



# SMT Safety Series

## PANEL OF PHYSICIANS

Presented with Inservco Insurance Services

May 25, 2023

BENECON

# A premier self-funded worker's compensation program for Pennsylvania municipal entities and their employees.



Established in 1995 and administered in partnership with Benecon.

**78 members within a 36-county service area.**

# PANEL OF PHYSICIANS

- ❖ What is a Panel of Physicians?
- ❖ Requirements per the PA Workers' Compensation Act
- ❖ SMT's Policy on Panels
- ❖ "Standard" vs. "Custom" Panels
- ❖ Inservco's Role as Claims Adjuster
- ❖ SMT's Member Resources

## WHAT IS A PANEL OF PHYSICIANS?

A list of designated healthcare providers an employee must use to treat a work-related injury or illness.

# WHAT IS A PANEL OF PHYSICIANS?

- Example of a Panel of Physicians provided by SMT and Inservco.
- Conforms to all requirements outlined in the PA Workers' Comp Act.
- Includes contact information for Inservco and Keyscripts.

ADAMS COUNTY/SMT/INSERVCO Updated 01/05/2023  
 INSERVCO INSURANCE SERVICES, INC. Page 1 of 1  
 Workers' Compensation Program: Designated Health Care Providers

**NOTICE TO EMPLOYEES IN CASE OF WORK-RELATED INJURIES**

If you suffer a work-related injury, immediately report the injury to your supervisor. Failure to do so may delay your benefits or may cause you to lose your rights to benefits. For necessary medical treatment and supplies to be paid by your employer:

- All treatment must be obtained from one of the healthcare providers listed below.
- You must continue to visit one of the healthcare providers listed below if you need treatment for 90 days from the date of your first visit. If one of the providers listed below refers you to another licensed specialist, those services will be paid.
- After this 90-day period, if you still need treatment, you may go to another healthcare provider for treatment as long as you notify your claims adjuster within five (5) days of your visit to a new provider.
- If a listed physician prescribes invasive surgery, you have the right to obtain a second opinion from a physician of your choice. If a second opinion differs from that of the listed physician's opinion, you may determine which course of treatment to follow; however, the second opinion must contain a detailed treatment plan. If you choose the treatment prescribed in the second opinion, you must receive the treatment from a listed provider for a period of 90 days after the date of your visit to the provider of the second opinion.

If you are faced with a medical emergency, you may secure initial emergency treatment from any emergency facility. However, when the emergency is resolved, follow-up treatment must be obtained from one of the following healthcare providers. If you choose to treat with an out-of-state provider, you may be subject to balance billing.

NAME OF PROVIDER	STREET	CITY, STATE, ZIP	PHONE	SPECIALTY
Wellspring Family Medicine	2060 Carlisle Rd	Aspers, PA 17304	717.339.2585	Family Practice
UPMC Express Care - Hanover	2201 Brunswick Dr., Ste. 1200	Hanover, PA 17331	717.637.0470	Occ. Medicine
UPMC Express Care - New Oxford	5615 York Road	New Oxford, PA 17350	717.624.1337	Occ. Medicine
Gettysburg Ophthalmology Assoc.	455 S. Washington St., Ste. 24	Gettysburg, PA 17325	717.334.9159	Ophthalmology
Orthopedic Institute of PA	250 Alexander Spring Road	Carlisle, PA 17015	717.761.5530	Orthopedics
Wellspring Orthopedics	207 Blooming Grove Road	Hanover, PA 17331	717.812.7559	Orthopedics
EMI Physiatry	795 Cherry Tree Court	Hanover, PA 17331	717.632.4188	Physical Medicine
Drayer Physical Therapy	100 S. Conestoga Dr., Ste. 106	Shippensburg, PA 17257	866.446.2848	Physical Therapy
Hanover Family Practice Assoc.	100 Frederick St., Ste. 201	Hanover, PA 17331	866.446.2848	Physical Therapy
UPMC Express Care - Hanover	2201 Brunswick Dr., Ste. 1200	Hanover, PA 17331	717.637.0470	Urgent Care
UPMC Express Care - New Oxford	5615 York Road	New Oxford, PA 17350	717.624.1337	Urgent Care
Waynesboro Primary Care & Walk-In	11050 Buchanan Trail East	Waynesboro, PA 17268	717.219.8726	Urgent Care
Chambersburg Chiropractic	1461 Lincoln Way East	Chambersburg, PA	866.446.2848	Chiropractic

