



Berkshire Hathaway
HOMESTATE COMPANIES

Workers Compensation Policyholder Services • Meet & Greet Guide





Table of Contents

3	BHHC Contacts
4	Online Claim Reporting Process
6	Claim Criteria
7	Claim Three-Point Contact
8	Employer's Authorization for Medical Care
9	Online Policyholder Account Services
10	Online Payment Options
11	Monthly Payroll Reporting
13	Loss Runs & Claim Summaries
15	Claim Kits by State
16	BHHC Claim Resources & Successes
17	Employee Return-and-Recover Program
18	Client Services
19	Special Investigations Unit
20	Premium Audit & Service Audit
21	Loss Control Services
22	Online Safety Center for Education, Videos & Compliance
23	Safety Center Access Guide
25	CA Medical Provider Network
26	Searching for an In-Network Medical Provider



Contact BHHC

24-Hour Claim Reporting is Available!

Claims for all states can be filed by:



Phone
(800) 661-6029



E-mail
newclaim@bhhc.com



Fax
(800) 661-6984



Online
www.bhhc.com

Report All Occupational Injuries and Illnesses Immediately.

State law requires that employers authorize initial medical treatment within 24 hours of knowledge that an occupational injury or illness has been sustained or reported, regardless of the legitimacy of the claim. Failure to comply may result in the loss of "medical control" and a significant increase in the potential claim cost.



Customer Care Center

For inquiries regarding claims and more:

(888) 495-8949
customer@bhhc.com
Available 6 AM - 6 PM Pacific

Representing Financial Strength & Integrity



Online Claim Reporting

To file a claim online, visit bhhc.com and take the following steps:

On the bhhc.com home page, click on "Report a Claim" and select "Workers Compensation" from the menu.

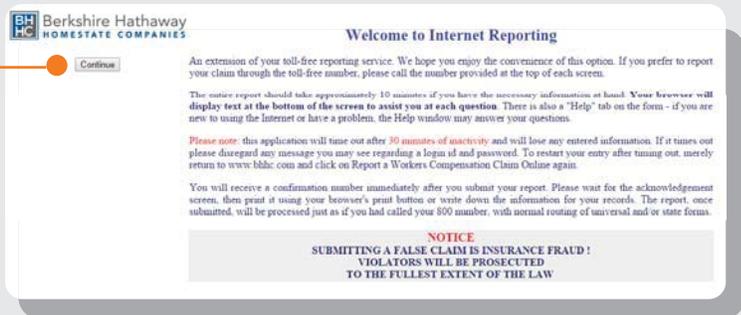


Select "Click here" to get started.

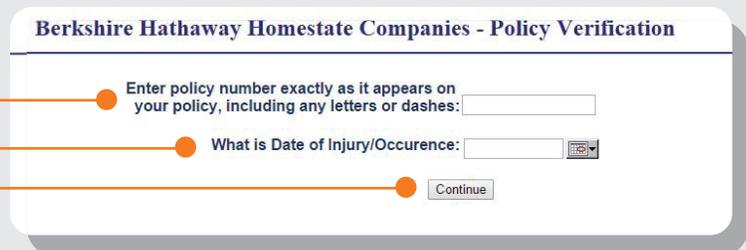
This link leads to our Online Reporting website, which opens in a new web page.



Select "Continue" in the left-hand corner.



Follow the instructions: enter your policy number and the date of injury, and select "Continue".



(Continued...)

Online Claim Reporting (continued)

Choose the location where the incident occurred, then click "Continue".

5

Location Code	Location Name	Address
#####	Location XXXX	Address XXX, City, State
#####	Location XXXX	Address XXX, City, State

CONTINUE SEARCH AGAIN QUIT

Note: For assistance at any time, select the "Help" button in the right-hand corner.

6

Complete the form with all available information, and select "Next" to continue to the rest of the form on the remaining tabs.

Employer Employee Incident Medical

<< Page 1 of 1 >> Help

* Required

* Employer's name:

* Address:

* City:

* State: California

* Zip Code:

County:

* Phone: Ext.

Nature of Business:

Type of Employer: Select Type of Employer

State Unemployment ID:

Physical Address (if different from above)

* Address:

* City:

* State: California

* Zip Code:

Next

Fill out the form until complete. On the last page, enter your email address in both fields to receive a copy. Click "Continue".

7

Please enter your email address to receive a copy of this claim.

eMailAddress:

Re-enter to Confirm:

Cancel Continue

On the last page, select "Submit Claim" to begin processing the claim.

8

Do you wish to submit this claim?

Cancel Claim Back to Claim Submit Claim



Claim Criteria - Type of Claim

The characteristics of a claim can vary widely.
The following criteria are used to help determine the type of claim.

