

EMPLOYER SELECTS A DESIGNATED MEDICAL PROVIDER

Under North Carolina state law it is the employer's right and obligation to direct medical treatment when an employee reports a work related injury/condition. First Benefits Insurance Mutual, Inc. (FBI) can help you with this process, which should be established early (we recommend you handle this task today). Don't wait until the employee is injured and then scramble to determine which is the best medical provider! We have networks and can help identify a provider if you do not have one you are happy with.

As a policyholder of FBI, you now have access to two major PPO networks – Prime Health Services and Coventry. These lists are extensive and you should be able to easily find the right person located near your operation. In order to receive the most current listing of providers available, we encourage you to use either of the websites listed below or call our Charlotte Claims office at: 800-360-7867.

Coventry

www.coventrywcs.com

Select "Locate a Provider" at the top right corner

Click on address search

Type in your address and search criteria

Select a provider type or specialty

Click on find a provider

Select your doctor from the list

Prime Health Services

<http://www.primehealthservices.com>

Click on "Find a Provider"

1st time users will need to create an account

Once the account is created under provider search and choose a product, click on Worker's Comp

Click on Physician

Choose type

Go to the right under Provider Information

Type in your zip code and radius

Click on search

Select your doctor from the list

After choosing a Designated Medical Provider, post the name and contact information in the workplace for all to see. Include provider contact information in orientations, safety meetings, payday letters, etc. and print the name and the contact information on the space provided on the front of your policy jacket.

NOTE: *At the time of an accident, an injured worker may not feel that he/she needs treatment. If they subsequently change their mind, send them to your Designated Medical Provider; do not send an employee to their family doctor. Let injured workers know that if they do not follow your instructions on seeking medical treatment they may be responsible for their medical bills and they may be jeopardizing workers' comp benefits.*

Remember, the Emergency Room (ER) is for emergencies or off-hour treatment. If an employee must visit the ER always re-direct him to your Designated Medical Provider the next business day, and be sure to inform First Benefits Insurance if a specialist referral was made by the ER. Do not allow employees to re-visit the ER or make appointments for their claim with their own family physician.