**FOR PRESCRIPTION MEDICATIONS AND DURABLE MEDICAL EQUIPMENT OR TO SCHEDULE PHYSICAL THERAPY, CHIROPRACTIC AND DIAGNOSTIC IMAGING APPOINTMENTS, AND LOCATIONS CLOSE TO YOU, PLEASE CALL KEYSERSCRIPTS AT 1.866.446.2848.**

All of your healthcare provider bills and reports need to be sent to the following address for review and payment in accordance with the Pennsylvania Workers' Compensation Act:

Inservco Insurance Services, Inc. P.O. Box 3899, Harrisburg, PA 17105-3899  
 Phone: 1.800.356.0438 - Fax: 1.866.356.0438

But it's not that simple...

There are requirements per the  
PA Workers' Comp Act.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## BASIC REQUIREMENT

- The employee must treat with a listed provider for 90 days from the start of the first visit.



# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## SOME MORE DETAILS...

- Panel must include at least 6 healthcare providers:
  - Providers' names, addresses, and phone numbers must be listed.
  - Providers must be geographically accessible to employees.
  - Providers must be in specialties that are based on anticipated work injuries.
  - At least 3 of the 6 providers listed must be physicians.
- Panel must also contain the name, address, and phone number of the claim administrator — for SMT, it is Inservco.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## STILL MORE DETAILS...

- Panel must be posted in clearly visible, employee-accessible locations, such as:
  - Break rooms
  - Locker rooms
  - Next to time clocks
  - Next to first-aid stations
  - Employee communication boards
- When a panel is updated, the most recent copy must replace all posted copies.
- Employees must be provided with a copy of the most recent panel, plus a copy of the Acknowledgement of Rights and Duties form to sign, at the following times:
  - Time of hire
  - Time workplace injury or illness is reported

# REQUIREMENTS PER THE PA WORKERS' COMP ACT



pennsylvania

## Notification to Employees of Their Rights and Duties Under the PA Workers' Compensation Act Section 306 (f.1)(1)(i)

The Pennsylvania Workers' Compensation Act requires that employees be given written notice of their rights and duties under Sec. 306 (f.1)(1)(i) of the Act if a list of designated health care providers is established by the employer. The text of this section is provided on the next page.

If you are viewing this electronically, your electronic signature will be your acknowledgement that you have been provided with your rights and duties; otherwise, you must acknowledge this with your signature and return it to your employer. You may keep a copy for your records.

### Rights and Duties

As an employee of the commonwealth working at a location where a list of designated health care providers has been established and posted, you have the right to seek emergency medical treatment from any provider; for post-emergency and other injuries, you must obtain treatment for work-related injuries and illnesses from a designated health care provider for 90 days. The penalty for not using a designated health care provider is that the commonwealth is not liable for the medical bills incurred. Specific rights and duties are:

- The duty to obtain treatment for work-related injuries and illnesses from one or more of the designated health care providers for 90 days from the date of the first visit to a designated provider.
- The right to seek emergency medical treatment from any provider, but subsequent non-emergency treatment shall be by a designated provider for the remainder of the 90-day period.
- The right to have all reasonable medical supplies and treatment related to the injury paid for by your employer as long as treatment is obtained from a designated provider during the 90-day period.
- The right, during this 90-day period, to switch from one designated health care provider to another designated provider.
- The right to seek treatment from a provider if you are referred to that provider by a designated provider.
- The right to an additional opinion from a provider of your choice when invasive surgery is prescribed by the designated provider.
- The right to seek treatment or medical consultation from a non designated provider during the 90-day period, but the services shall be **at your expense** for the applicable 90 days.
- The right to seek treatment from any health care provider after the 90-day period has ended.
- The duty to **notify your employer of treatment by a non designated provider (after the 90 day period) within 5 days of the first visit to that provider.** The employer may not be required to pay for treatment rendered by a non designated provider prior to receiving this notification.

I acknowledge that I have been informed of my rights and duties under Sec. 306 (f.1)(1)(i) and that I understand them to the extent they are explained above.