Notice-Only Claim

- No medical treatment sought
- Reporting these types of claims is an option available for all of our customers, it is not a requirement

First-Aid Claim

- Not all First-Aid injuries are required to be reported - law varies by state - be sure to check with your Claims Professional
- Not all states allow employers to pay for medical treatment
- In California, First Aid is a medical designation and the employer may choose to pay for medical treatment. California state law defines First aid as follows:
 - One-time treatment and one follow-up visit for the purpose of observation
 - Use of non-prescription medication

Medical-Only Claim

- Claim is compensable (Arising Out of Employment / Course of Employment, or AOE / COE)
- Employee working usual and customary duties or modified duty with no lost time
- Full recovery is expected by treating physician
- Minor fractures such as finger fractures may be kept as Medical-Only
- Definition of a Medical-Only Claim varies by state

Indemnity Claim

- There is lost time and/or involves the payment of indemnity benefits
- Dispute regarding compensability
- Coverage issues requiring denial
- Receipt of surgical request
- Injured employee becomes represented by an attorney
- Definition of an Indemnity Claim varies by state

The Importance of the Three-Point Contact

What is the 'Three-Point Contact'? It's one of the most important parts of the initial handling of a workers compensation claim. The Three-Point Contact refers to the three principal players that the BHHC Claims Professional (adjuster) is involved with in every workers' compensation claim – these are the employee, the employer, and the medical provider.

Upon receipt of a new claims assignment, the BHHC Claims Professional contacts the employer. Although the Employer's First Report of Injury may contain most of the essential information that the adjuster needs, it is absolutely vital that the adjuster contacts the employer to secure additional information that may be beneficial in the successful handling of the workers' compensation claim. This initial contact with the employer has a major impact on BHHC's ability to handle the claim timely and thoroughly.

Some of the information the BHHC Claims Professional may obtain from the employer includes:

- Verification of facts on the Employer's First Report of Injury
- Prior claims history of the employee
- Red flags and questions regarding compensability
- Description of job duties
- Identification of employee's supervisor and witnesses to the injury
- Discrepancies in information received from the injured worker or medical reports
- Subrogation potential

Why is the Three-Point Contact important?

- 1 The First Report of Injury form can be time consuming to complete, it is still important for BHHC to follow-up by phone to verify key details regarding the claim, and to discuss data that may not have been completed on the injury form.
- 2 During this process, we will make three phone attempts to contact all parties; if we are unsuccessful, a letter will be sent that notifies you of our attempts. BHHC will make every attempt to accommodate your schedule to discuss a claim.
- 3 A verbal discussion with a BHHC Claims Professional can bring out additional details that may have been forgotten or may have seemed insignificant in relation to the claim. Discussions regarding red flags and/or witnesses are things that are crucial to the initial claims investigation.



Employer's Authorization for Medical Care

We recommend that our new policyholders use this form as a tool to formally notify the medical providers that they are now with BHC and to provide them with our billing address and contact information.

The use of this form is not mandatory.

EMPLOYER'S AUTHORIZATION FOR MEDICAL CARE

INSTRUCTIONS:

[1] EMPLOYER TO COMPLETE FORM WITH DESIGNATED PHYSICIAN OR CLINIC INFORMATION AND PROVIDE EMPLOYEE ORIGINAL SIGNED FORM WITH COPY RETAINED.

[2] EMPLOYEE TO PRESENT SIGNED FORM TO THE PHYSICIAN OR CLINIC DESIGNATED BY THE EMPLOYER UPON INITIAL EVALUATION.

DATE OF INJURY: _____

EMPLOYEE NAME: _____ SSN: _____ - _____ - _____

NAME OF MEDICAL PROVIDER: _____

ADDRESS: _____ CITY: _____ TEL: _____

EMPLOYER: _____ TEL: _____

ADDRESS: _____ CITY: _____ ZIP : _____

AUTHORIZED REPRESENTATIVE: _____

[SIGNATURE]: _____

NOTICE TO EMPLOYEE:

YOUR EMPLOYER HAS DIRECTED YOU TO THE ABOVE INDICATED MEDICAL PROVIDER FOR TREATMENT OF YOUR REPORTED INDUSTRIAL INJURY OR ILLNESS. THIS PROVIDER IS A MEMBER OF YOUR EMPLOYER'S MEDICAL PROVIDER NETWORK AND YOU ARE REQUIRED TO RECEIVE ALL TREATMENT RELATED TO YOUR REPORTED INJURY OR ILLNESS WITHIN THIS NETWORK. SHOULD YOU REQUIRE ADDITIONAL EVALUATION, CONSULTATION OR DIAGNOSTIC TESTING FROM ANOTHER PROVIDER, YOU WILL BE REFERRED TO THE APPROPRIATE SPECIALIST WITHIN THE MEDICAL PROVIDER NETWORK. ANY TREATMENT RECEIVED OUTSIDE THIS MEDICAL PROVIDER NETWORK WILL BE CONSIDERED SELF-PROCURED AND AT YOUR OWN EXPENSE.

