-70, 94572, 94575, 94582-83, 94595-98, 94706-08, 94801-08, 94820, 94850 |
| El Dorado (Partial County) | 95613-14, 95619, 95623, 95633-35, 95651, 95664, 95667, 95672, 95682, 95762 |
| Fresno (Partial County) | 93242, 93602, 93606-07, 93609, 93611-13, 93616, 93618-19, 93624-27, 93630-31, 93646, 93648-52, 93654, 93656-57, 93660, 93662, 93667-68, 93675, 93701-12, 93714-18, 93720-30, 93737, 93740-93741, 93744-45, 93747, 93750, 93755, 93760-61, 93764-65, 93771-79, 93786, 93790-94, 93844, 93888 |
| Kings (Partial County) | 93230, 93232, 93242, 93631, 93656 |
| Madera (Partial County) | 93601-02, 93604, 93614, 93623, 93626, 93636-39, 93643-45, 93653, 93669, 93720 |
| Marin (Whole County) | 94901, 94903-04, 94912-15, 94920, 94924-25, 94929-30, 94933, 94937-42, 94945-50, 94956-57, 94960, 94963-66, 94970-71, 94973-74, 94976-79 |
| Mariposa (Partial County) | 93601, 93623, 93653 |
| Napa (Partial County) | 94503, 94508, 94515, 94558-59, 94562, 94567*, 94573-74, 94576, 94581, 94589-90, 94599, 95476 * Knoxville is not in the Service Area. |
| Placer (Partial County) | 95602-04, 95626, 95648, 95650, 95658, 95661, 95663, 95668, 95677-78, 95681, 95692, 95703, 95722, 95736, 95746-47, 95765 |
| Sacramento (Whole County) | 94203-09, 94211, 94229-30, 94232, 94234-37, 94239-40, 94244, 94247-50, 94252, 94254, 94256-59, 94261-63, 94267-69, 94271, 94273-74, 94277-80, 94282-91, 94293-98, 94571, 95608-11, 95615, 95621, 95624, 95626, 95628, 95630, 95632, 95638-41, 95652, 95655, 95660, 95662, 95670-71, 95673, 95678, 95680, 95683, 95690, 95693, 95741-42, 95757-59, 95763, 95811-38, 95840-43, 95851-53, 95860, 95864-67, 95894, 95899 |
| San Francisco (Whole County) | 94102-05, 94107-12, 94114-27, 94129-34, 94137, 94139-47, 94151, 94158-61, 94163-64, 94172, 94177, 94188 |
| San Joaquin (Whole County) | 94514, 95201-13, 95215, 95219-20, 95227, 95230-31, 95234, 95236-37, 95240-42, 95253, 95258, 95267, 95269, 95296-97, 95304, 95320, 95330, 95336-37, 95361, 95366, 95376-78, 95385, 95391, 95632, 95686, 95690 |
| San Mateo (Whole County) | 94002, 94005, 94010-11, 94014-21, 94025-28, 94030, 94037-38, 94044, 94060-66, 94070, 94074, 94080, 94083, 94128, 94303, 94401-04, 94497 |
| Santa Clara (Partial County) | 94022-24, 94035, 94039-43, 94085-89, 94301-06, 94309, 94550, 95002, 95008-09, 95011, 95013-15, 95020-21, 95026, 95030-33, 95035-38, 95042, 95044, 95046, 95050-56, 95070-71, 95076, 95101, 95103, 95106, 95108-13, 95115-36, 95138-41, 95148, 95150-61, 95164, 95170, 95172-73, 95190-94, 95196 |
| Solano (Whole County) | 94510, 94512, 94533-35, 94571, 94585, 94589-92, 95616, 95620, 95625, 95687-88, 95690, 95694, 95696 |
| Sonoma (Partial County) | 94515, 94922-23, 94926-28, 94931, 94951-55, 94972, 94975, 94999, 95401-07, 95409, 95416, 95419, 95421, 95425, 95430-31, 95433, 95436, 95439, 95441-42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471-73, 95476, 95486-87, 95492 |
| Stanislaus (Whole County) | 95230, 95304, 95307, 95313, 95316, 95319, 95322-23, 95326, 95328-29, 95350-58, 95360-61, 95363, 95367-68, 95380-82, 95385-87, 95397 |
| Sutter (Partial County) | 95626, 95645, 95648, 95659, 95668, 95674, 95676, 95692, 95836-95837 |
| Tulare (Partial County) | 93238, 93261, 93618, 93631, 93646, 93654, 93666, 93673 |
| Yolo (Partial County) | 95605, 95607, 95612, 95616-18, 95645, 95691, 95694-95, 95697-98, 95776, 95798-99 |
| Yuba (Partial County) | 95692, 95903, 95961 |

Services: Medical treatment or medical services which cure and/or relieve job related injuries and illnesses under Workers Compensation Laws.