

Texas Star Network[®]
Texas Health Care
Provider Network

Employee Information Materials

To All Employees:

Your employer is committed to your health and safety at the workplace. Our first concern is to keep injuries from happening. If you are injured, we want to help you get better and return to work as soon as it is medically safe.

Your employer has chosen the Texas Star Network® as its workers' compensation health care network. It is a network built around occupational health care providers.

We will provide services through our network of medical providers and facilities. The Texas Star Network® specializes in treating injured workers and helping them return to work.

The network includes occupational health clinics and doctors who will provide you with medical treatment. Your doctor will also manage your return to work with your employer.

Under the program, you will receive:

- a primary treating doctor;
- other occupational health services and specialists;
- emergency health care services; and
- medical care if you are working or traveling outside of the geographic services area.

The Texas Star Network® has been built to provide you with timely and quality medical care. It is easy to access. It is here to provide you with quality medical care and assist you in returning to health and a productive life.

The enclosed materials will give you information to help you through your work related injury or illness.

Information, Instructions and your Rights and Obligations

Dear Employee:

Your employer has chosen the Texas Star Network® to manage the health care and treatment you may receive if you are injured. The Texas Star Network® is a certified workers compensation health care network. The State of Texas has approved this network to provide care for work related injuries. This program includes a network of health care providers who are trained in treating work related injuries. They are also trained in getting people back to work safely. The Texas Star Network® service area includes greater Dallas, greater Houston, Austin/San Antonio, Amarillo, Central Texas, North East Texas, El Paso, Lubbock, Midland, Rio Grande Valley, Texarkana, Nacogdoches, Central East Texas, Abilene, Victoria, Corpus Christi, Orange, Laredo, and Wichita Falls areas. These areas are shown on the enclosed map.

If you are injured at work, tell your supervisor or employer as soon as you can. The enclosed information will help you to seek care for your injury. Also, your employer will help with any questions about how to get treatment through the Texas Star Network®. You may also contact your workers' compensation insurer for any questions about your care and treatment for a work related injury. The Texas Star Network® and your employer have formed a team to provide timely health care for injured workers. The goal is to return you to work as soon as it is safe to do so.

Your Rights and Obligations...

Choosing a Treating Doctor

If you are hurt at work and you live in the network service area, you must choose a treating doctor from the Texas Star Network®. This is required for you to receive coverage of the costs for the care of your work related injury. If at the time you are injured you belong to a health maintenance organization (HMO), you may choose your HMO primary care physician as your treating doctor. You must have chosen the doctor as your primary care doctor prior to your injury. We will approve the choice of your HMO doctor if he or she agrees to the terms of the network contract. The doctor must also agree to abide by applicable laws.

If you were injured on the job prior to September 1, 2005 and the carrier determines your injury is subject to the network, you will be advised to select a Treating Doctor from the list of participating providers in the Certified HCN. All injured workers subject to the network must live in a Certified HCN service area and must be notified, in writing, by the employer/carrier of the certified HCN requirements. You may also request a doctor you chose as your HMO primary care doctor before you were hurt. You must do this upon receipt of this notice.

If your treating doctor leaves the network we will tell you in writing. You will have the right to choose another treating doctor from the list of network doctors. If your doctor leaves the network and you have a life threatening or acute condition for which a disruption of care would be harmful to you, your doctor may request that you treat with him or her for an extra 90 days.

If you believe you live outside of the service area, you may request a service area review by calling your insurer. You should provide proof to support your belief. Within 7 days of receiving your request for review, the insurer will tell you its decision. If you do not agree with the final decision of the insurer you have the right to file a complaint with the Texas Department of Insurance. Your complaint must include your name, address, telephone number, a copy of the insurer's decision and any proof you sent to the insurer for review. A complaint form is available on the department's web site at www.tdi.texas.gov. You may also ask for a form by writing to the Managed Care Quality Assurance Office, Mail Code 103-6A, Texas Department of Insurance, P. O. Box 149104, Austin, Texas 78714-9104.