\_\_\_\_\_  
Employee's Printed Name

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date

**If you have any questions, ask your human resources office or  
call the Bureau of Workers' Compensation at 800.482.2383**

Revision 5.16.12

# TAKEAWAY #1...

The panel must include relevant, qualified providers that is made as visible and accessible to employees as possible.

# TAKEAWAY #2...

The Notice of Rights & Duties  
Form **MUST** be signed by  
employees at the time of hire  
**AND** at the time the injury is  
reported.

## REQUIREMENTS PER THE PA WORKERS' COMP ACT

# EMPLOYEE TREATMENT WITH PANEL PROVIDER

- Employer MAY NOT direct an employee to any specific provider on the panel.
- Employee is not restricted from switching between panel providers. HOWEVER...
  - For consistency in treatment and claims administration, SMT and Inservco encourage an employee to remain with their chosen panel provider for the 90-day treatment period.
  - If an employee does wish to switch panel providers, please contact Inservco prior to switching.
- Supervisors should be knowledgeable about the panel to provide employees with accurate information.



# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## AFTER 90 DAYS...

- The employee is permitted to treat with a provider of his/her choosing — even one that is not listed on the panel — and still have the medical bills covered under workers' compensation.
- HOWEVER...the employee should provide notice to Inservco within 5 days of the first treatment with the new provider.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## TIMES WHEN A PANEL PROVIDER IS NOT REQUIRED

- Emergencies.
- Second opinions for invasive procedures.
- If panel provider refers employee to a non-panel provider for treatment.
- If a specialty is not listed on the panel, and specialty care is reasonable and necessary for the work-related injury or illness, employee may treat with the specialty provider of his/her choosing.\*

*\*Martin v. WCAB (Emmaus Bakery), 652 A.2d 1301 (Pa. 1995)*

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## EMERGENCIES

- The employee has the right to seek emergency medical treatment from any provider at the onset of the claim.
- Subsequent non-emergency treatment should be with one of the designated providers on the panel listing, regardless if the emergency room provider made a referral to an off-panel provider.
- Emergency medical treatment would be covered within the first 90 days if an emergent situation would occur.  
NOTE: Increase of pain typically is not an emergent situation.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## SECOND OPINIONS

- An employee is able to obtain a second opinion from a non-panel provider if the panel provider prescribes invasive surgery.
- If the additional opinion differs from the designated provider's opinion, the employee has the right to choose what treatment option is provided.
- The treatment must be completed by a designated panel provider for 90 days from the date of the first visit to the provider of the additional opinion.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## REFERRALS

- If a panel provider would refer the employee to a non-panel provider, this treatment would be covered.
- The employee does have the right to seek treatment from a non-panel provider... HOWEVER, this treatment would be at the employee's expense.

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

## SPECIALTY PROVIDER NOT LISTED ON PANEL

- If a particular specialty is not on the listed panel and the specialty care is reasonable for treatment of the work injury, the employee would be allowed to treat with a healthcare provider of their choosing.
- For example, if the employee sustained an injury that caused a significant scar to the face, they may need to seek treatment from a plastic surgeon. This treatment would be approved.

**REQUIREMENTS  
PER THE  
PA WORKERS'  
COMP ACT**

**WHAT HAPPENS IF THE  
EMPLOYER DOES NOT  
HAVE A PANEL OF  
PHYSICIANS?**

**WHAT HAPPENS IF  
EMPLOYER'S PANEL  
DOES NOT MEET STATED  
REQUIREMENTS?**

# REQUIREMENTS PER THE PA WORKERS' COMP ACT

- The employee is permitted to treat with a provider of his/her choosing.
- The medical bills would be covered under workers' compensation.



# SMT'S POLICY ON PANELS

case, it is recommended that a Trust member adopt a standard Panel of Physicians as it can be applied to certain employees and workplace injuries and illnesses outside of any CBA restrictions.

The Susquehanna Municipal Trust annually reviews the loss experience and safety and loss control activities of each Member and the Trust overall. This review ensures compliance with the Trust's standards and policies to mitigate losses. Any Member that has excessive loss experience on a cumulative basis may be reviewed by the Trust Administrator and Board of Trustees in accordance with the Trust Agreement and Policy #2014-4 As Amended. The Susquehanna Municipal Trust recognizes the adoption of a Panel of Physicians as a standard industry tool for mitigating loss in a workers' compensation self-insurance fund.