NOTICIA A EMPLEADO:

SE EMPLEADOR SE HA MANDADO AL DOCTOR INDICADO AMBA PARA EL TRATAMIENTO MEDICO DE SU INJURIA OR ENFERMEDAD INDUSTRIAL, QUE SE HA REPORTADO. ESTE DOCTOR ES UN MIEMBRO DEL "MEDICAL PROVIDER NETWORK" DE SU EMPLEADOR Y SE TIENE QUE RECIBIR TODO EL TRATAMIENTO MEDICO PARA SU INJURIA OR ENFERMEDAD ADENTRO DE ESTE "NETWORK". SI SE NECESITA OTRA EVALUACION O CONSUL CON UNA ESPECIALISTA O PRUEBAS DIAGNOSTICAS DE OTRO DOCTOR, SE REFERIA A UNA ESPECIALISTA APROPRIADA ADENTRO DEL "NETWORK". SI RECIBE TRATAMIENTO AFUERA DEL "NETWORK", ESO SE CONSIDERA TRATAMIENTO SIN AUTORIZACION Y NO LO PAGAREMOS. LOS GASTOS SERA LA RESPONSABILIDAD DE UD.

Berkshire Hathaway Homestate Companies
P.O. BOX 881716
SAN FRANCISCO, CA 94188-1716
FACSIMILE: (800) 661-6984



Online Policyholder Services

All BHHC Workers Compensation policyholders are eligible to access our Policyholder Portal, where you'll find important resources and account information.

How do I register?

1. Visit our website at bhhc.com.
2. Click on **New User** in the box labeled **Login**.
3. Select **Policyholder** and **Workers Compensation** on the Account Registration page.
4. Fill out all required fields and submit the form. A confirmation email will be sent to your inbox.
5. Find the confirmation email and click on the hyperlink.
6. Use your new login credentials to sign in at bhhc.com.

What information is online?

The BHHC Policyholder Portal provides access to important services and account information, including:



Online Monthly Payroll Reporting (MPRs)

Complete and submit your monthly payroll report online, and view and print previous MPRs. Access to payroll reporting is displayed on the Portal home page only when your payroll reports are due, and only if your account is enrolled in monthly payroll reporting.

Billing Information & Online Bill Pay

Access the billing center where outstanding balances are displayed with options to pay your bill by credit card, check-by-fax or EFT.



Loss Runs & Claim Summaries / POAs

Available in the Services & Resources menu.

Safety Center with Streaming Videos

Browse hundreds of streaming safety videos, training courses, compliance materials, and more, provided by the Loss Control team.

Where do I direct questions?

Any questions regarding online services and registration can be directed to customer@bhhc.com.

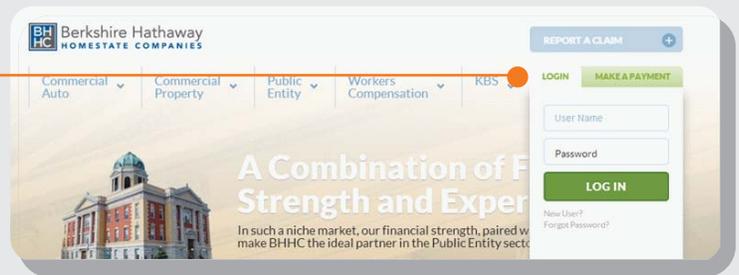


Online Bill Payment Options

BHHC offers multiple bill payment options; Direct Draft / ACH / EFT are available at no charge.

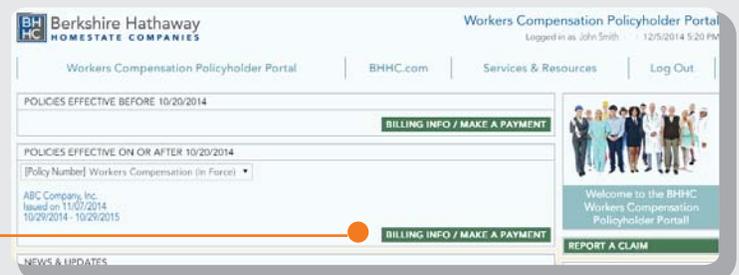
To enroll in ACH payments, go to bhhc.com, log into the Policyholder Portal using your full email address and password.

Note: First time portal users can register by clicking "New User" or by contacting webmaster@bhhc.com.



1

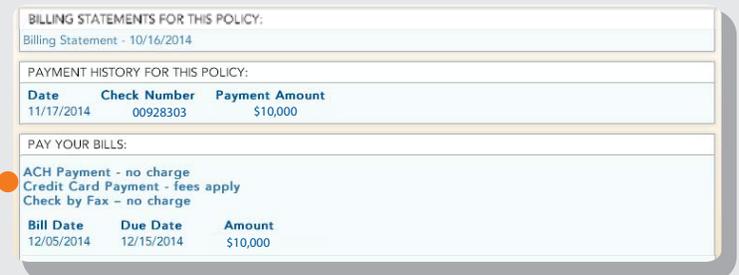
On the Policyholder Portal homepage, click on "Billing Info/Make a Payment".