When waiting for the insurer to make a decision or the Texas Department of Insurance to review your complaint, you may choose to receive all health care from the network. You may be required to pay for health care services received out of the network if it is finally decided that you do live in the network's service area.

For a list of network providers available in your area, please visit: <http://www.texasmutual.com/hcn/provdir.shtm>. The Texas Star Network online provider directory is typically updated several times a month, but no less than once a quarter.

Changing Doctors

It may happen that you become dissatisfied with your first choice of a treating doctor. You can select an alternate treating doctor from the list of network treating doctors in the service area where you live. We will not deny a choice of an alternate treating doctor. Before you can change treating doctors a second time, you must get permission from us.

Referrals

You do not have to get a referral if you have an emergency health condition. All health care services that you request will be made available by the network on a timely basis, as required by your medical condition. This includes referrals. All health care services, including referrals, will be made available no more than 21 days after you make a request.

Out-of-Network Approvals

Coventry's Network Administration Department must approve your treating doctor's out-of-network referrals (1305.006(3)) and all non-emergency, non-network providers (1305.451 (6)) before you visit those providers. If you need to request approval on a claim, please call Coventry's Network Administration Department at (888) 252-5075.

Payment for Health Care

Network doctors have agreed to look to the insurer for payment for your health care. They will not look to you for payment. If you obtain health care from a doctor who is not in the network without prior approval from the Texas Star Network®, you may have to pay for the cost of that care. You may only access non-network health care providers and still be eligible for coverage of your medical costs if one of the following situations occurs.

- Emergency care is needed. You should go to the nearest hospital or emergency care facility.
- You do not live within the service area of the network.
- Your treating doctor refers you to an out of network provider or facility. This referral must be approved by the Texas Star Network®.
- You have chosen your HMO primary care doctor. Your doctor must agree to abide by the network contract and applicable laws.

Complaints

You have the right to file a complaint with the Texas Star Network®. You may do this if you are dissatisfied with any aspect of network operations. This includes a complaint about your network doctor. It may also be a general complaint about the Texas Star Network®. Please read the enclosed Texas Star Network® Complaint Procedures, or call the Texas Star Network® Complaint Line at (800) 262-6122, to have your questions answered.

Texas Star Network®
Attention: Grievance Coordinator
3200 Highland Avenue
Downers Grove, IL 60515
Grievance Coordinator – Fax Line (630) 737-2077; ComplaintsandGrievances@cvty.com

Texas law does not permit the Texas Star Network® to retaliate against you if you file a complaint against the network. We also can not retaliate if you appeal the decision of the network. The law also does not permit us to retaliate against your treating doctor if he or she files a complaint against the network or appeals the decision of the network on your behalf. You also have the right file a complaint with the Texas Department of Insurance. The Texas Department of Insurance complaint form is available on the department's web site at www.tdi.texas.gov or you may request a form by writing to the Managed Care Quality Assurance Office, Mail Code 103-6A, Texas Department of Insurance, P. O. Box 149104, Austin, Texas 78714-9104.

What to do if you are injured while on the job...

If you are injured while on the job tell your employer as soon as possible. A list of network doctors in your service area is posted at your worksite. A complete list of doctors is also available. You will be given more instructions on how to get treatment through the Texas Star Network®. Or, you may contact us directly at the following address and/or toll-free telephone number:

**Texas Star Network®
3611 Queen Palm Dr. Ste. 200
ATTN: Client Services
Tampa, Florida 33619
(800) 381-8067**

We will help you get an appointment with a network doctor.

In case of an emergency...

If you are injured and it is an emergency, you should seek treatment at the nearest emergency facility as soon as possible. This also applies if you are injured outside the service area. It also applies if you are injured after normal business hours.

After you receive emergency care, you may need ongoing care. You will need to select a network doctor from the list that your employer has given you. The doctor you choose will oversee the care you receive for your work related injury. Except for emergency care you must obtain all health care and specialist referrals through your treating doctor.

Emergency care does not need to be approved in advance. "Medical emergency" is defined by Texas law as a medical condition that comes up suddenly. There are acute symptoms that are severe enough that a reasonable person would believe that you need immediate care or you would be harmed. That harm would include your health or bodily functions being in danger or a loss of function of any body organ or part.