Effective and approved this 30<sup>th</sup> day of August 2022.

  
Chairman/Vice-Chairman

## SUSQUEHANNA MUNICIPAL TRUST POLICY #2022-1 Panel of Physicians

The Pennsylvania Workers' Compensation Act gives employers the right to establish a list of designated health care providers, known as a Panel of Physicians. When a provider list is properly developed and posted, injured workers must seek treatment for the workplace injury or illness with one of the designated providers for ninety (90) days from the date of the first visit, with few exceptions.

The Board of Trustees of the Susquehanna Municipal Trust recognizes that within the self-insured workers' compensation insurance fund, a Panel of Physicians assists Members with providing effective workers' compensation benefits to their employees. A Panel of Physicians established by the employer can assist with timely medical treatment of an employee with a workplace injury or illness. Adopting a Panel of Physicians is a way for an employer to better manage and reduce the cost of workers' compensation claims.

The effectiveness of medical provider panels in Pennsylvania is only as good as the commitment and ability to properly apply and maintain a panel. A panel must present current and correct information and contain minimum provider information as outlined in the regulations. A provider panel and notice must meet specific criteria, or the injured employee is permitted to treat with the provider of their choice. Details of the rules and regulations regarding a list of panel providers and its correct use are contained in the Pennsylvania Workers' Compensation Act.

The Susquehanna Municipal Trust, through its workers' compensation claims administrator, offers to Trust Members current and updated lists of medical providers established geographically by county in Pennsylvania. Referred to as an in-network standard Panel of Physicians, each Panel of Physicians meets the specific criteria as required in the PA Workers' Compensation Act. An in-network standard Panel of Physicians, when adopted by a Trust Member, is accompanied with proper notification of employee rights and responsibilities and workers' compensation information. A Trust Member may adopt more than one standard Panel of Physicians for providers in the geographic areas of the workplace and where employees live. The Trust and its claims administrator maintain record of the adopted Panel of Physicians for each Trust Member for management of the Trust's claims.

A Panel of Physicians that deviates from the standard in-network list of providers as established and provided by the Trust's claims administrator, is considered a custom Panel of Physicians. A Trust Member that adopts a custom Panel of Physicians is responsible for properly maintaining a current and correct provider list following its adoption. A custom Panel of Physicians must continuously meet the posting and list requirements of the PA Workers' Compensation Act and Article VIII, Section D of the Trust Agreement. A Member is responsible for any fees established for the service of updating a custom Panel of Physicians with the Trust's claims administrator.

The Trust's Board of Trustees strongly encourages Trust Members to properly adopt and post a standard Panel of Physicians for treatment of injured employees and management of their workers' compensation claims. The Trust recognizes that collective bargaining agreement (CBA) language may restrict the application of a Panel of Physicians for some of an employer's workplace injuries and illnesses. In that

## SMT'S POLICY ON PANELS

“Adopting a Panel of Physicians is a way for an employer to better manage and reduce the cost of workers’ compensation claims.”

“The Susquehanna Municipal Trust recognizes the adoption of a Panel of Physicians as a standard industry tool for mitigating loss in a workers’ compensation self-insurance fund.”

## SMT'S POLICY ON PANELS

“The Trust’s Board of Trustees strongly encourages Trust Members to properly adopt and post a standard Panel of Physicians for treatment of injured employees and management of their workers’ compensation claims.”

“A Panel of Physicians that deviates from the standard in-network list of providers, as established and provided by the Trust’s claims administrator, is considered a custom Panel of Physicians.”

STANDARD?  
CUSTOM??

# STANDARD VS. CUSTOM

## STANDARD PANEL

- Developed and maintained by SMT's claims administrator, Inservco.
- Established geographically by county.
- Providers listed are verified to:
  - ✓ Accept workers' comp cases.
  - ✓ Have information that is accurate and up-to-date.
  - ✓ Be knowledgeable about the PA Workers' Comp Act.
  - ✓ Be in-network with SMT's program = eligible discounts on treatments apply.