2

To sign up for payment by ACH, click "ACH Payment - no charge".

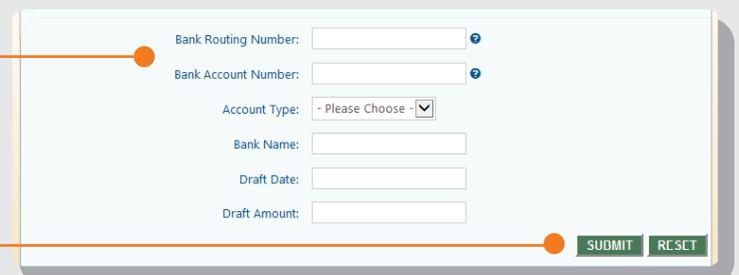
Note: Other payment options may be accessed here, including payment by Credit Card (fees apply), and Check-by-Fax (no charge).



3

Enter your bank information in the specified fields. Finally, click "Submit" to enroll.

Note: You can use this area to select your payment due date.



4

Online Monthly Payroll Reporting

BHHC policyholders enrolled in Monthly Payroll Reporting (MPR) are required to complete and submit monthly payroll reports online. Report and payment are always due on the 15th of the month following the MPR notification.

Please note: New policies bound and issued with effective dates prior to the 24th of each month will receive their first MPR notification by email on the 25th of the month. New policies bound and issued effective on/after the 25th will receive their first MPR notification in the following month; these policies will then report their first two monthly payroll reports at once - all subsequent months will resume a single report per month schedule.

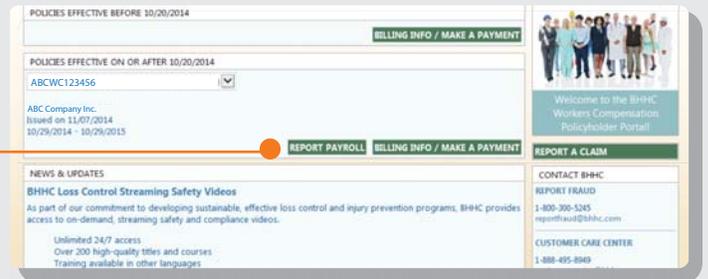
1

To report your payroll, visit bhhc.com, and log into the Policyholder Portal.



2

In the Portal, click "Report Payroll".



Use this screen to verify that your business information is correct, and update your payroll for the fields listed. Wages and premium are calculated at the bottom as each section is entered.

by phone at 1-888-495-8949 or via e-mail at customer@bhhc.com to make any needed revisions.

Policy Number: ABCWC123456 Federal Employer's ID Number (FEIN): 12-3456789
 Policyholder Name: ABC Company Inc Policy Period: 10/29/2014 to 10/29/2015
 Business Type: Corporation Report Period: 10/29/2014 to 11/30/2014

2 Update Your Payroll

We need to know your business's cumulative Gross Wages - grouped by Classification - for the period of 10/29/2014 to 11/30/2014.

NOTICE: A payroll limit of \$36,000 per employee applies to Nevada.

State	Class Code	Description	Gross Wages	Rate	Premium	No Payroll
NV	5348010	Ceramic Tile, Indoor Stone, Marble,	\$			<input type="checkbox"/>
	5437010	Carpentry	\$			<input type="checkbox"/>
	5478010	Floor Covering Installation	\$			<input checked="" type="checkbox"/>
	8227010	Construction or Erection Permanent	\$			<input type="checkbox"/>
	8742010	Messengers, Collectors or Salespers	\$			<input type="checkbox"/>
	8810010	Clerical Employees NOC	\$			<input type="checkbox"/>

[input additional payroll]

Total Gross Wages for Report Period: \$

Total Premium for Report Period:

I agree that the above information is correct.

Any person who makes, or causes to be made, any knowingly false or fraudulent material statement or representation with the intent to defraud or deceive any insurance company regarding the proper calculation of premium, including (but not limited to) the amount of payroll or employee job duties or other facts relevant to the proper classification of payroll, commits a fraudulent insurance act, which is a crime and may be subject to criminal or civil penalties.

Note: All payroll information is considered private and handled accordingly as outlined in BHHC's Privacy Policy.

submit completed payroll information reset cancel

3

Click "I agree" once you have verified that your information is correct, and click "Submit Completed Payroll".