Non-emergency care...

Report your injury to your employer as soon as you can. Select a network treating doctor from the list given to you by your employer. Go to that doctor to be treated.

Treatment prescribed by your doctor may need to be approved in advance. You or your doctor are required to request approval from the insurer or the network for a specific treatment or services before the treatment or service is provided. You may continue to need treatment after the approved treatment is provided. For example, you may need to stay more days in the hospital than what was first approved. If so, the added treatment must be approved in advance.

Texas Star Network® Preauthorization List

This list is not intended to be comprehensive or all-inclusive; because health care is an ever-evolving science, procedures and treatments requiring prior approval will also evolve. Participating Treating Providers should therefore verify specific preauthorization requirements by referring to the updated list posted at www.texasmutual.com.

Hospital/ASC

All non-emergency hospital or ASC (inpatient, outpatient, and observation) admissions including principle scheduled procedures and length of stay. Preauthorization request should include specific hardware, implantables, external delivery system, etc. to be utilized.

Surgery/Procedures/Integral Devices

All non-emergency surgeries represented by AMA CPT codes 10010-69990 and/or G codes which represent a surgical procedure performed in a setting or place of service other than the doctor's office [POS 11]). Preauthorization request should include specified hardware, implantables, external delivery system, etc. to be utilized.

- All Botox Injections
- All spinal Injections (including but not limited to):
 - Epidural Steroid Injection
 - RFTC or Cryotherapy/Cryoablation
 - Sacral Iliac Joint Injection
 - Facet Injection
 - Medical Branch Block
- Trigger Point Injections (represented by AMA CPT 20553)
- Bone growth stimulators
- Discograms
- Implantable drug delivery system
- Investigational or experimental procedures or devices as determined by ODG or listed as an AMA Category III Code.
- Stimulator Devices (including, but not limited to):
 - *TENS units
 - *Interferential units
 - *Neuromuscular stimulators
 - *Dual units
 - *Spinal Cord Stimulator
 - *Peripheral nerve Stimulator
 - *Brain Stimulator

Physical Medicine

- All Chiropractic Treatments
- Manipulations under Anesthesia (MUA)
- All Physical Therapy/Occupational Therapy (unless requestor or rendering provider/facility is participating through Align)
- Biofeedback

Diagnostics

- All initial and Repeat MRI and CT scans
- Bone density scans
- Unless otherwise specified in this list, all repeat individual diagnostic studies (series) having a billed amount greater than \$350.
- Surface Electromyography (EMG)

Other

- Durable medical equipment (DME), Prosthetics and/or Orthotics, greater than \$500.00 billed (purchase or accumulated rental or combination of rental/purchase)
- Gym memberships
- Texas Department of Insurance, Division of Workers' Compensation (DWC) Pharmacy Closed Formulary per 28 TAC §134, Subchapter F.

Alternative Treatment (including, but not limited to):

- Acupuncture Outside ODG
- Acupressure
- Yoga

Rehab Programs (including, but not limited to):

- Work Conditioning
- Work Hardening
- Chronic Pain Management Program
- Medical Rehabilitation
- Brain and Spinal Cord Rehabilitation
- Chemical Dependency Programs
- Weight loss programs

Nursing Home (including, but not limited to):

- Skilled nursing facility, including skilled care within the same facility
- Convalescent care
- Residential care
- Assisted Living
- Group Homes

Psychological testing and Psychotherapy (including but not limited to):

- Subsequent Evaluations
- Subsequent Tests or Testing
- All Therapy
- All Biofeedback

The number to call to request one of these treatments is (888) 252-5075. If a treatment or service request is denied, we will tell you in writing. This written notice will have information about your right to request a reconsideration or appeal of the denied treatment. It will also tell you about your right to request review by an Independent Review Organization through the Texas Department of Insurance.

Employee Acknowledgment of Workers' Compensation Network

I have received information that tells me how to get health care under my employer's workers' compensation insurance.