# STANDARD VS. CUSTOM

## CUSTOM PANEL

- Developed by SMT member.
- SMT member must continuously maintain panel to ensure:
  - ✓ Accuracy and relevancy of providers listed.
  - ✓ Requirements of PA Workers' Comp Act are met.
- Member must alert Inservco with any changes to the custom panel.
- May involve a fee to Inservco for assistance in updating panel.

# CLAIM ADJUSTER ROLE

## INSERVCO'S ROLES

- Handles claims quickly and fairly.
- Protects the interest of the SMT members.
- Maintains a proper balance between the client, claimant, and medical provider.
- Knowledgeable on the PA Workers' Comp Act and excess reporting requirements.
- Makes compensability determination jointly with the SMT members.

# CLAIM ADJUSTER ROLE

## HANDLING CLAIMS

- Upon receipt of a new claim, the claims adjuster at Inservco will...
  - Perform a thorough investigation.
  - Send the required forms to the Bureau of Workers' Compensation.
  - Issue the required payments to the claimant and medical providers.
  - Review and adjust reserves according to the treatment plan.
  - Ensure that the injured worker is treating with a panel provider for the first 90 days.



## CLAIM ADJUSTER ROLE

# PANEL PROVIDERS

- Alert SMT of a problem with panel providers on standard panels. These may include:
  - Providers not providing timely appointments, work-status reports, or medical documentation.
  - Excessive and expensive medical treatments.
  - Keeping employees out of work for an excessive amount of time.
  - Not providing modified duty releases when modified work is available.
- Notify Inservco anytime there is a change to a customized panel so that the adjuster has the most current panel listing to manage the claim.

## CLAIM ADJUSTER ROLE

## KEYSCRIPTS

- Keyscripts has a large network of providers across the Commonwealth of Pennsylvania.
- In addition to prescription medications and durable medical equipment, they also provide treatment options for diagnostic testing and rehabilitation services such as physical therapy and chiropractic care.
- When a standard county panel is composed, there are only a few of the available providers put on the panel listing. HOWEVER, the employee should call Keyscripts directly to schedule these services for a location that would be closest to their location.

# SMT'S MEMBER RESOURCES

## SMT MEMBERS' ONLY PORTAL

- Standard Panels of Physicians by county.
- Panel of Physicians template (for custom panel).
- Notice of Rights and Duties form.
- Workers' Compensation Handbook.
- Workplace Injury Packet.



## Members Only

Welcome to Susquehanna Municipal Trust's Members Only area. If you already have your email and password please use them to log in. If you have any questions or problems regarding your log in, please contact Kelly Holmes at [kholmes@benecon.com](mailto:kholmes@benecon.com) or (717) 723-4600 for further assistance.

Email

mkashner@benecon.com

Password

\*\*\*\*\*

Remember Me

Log In

Need log-in credentials? Contact Kelly Holmes: [kholmes@benecon.com](mailto:kholmes@benecon.com)

# MENU OF OPTIONS

**Members Only**

[Logout](#)

Welcome SMT Member!



Claims Management

Webinars & Handouts

Safety Information

Forms

Safety Training Resources

Newsletters

Safety Committees

Motor Vehicle Record  
Checks

Meeting Information

Contacts

Consultants

Policies

Workers' Comp Handbook

Accident Investigation Form

Workplace Injury Packet

Notice of Rights & Duties

Panel of Physicians

KeyScripts

WC Insurance Card

Return to Work

Claims Contacts

Adams County

Berks County

Bradford County

Bucks County

Carbon County

Centre County

Chester County

Clinton County

Columbia County

Cumberland County

Dauphin County

Franklin County

Fulton County

Lackawanna County

Lancaster County

Lebanon County

Lehigh County

Luzerne County

Lycoming County

Mifflin County

Monroe County

Montgomery County

Montour County

Northampton County

Northumberland County

Perry County

Pike County

Schuylkill County

Snyder County

Sullivan County

Susquehanna County

Tioga County

Union County

Wayne County

Wyoming County

York County

Blank Panel of Physicians Template

**TOWNSHIP / BOROUGH NAME**  
**INSERVCO INSURANCE SERVICES, INC.**  
**Workers' Compensation Program: Designated Health Care Providers**