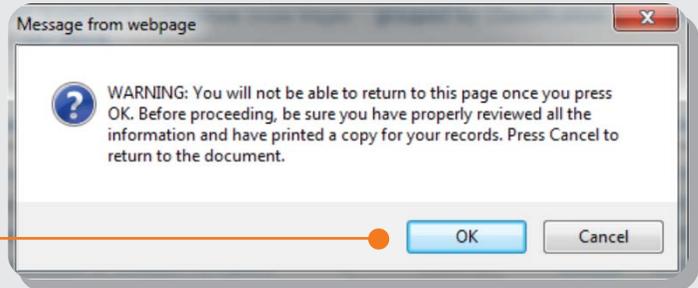
Note: You can only submit one monthly payroll report per policy- regardless of the number of entities associated with that policy code.

(Continued...)

Online Monthly Payroll Reporting (continued)

4

Click "OK" in the pop-up window to proceed.



5

Note: Although payroll has been submitted, you still need to make a payment.



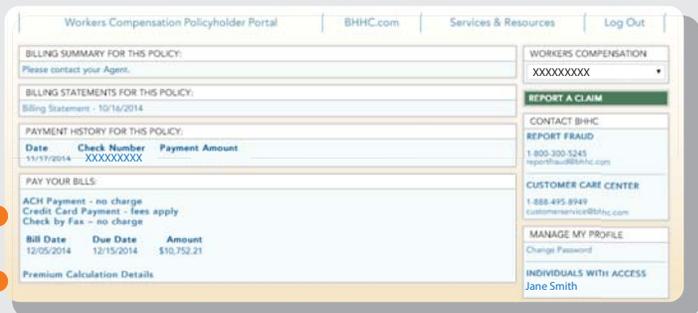
After Submitting your payroll report, the "Report Payroll" button will no longer be visible on the home page. To obtain or print a copy of your payroll report, go to the Portal home page and click on "Billing Info/Make a Payment".



6

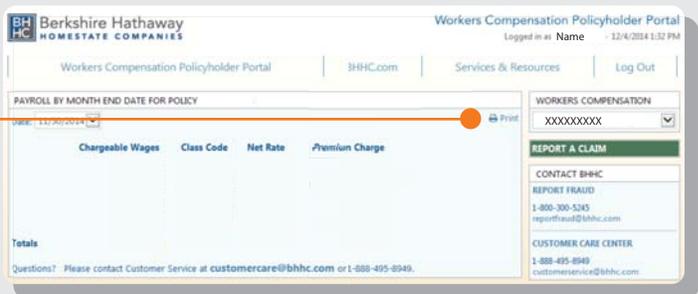
Next, click on "Premium Calculation Details" at the bottom left hand side.

Select a payment method to make a payment.



7

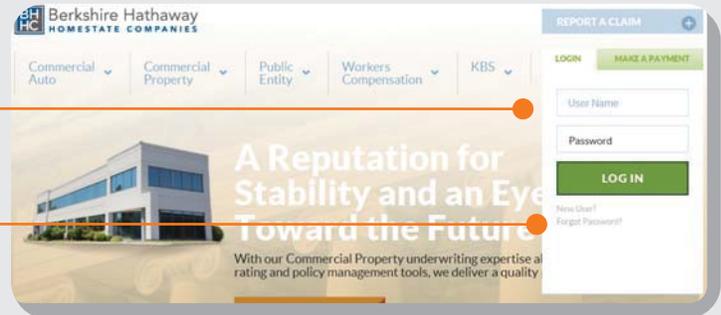
To print, click on the "Print" button in the upper-right-hand corner of the payroll box.



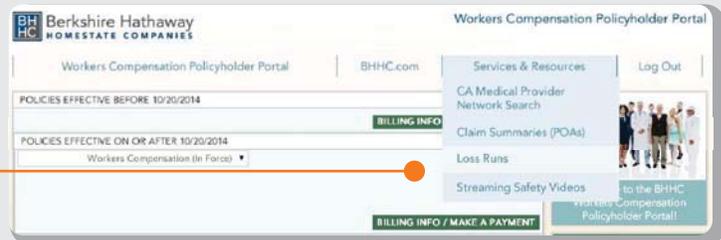
Accessing Loss Runs & Claim Summary Reports

1 To access Loss Runs and Claims Status Reports, go to www.bhhc.com, and log into the Policyholder Portal.

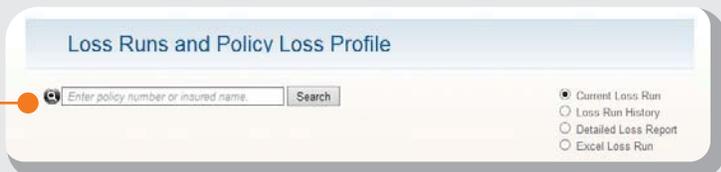
For login assistance, contact customercare@bhhc.com or click "forgot password".