If I am hurt on the job and live in a service area described in this information, I understand that:

1. I must choose a treating doctor from the list of doctors in the network. Or, I may ask my HMO primary care physician to agree to serve as my treating doctor. If I select my HMO primary care physician as my treating doctor, I will call Texas Mutual at (800) 859-5995 to notify them of my choice.
2. I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me. If I need emergency care, I may go anywhere.
3. The insurance carrier will pay the treating doctor and other network providers.
4. I might have to pay the bill if I get health care from someone other than a network doctor without network approval.
5. Knowingly making a false workers' compensation claim may lead to a criminal investigation that could result in criminal penalties such as fines and imprisonment.

Signature

Date

Printed Name

I live at:

Street Address

City State Zip Code

Name of Employer: _____

Name of Network: *Texas Star Network*®

Network service areas are subject to change. Call (800) 381-8067 if you need a network treating provider.

Please indicate whether this is the:

Initial Employee Notification

Injury Notification (Date of Injury: ____/____/____)

DO NOT RETURN THIS FORM TO TEXAS MUTUAL INSURANCE COMPANY UNLESS REQUESTED

NETWORK NOTICE

Texas Star Network®

To All Employees:

Your employer has chosen the Texas Star Network® to provide health care if you are injured at work. The Texas Star Network® is a certified workers' compensation health care network. This network includes medical providers that have been chosen to treat your work related injuries. They are easy to access and dedicated to giving you quality care. The following information will help you if you are injured at work.

- **If you are hurt at work and it is a life threatening emergency, you should go to the nearest emergency room. If you are injured at work after normal business hours or while working outside your service area, you should go to the nearest care facility.**

The following applies if you are hurt at work and it is not an emergency.

- Tell your employer as soon as you can.
- Choose a treating doctor from the Texas Star Network® service area where you live.
- If you are a member of a health maintenance organization (HMO) at the time you are injured, you have the right to choose your HMO primary care doctor as your treating doctor. To do this, you must have chosen the doctor as your primary care doctor before your work related injury occurred. Texas Star Network® will approve this choice if your HMO doctor agrees to abide by the terms of the network contract and comply with required laws.
- You must obtain all treatment and referrals for your injury from your treating doctor.
- Your treating doctor will be paid by your workers' compensation insurer and will not bill you for treatment.
- If you receive treatment for your injury from providers who are not in the Texas Star Network®, you may have to pay for that care.
- Information about the Texas Star Network® is available by calling toll free (800) 381-8067 or by writing to Texas Star Network®, 3611 Queen Palm Dr. Ste. 200 ATTN: Client Services, Tampa, Florida 33619.
- A list of Texas Star Network® doctors is posted at the work site and is also available from your employer.
- You may be required to get certain treatments approved in advance. Treatment that requires this is listed in your network information materials. You may also request the list from your employer.
- If the doctor leaves the network and you have a life threatening condition or an acute condition you may continue to treat with a network doctor for 90 days. This must be requested by the doctor.

TEXAS STAR NETWORK®

EMPLOYER INFORMATION FORM

Welcome To Your Workers Compensation Health Care Provider Network Program.

Your insurance carrier has chosen the Texas Star Network®, a workers compensation health care network certified by the State of Texas, to offer a workers' compensation health care provider network program. The necessary materials to implement the program are enclosed to help prepare you when an injury occurs.