**NOTICE TO EMPLOYEES IN CASE OF WORK-RELATED INJURIES**

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NAME OF PROVIDER	STREET	CITY, STATE, ZIP	PHONE	SPECIALTY
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P.O. Box 3899  
Harrisburg, PA 17105-3899  
Phone: 1.800.356.0438  
Fax: 1.866.356.0438

Workers' Comp Handbook

Accident Investigation Form

Workplace Injury Packet

Notice of Rights & Duties

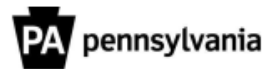
Panel of Physicians

KeyScripts

WC Insurance Card

Return to Work

Claims Contacts



## Notification to Employees of Their Rights and Duties Under the PA Workers' Compensation Act Section 306 (f.1)(1)(i)

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If you are viewing this electronically, your electronic signature will be your acknowledgement that you have been provided with your rights and duties; otherwise, you must acknowledge this with your signature and return it to your employer. You may keep a copy for your records.

### Rights and Duties

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- The duty to obtain treatment for work-related injuries and illnesses from one or more of the designated health care providers for 90 days from the date of the first visit to a designated provider.
- The right to seek emergency medical treatment from any provider, but subsequent non-emergency treatment shall be by a designated provider for the remainder of the 90-day period.
- The right to have all reasonable medical supplies and treatment related to the injury paid for by your employer as long as treatment is obtained from a designated provider during the 90-day period.
- The right, during this 90-day period, to switch from one designated health care provider to another designated provider.
- The right to seek treatment from a provider if you are referred to that provider by a designated provider.
- The right to an additional opinion from a provider of your choice when invasive surgery is prescribed by the designated provider.
- The right to seek treatment or medical consultation from a non designated provider during the 90-day period, but the services shall be **at your expense** for the applicable 90 days.
- The right to seek treatment from any health care provider after the 90-day period has ended.
- The duty to **notify your employer of treatment by a non designated provider (after the 90 day period) within 5 days of the first visit to that provider.** The employer may not be required to pay for treatment rendered by a non designated provider prior to receiving this notification.

I acknowledge that I have been informed of my rights and duties under Sec. 306 (f.1)(1)(i) and that I understand them to the extent they are explained above.

\_\_\_\_\_  
Employee's Printed Name

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date

**If you have any questions, ask your human resources office or  
call the Bureau of Workers' Compensation at 800.482.2383**

Revision 5.16.12

Workers' Comp Handbook

Accident Investigation Form

Workplace Injury Packet

Notice of Rights & Duties

Panel of Physicians

KeyScripts

WC Insurance Card

Return to Work

Claims Contacts



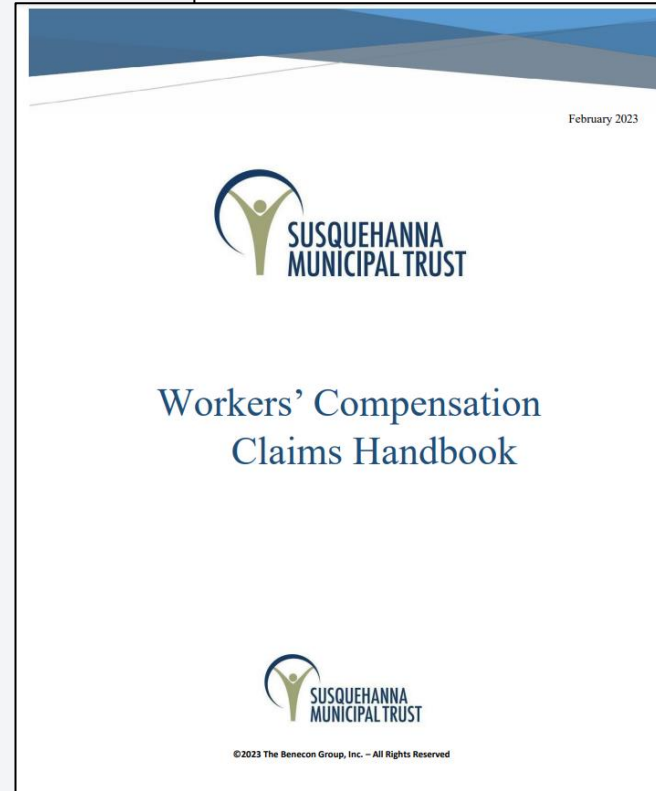
How To File A Claim



In The Event of a Claim



Workers' Compensation Recommendations



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Workers' Comp Handbook

Accident Investigation Form

Workplace Injury Packet

Notice of Rights & Duties

Panel of Physicians

KeyScripts

WC Insurance Card

Return to Work

Claims Contacts

**A**

[Municipality Letterhead]