2 On the Portal home page, access Loss Runs by selecting "Services and Resources" in the main menu.



3 Enter "policy number" or "insured name".

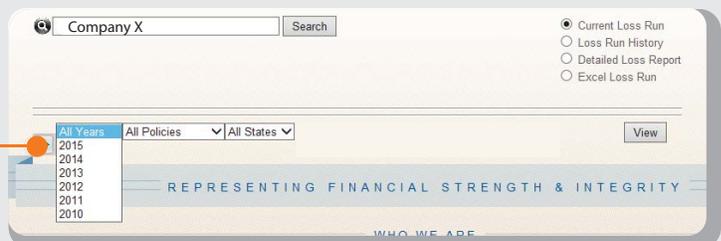


4 Once a policy number or insured name is entered, a drop down menu will appear. "Current Loss Run" shows Loss Runs with the present valuation date.



5 Search for a Current Loss Run by using filters for "Year", "Policy", and/or "State".

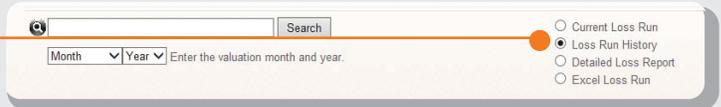
(Continued...)



Accessing Loss Runs & Claim Summary Reports (continued)

6

Use "Loss Run History" to search by end-of-month valuation dates.



Search []
Month [] Year [] Enter the valuation month and year.
 Current Loss Run
 Loss Run History
 Detailed Loss Report
 Excel Loss Run

Select "Detailed Loss Report" for claims analysis.



Search []
 Current Loss Run
 Loss Run History
 Detailed Loss Report
 Excel Loss Run

Select "Excel Loss Run" to export your Loss Run report into an excel spreadsheet.

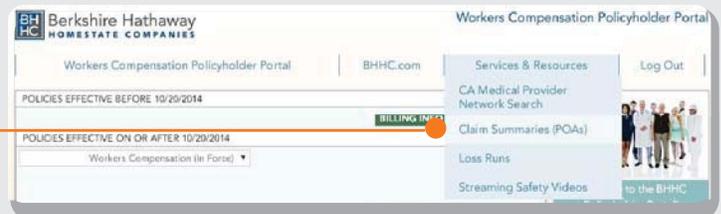


Search []
 Current Loss Run
 Loss Run History
 Detailed Loss Report
 Excel Loss Run

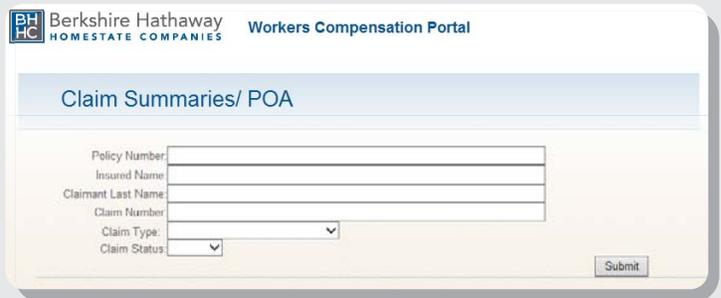
7

Access Claim Summaries/POA(s) on the Portal Home Page.

Use this page to refine your search by using the drop down menus.



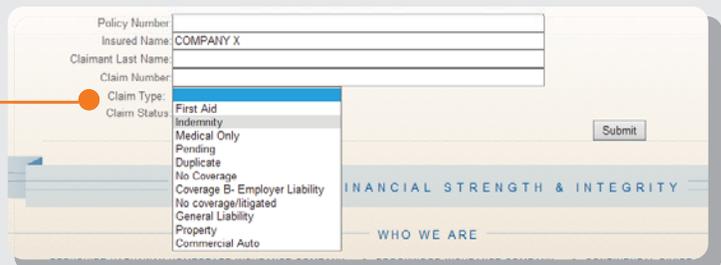
Workers Compensation Policyholder Portal | BHC.com | Services & Resources | Log Out
 POLICIES EFFECTIVE BEFORE 10/29/2014
 POLICIES EFFECTIVE ON OR AFTER 10/29/2014
 Workers Compensation (In Force)
 CA Medical Provider Network Search
 Claim Summaries (POAs)
 Loss Runs
 Streaming Safety Videos



Berkshire Hathaway HOMESTATE COMPANIES Workers Compensation Portal
 Claim Summaries/ POA
 Policy Number: []
 Insured Name: []
 Claimant Last Name: []
 Claim Number: []
 Claim Type: []
 Claim Status: []
 Submit

8

Enter the insured name
Search by Claim Type
(i.e., Indemnity)



Policy Number: []
 Insured Name: COMPANY X
 Claimant Last Name: []
 Claim Number: []
 Claim Type: []
 Claim Status: []
 Submit
 First Aid
 Indemnity
 Medical Only
 Pending
 Duplicate
 No Coverage
 Coverage B- Employer Liability
 No coverage/litigated
 General Liability
 Property
 Commercial Auto
 FINANCIAL STRENGTH & INTEGRITY
 WHO WE ARE