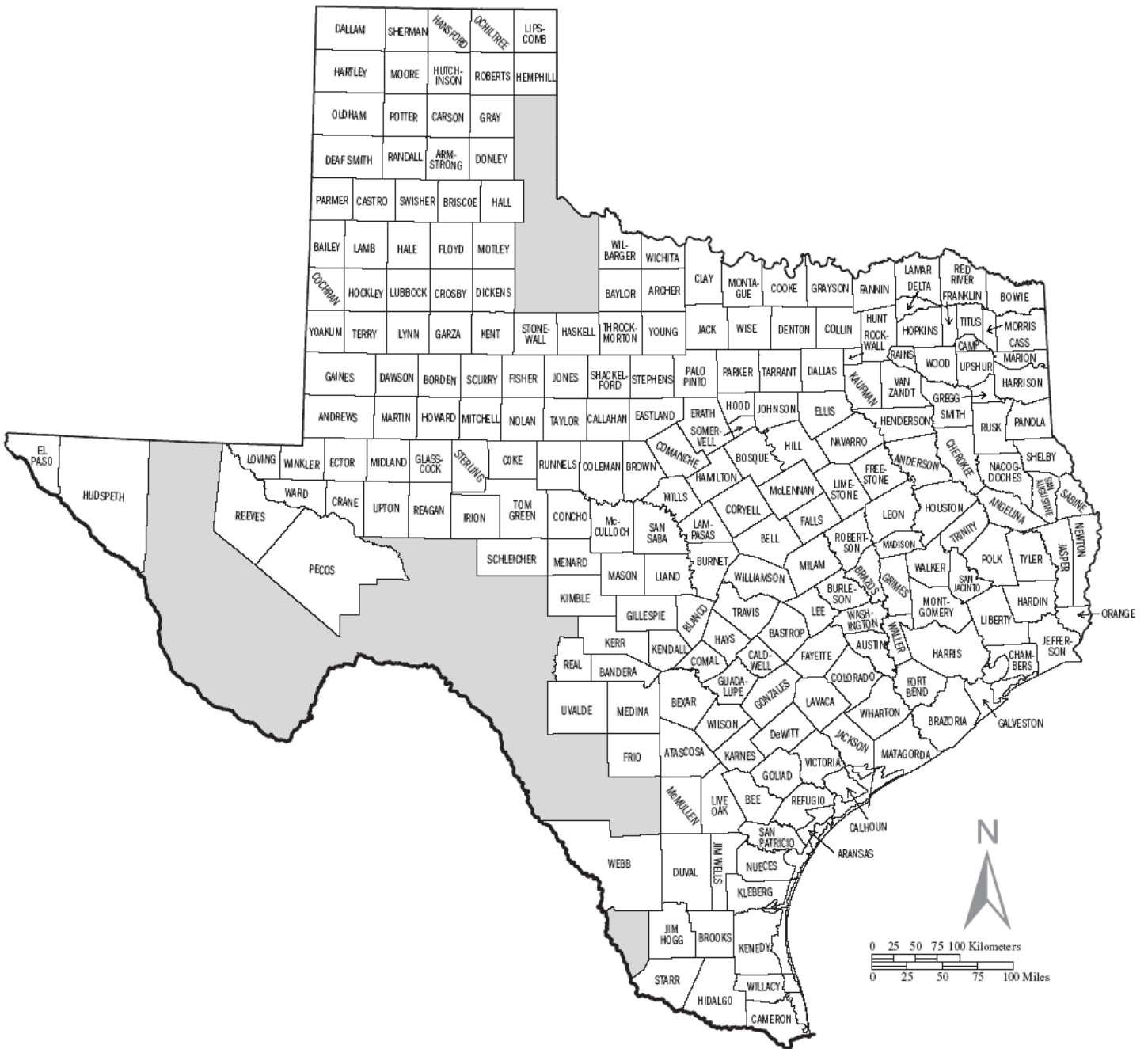
Components Of Program:

- Preferred provider network
- Employee educational materials
- Toll-free first report of injury
- Utilization management (Pre-authorization)
- Telephonic and on-site case management (may include vocational services)
- Complaint process

Employer Instructions:

- Read the enclosed network educational materials and post the **"Notice of Network"**.
- Distribute network educational materials when initiating the program, within 3 days of hiring an employee and at the time of injury.
- Document the method of delivery of educational materials, to whom the materials were delivered, the location of the delivery and the date delivered.
- Be sure that all employees sign the **Employee Acknowledgment** letter and maintain it in employee's personnel file. An employee who refuses to sign remains subject to network requirements. Document a refusal to sign the acknowledgment in the employee's personnel file.
- Review the provider panel postings to ensure that the suggested medical providers are within the geographical service area of the worksite. You may call the Texas Star Network® at (800) 381-8067 for additional doctors.
- When an injury occurs, report it immediately to your claims administrator. If necessary, provide or arrange transportation of the injured employee to the network provider, or if appropriate, to the nearest emergency facility.