**TO:** Injured Employee  
**FROM:** [Municipality Name / Employer]  
**RE:** Workers' Compensation Benefits Letter

We understand that you have been injured in the course of your employment and have filed a claim for workers' compensation benefits. We want to ensure that you receive the best possible care and that this claim goes smoothly for you. Our goal is to provide you with the necessary information to see you through this process. Please review the information below and the information contained in this packet. Please don't hesitate to let us know if you have any questions.

1. Report the incident and work-related injury with [designated benefits individual in your organization].
2. [The designated benefits individual within your organization] will file a First Report of Injury (FROI) with our workers' compensation administrator, Inservco Insurance Services. You will then be assigned a claim number.
3. If you are seeking medical treatment, choose a designated medical provider from the posted Panel of Physicians (see Document E). Be sure to tell the medical provider that this is a work-related injury and a workers' compensation claim.
4. If you need prescription medications, please do NOT use your health insurance card. As soon as a claim number is established for your claim, you will be provided with a Keyscripts benefits card to be used to purchase prescription medication. Please see the Keyscripts information in this packet (see Document I).
5. During the course of your injury claim, please continue to provide a copy of all medical reports and invoices from all medical providers to:  
Inservco Insurance Services, Inc.  
PO Box 3899  
Harrisburg, PA 17105-3899  
Phone: 1-800-356-0438

If you wish, submit the medical reports and invoices to [designated benefits individual within your organization], and they will forward it to Inservco for you.

6. If you are disabled from work by a physician, you may be entitled to workers' compensation indemnity benefits. More information is located in this packet (see Document C).
7. If you are disabled from work, you are required to check in with [your supervisor or designated benefits individual within your organization] on at least a [bi-weekly] basis to provide a status of your recovery and expected return to work.
8. Additional answers to frequently asked questions are provided in this packet (see Document C).
9. For specific questions regarding your workers' compensation claim, please contact an Inservco Insurance Services claims representative on the Inservco contact sheet attached (Document H).
10. Please continue to regularly communicate with us, your medical provider, and the Inservco representative as your worker's compensation claim and your recovery progresses.

**B**

**C**

**D**

**E**

# Workplace Safety, Clams Management, and Loss Control Resources Available in the “Members Only” Portal of SMT’s Website

## www.smtpa.org



The screenshot shows the website for the Susquehanna Municipal Trust. At the top left is the logo, which consists of a stylized human figure with arms raised inside a circular arc, with the text "SUSQUEHANNA MUNICIPAL TRUST" below it. To the right of the logo, the text reads "A regional workers compensation self-insured Trust" and "Providing coverage for Pennsylvania municipalities and authorities". Below this is a dark blue navigation bar with white text for "Home", "Advantages", "Board of Trustees", "Join SMT", "About SMT", "Contact Us", and "Members Only". The main content area has a light green background. On the left, there is a text block: "Providing workers compensation coverage in eastern and central Pennsylvania" followed by "The Susquehanna Municipal Trust is a member owned, non-profit organization providing quality workers' compensation coverage for municipal entities and their employees." Below this is a blue button with the text "Learn More". To the right of the text is a photograph of a blue snowplow with a yellow blade, parked in a snowy area. Below the main content area, there is a white section with a photograph of two workers in blue shirts and yellow hard hats working on a manhole. To the right of the photograph is the text: "Susquehanna Municipal Trust" followed by "A regional workers compensation self-insured Trust" and a paragraph: "The Susquehanna Municipal Trust (SMT) was established on July 1, 1995, as a non-profit self-insurance program for Pennsylvania municipal entities. SMT members include townships, boroughs and municipal authorities. As of January 2022, membership in the Trust is comprised of 78 municipal entities. Each municipal member strengthens the program and shares in the success of the Trust."





# SMT Safety Series

**NEXT MONTH...**

Slips/Trips/Falls: Ladder Safety

June 22, 2023