Search by Claim Status

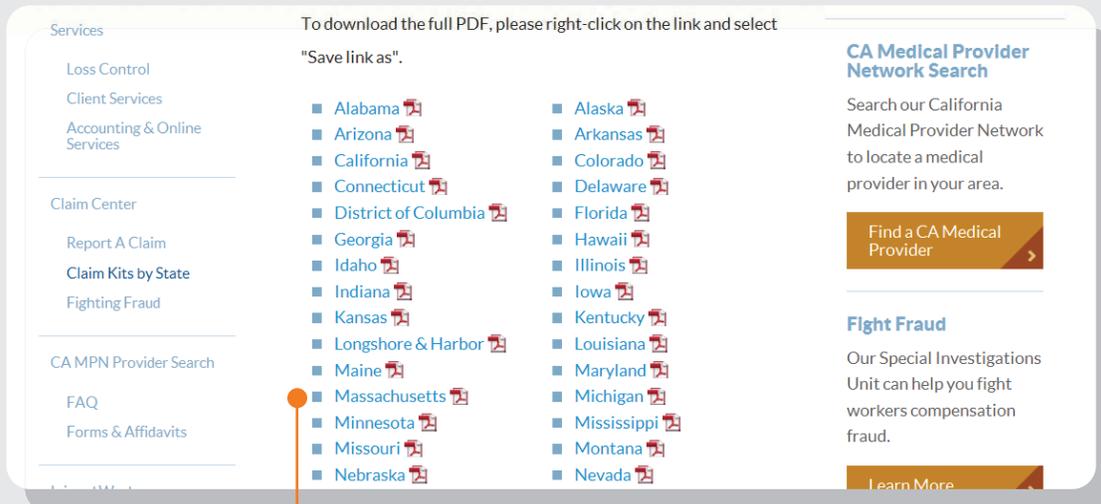


Policy Number: []
 Insured Name: COMPANY X
 Claimant Last Name: []
 Claim Number: []
 Claim Type: []
 Claim Status: []
 Submit
 Open
 Closed

Access BHC Claim Kits-By-State in Two Steps:



Go to BHC.com home page, and find the Claim Center under the Workers Compensation drop-down menu. Click on Claim Kits by State.



Click on the Claim Kit of your choice to view the entire kit online, or right click to save the kit to your desktop.



Claims Successes

BHHC is committed to providing compassionate care to injured workers. We are dedicated to helping injured workers achieve the fullest possible medical recovery through effective treatment and support. With Claims offices located across the country, our managed care professionals and investigators partner with our well-trained, proactive claims professionals to produce superior claim results.

Why is our closure rate and cost-per-claim performance superior?

We believe early and frequent communication with injured workers, low adjuster caseloads, and quality claims handling using specialized units - including in-house fraud investigation, medical bill review, and utilization review - make a significant difference. Recent data show what we've known all along: that early claim closure leads to better claim outcomes and lower overall costs. We do it better because we do it ourselves.

Average Medical Paid Per Treatment

BHHC: \$98 vs. Industry \$132

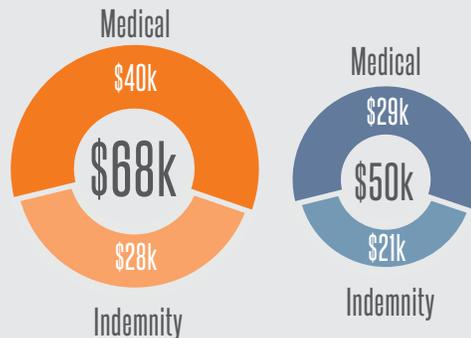
Average ALAE Paid Per Indemnity Claim at 12 months

BHHC: \$811 vs. Industry \$779

Average ALAE Paid Per Indemnity Claim at 36 months

BHHC: \$2446 vs. Industry \$4108

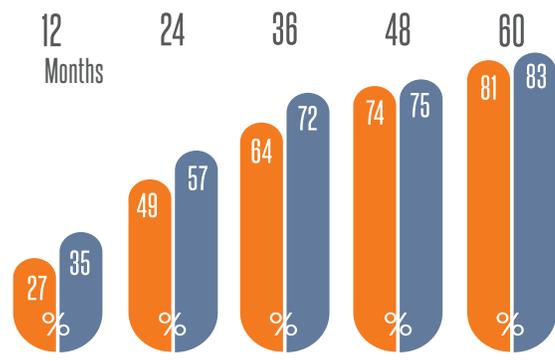
Industry vs. BHHC: Our Average Costs Per Claim Are Lower



BHHC's specialized units and resources include:

- In-House Special Investigations Unit (SIU)
- In-House Utilization Review
- In-House Medical Bill Review by Certified Coders
- Staff Nurses
- Lien Resolution Unit
- Recovery Services Unit
- 24/7 Claim Reporting
- Online Claim Summaries
- Low Caseloads, High-Quality Claim Handling
- Comprehensive Employee Training Program

Industry vs. BHHC: Our Indemnity Claims Close Faster



Representing Financial Strength & Integrity

Return-and-Recover Program

Experience and research have shown that injured workers recover faster when they return to work. An effective return to work program can significantly lower claims costs and reduce an employer's experience modification, resulting in lower premium. BHHC's Return and Recover program offers a variety of options to help get injured employees back to work and on the road to a speedy recovery!