Texas Star Network[®] Service Area Map (as of February 2008)
Network service areas are subject to change



– A list of the counties in the network service area is contained on the next page –

Texas Star Network[®] Service Area County List (as of February 2008)

Network service areas are subject to change

ANDERSON	CRANE	HASKELL	MARION	SAN AUGUSTINE
ANDREWS	CROSBY	HAYS	MARTIN	SAN JACINTO
ANGELINA	DALLAM	HEMPHILL	MASON	SAN PATRICIO
ARANSAS	DALLAS	HENDERSON	MATAGORDA	SAN SABA
ARCHER	DAWSON	HIDALGO	MCCULLOCH	SCHLEICHER
ARMSTRONG	DEAF SMITH	HILL	MCLENNAN	SCURRY
ATASCOSA	DELTA	HOCKLEY	MCMULLEN	SHACKELFORD
AUSTIN	DENTON	HOOD	MEDINA	SHELBY
BAILEY	DEWITT	HOPKINS	MENARD	SHERMAN
BANDERA	DICKENS	HOUSTON	MIDLAND	SMITH
BASTROP	DONLEY	HOWARD	MILAM	SOMERVELL
BAYLOR	DUVAL	HUDSPETH	MILLS	STARR
BEE	EASTLAND	HUNT	MITCHELL	STEPHENS
BELL	ECTOR	HUTCHINSON	MONTAGUE	STERLING
BEXAR	EL PASO	IRION	MONTGOMERY	STONEWALL
BLANCO	ELLIS	JACK	MOORE	SWISHER
BORDEN	ERATH	JACKSON	MORRIS	TARRANT
BOSQUE	FALLS	JASPER	MOTLEY	TAYLOR
BOWIE	FANNIN	JEFFERSON	NACOGDOCHES	TERRY
BRAZORIA	FAYETTE	JIM HOGG	NAVARRO	THROCKMORTON
BRAZOS	FISHER	JIM WELLS	NEWTON	TITUS
BRISCOE	FLOYD	JOHNSON	NOLAN	TOM GREEN
BROOKS	FORT BEND	JONES	NUECES	TRAVIS
BROWN	FRANKLIN	KARNES	OCHILTREE	TRINITY
BURLESON	FREESTONE	KAUFMAN	OLDHAM	TYLER
BURNET	FRIO	KENDALL	ORANGE	UPSHUR
CALDWELL	GAINES	KENEDY	PALO PINTO	UPTON
CALHOUN	GALVESTON	KENT	PANOLA	UVALDE
CALLAHAN	GARZA	KERR	PARKER	VAN ZANDT
CAMERON	GILLESPIE	KIMBLE	PARMER	VICTORIA
CAMP	GLASSCOCK	KLEBERG	PECOS	WALKER
CARSON	GOLIAD	LAMAR	POLK	WALLER
CASS	GONZALES	LAMB	POTTER	WARD
CASTRO	GRAY	LAMPASAS	RAINS	WASHINGTON
CHAMBERS	GRAYSON	LAVACA	RANDALL	WEBB
CHEROKEE	GREGG	LEE	REAGAN	WHARTON
CLAY	GRIMES	LEON	REAL	WICHITA
COCHRAN	GUADALUPE	LIBERTY	RED RIVER	WILBARGER
COKE	HALE	LIMESTONE	REEVES	WILLACY
COLEMAN	HALL	LIPSCOMB	REFUGIO	WILLIAMSON
COLLIN	HAMILTON	LIVE OAK	ROBERTS	WILSON
COLORADO	HANSFORD	LLANO	ROBERTSON	WINKLER
COMAL	HARDIN	LOVING	ROCKWALL	WISE
COMANCHE	HARRIS	LUBBOCK	RUNNELS	WOOD
CONCHO	HARRISON	LYNN	RUSK	YOAKUM
COOKE	HARTLEY	MADISON	SABINE	YOUNG
CORYELL				