

What Happens if the Ombudsman Can't Resolve the Problem?

The fact is that the Ombudsman is usually able to resolve most issues to everyone's satisfaction. If the Ombudsman is unable to reach a resolution, however, there are two more levels of dispute resolution available to all parties. These are called mediation and arbitration. Your Ombudsman can provide you detail on each, and assist you with the process. Like the Ombudsman, program mediators and arbitrators are chosen by the labor/management oversight committee and are neutral parties.

You may also seek the services of an attorney at anytime in the process. The only exception is that attorneys are not permitted to participate in the mediation process. The mediator deals directly with you and with the insurance company representative, although you may talk with your lawyer before and after the mediation session. If you choose to hire an attorney, any fee earned by that attorney will be paid as provided under Florida law. This means that if the insurance carrier timely provides you with all the benefits to which you are entitled, you will be responsible for the attorney's fees. If the insurance carrier does not do its job properly, it may have to pay for your attorney.

CBWC Works for You

No one wants to suffer a work related injury. The goal of CBWC is to make the Florida Workers' Compensation process as simple and trouble-free as possible so you can focus on your medical treatment and successful return to work.



Your Claims Representative can be reached at:

Phone: 1-877-878-2940
Fax: 1-877-878-2941
4201 FM 1960 Rd. W., Suite 310
Houston, TX 77068

SeaBright Insurance Company
Corporate Administrative Offices
Century Square
1501 4th Avenue, Suite 2600
Seattle, WA 98101
1-888-636-1580

Visit us on the web at:
www.sbic.com



CBWC & You

An Employee Guide to Florida's Collectively Bargained Workers' Compensation Process with the Negotiated Workers' Compensation Insurance Program



CBWC and You



Your employer, in cooperation with your union, has chosen to participate in Florida's Collectively Bargained Workers' Compensation (CBWC) process. CBWC and You, an Employee Guide to Florida's Collectively Bargained Workers' Compensation Process, was designed to provide you with basic information about CBWC and your role and responsibilities in the process.

What is CBWC and What Does it Mean to me?

CBWC is a process designed to make the Florida Workers' Compensation system simpler and easier for employees involved in a work related injury. The goals of the program were created with the injured worker in mind:

- To provide access to high-quality medical treatment, delivered through a network of qualified medical providers
- To promptly provide the benefits to which you are entitled, once your claim has been approved - on time and without hassles or litigation
- To help facilitate a prompt, healthy return to work
- To provide an effective means for problem resolution should any questions or concerns arise about your claim



The Ombudsperson - Your Personal Representative in the CBWC Process

We hope that your claim will go smoothly and that you will be happy with the service that is provided. However, if at any time you don't feel comfortable with what is being done, or if you simply have a question about the CBWC process, call the Ombudsman.

The Ombudsman is a unique feature of the CBWC process. Chosen by the Negotiated Workers' Compensation Insurance Program Oversight Committee, the joint labor/management board which oversees the program, the Ombudsman is there to assist you with any concerns or issues you might have with the way your claim is being handled. He is well versed in the CBWC process and is a neutral party. The Ombudsman does not give advice or tell you what to do, but rather listens to your concerns and provides answers within five working days. We have found that most problems can be resolved this way, quickly and effectively.

Tom Withers has been chosen by the Negotiated Workers' Compensation Insurance Oversight Committee to fill this important role. His contact information is below:

<u>Ombudsman</u>	<u>Phone Number</u>
Tom Withers	(800) 311-2667



Sounds Great, But What is My Role in the CBWC Process?

As an injured worker, you play a vital role in the CBWC program as well as your successful return to work. Your key responsibilities include:

- Immediately notifying your employer of any and all work related injuries, no matter how "minor". Your employer will forward your claim to SeaBright Insurance Company. One of our claims examiners, dedicated to the NWCIP, will contact you promptly to determine your status and answer your questions. Your SeaBright Claims Examiner is your primary contact for information regarding your benefits or the claim handling process.
- Contacting your Ombudsperson if you have any issues or concerns with your benefits that cannot be resolved working directly with your SeaBright Claims Examiner
- Selecting your treating physician from the exclusive list of medical providers agreed to by the program. The selection of an approved medical provider is one of your key responsibilities. The insurance company is not required to pay for treatment you receive from a medical provider that is not on the approved list. (Emergency medical care may be obtained from any medical provider. The treatment, however, must be reasonable and necessary. Your ongoing care must be transferred to an approved medical provider as soon as possible.)
- Most importantly, following the treatment plan provided by your treating physician to facilitate a prompt, successful return to work!