HOW TO GET STARTED

Once an injured employee is released to modified duty, BHHC will contact the employer to determine whether temporary restricted duty can be accommodated. If the employer is interested in helping their injured employee transition back to work, but does not have appropriate modified work available, BHHC can match injured workers with non-profit organizations who will provide suitable light duty assignments. Please visit our website at www.bhhc.com or contact clientservices@bhhc.com for more information on implementing the Return and Recover Program.

BENEFITS TO THE EMPLOYEE

- Shifts focus from pain and disability to recovery
- Boosts employee's self-esteem by allowing them to contribute valuable work and get compensated for it
- Strengthens employee/employer relationship by promoting communication and cooperation
- Helps enhance physical conditioning and mental activity
- Enables employees to maintain social connections to co-workers and return to a daily structure

BENEFITS TO THE EMPLOYER

- Reduces overall indemnity costs by lowering temporary disability duration
- Reduces medical costs due to quicker recovery time
- Lowers the likelihood of attorney involvement. Studies have shown that 80% of Permanent Disability claims are litigated
- Allows employers to retain experienced employees
- Eliminates need for replacement workers
- Improves morale and strengthens the relationship between employee and employer



Client Services

The BHHC Client Services team is passionate about providing our agents, producer partners and policyholders the highest levels of service. We tailor our efforts to our customers' individual needs. Our team's sole objective is to provide a highly professional, single point of contact who can offer support, answer questions, provide training, and coordinate with all other BHHC personnel or departments to ensure customer satisfaction.

Providing Superior Service to Policyholders and Producers



Services for New Accounts

Client Services Team is available to introduce prospective new accounts to our specialty claims services and review the claims management process.



Specialty Claim Services

Client Services handles all claim inquiries, including requests for claim status and all other general claims questions.



Client Services Can Assist with Any Service-Related Issue Including:

- Workers Comp 101 training for insureds.
- Unit Stat questions and revisions for both insureds and brokers.
- Conference calls to review claim issues for insureds and brokers upon request.



Account Services (\$250K & Above)

- Dedicated Claims handling
- Single contact point for service requests
- Multi-departmental meet-and-greet
- Introductory Account Services booklet
- Claim reviews available every 90 days
- End-of-year Executive Summary Report

Representing Financial Strength & Integrity

Special Investigations Unit (SIU)

Our SIU team's sole purpose is to fight fraud and minimize our exposure on suspicious claims. Our SIU integrates claims handling and special investigations by partnering with the Claims Professionals who review each new claim file for "red flags". We assign investigators and litigation specialists as needed to pursue potential instances of fraud and coordinate with claims examiners to track the claim and make sound referrals to appropriate law enforcement agencies. BHC believes proactive vigilance and early detection helps minimize exposure. Timely reporting of suspicious behavior improves our ability to contain costs and fight fraud. We focus on training all employees to ensure that smart, effective, and timely referrals are made to the SIU.

We believe that the aggressive pursuit and investigation of fraud reduces the financial impact of claims, resulting in lower premiums for our clients.



Recent Success Stories from our Special Investigations Unit

SIU Identifies Symptom Exaggeration

A 53-year-old vineyard laborer sustained an accepted injury to his back and right shoulder when he tripped at work. SIU's surveillance of the claimant was obtained which showed the claimant exceeding his work restrictions while lifting, carrying and selling crates of produce from a roadside intersection. SIU's surveillance was forwarded to the primary treating physician for review. After reviewing the surveillance, the primary treating physician found that the claimant had fully recovered from his injury with no permanent disability and no need for future medical care. The local District Attorney's office charged the claimant with workers compensation fraud. **The claimant pled no contest to one count of fraud and was ordered jail time, 3 years formal probation, and had to pay over \$11,000 in restitution.**

SIU Discovers False Medical History

A 33-year-old sanitation prep worker claimed an injury to his back while lifting. The claim was accepted and benefits were provided. The claimant denied prior injuries to his back to the primary treating physician, the Agreed Medical Evaluator, under oath at his deposition. BHC SIU uncovered that the claimant had utilized several social security numbers in the past. Subsequently, BHC SIU was able to locate medical records showing the claimant had filed three prior back claims utilizing different social security numbers. This information was forwarded to the primary treating physician and the Agreed Medical Evaluator. After reviewing these records, both the primary treating physician and Agreed Medical Evaluator found the claimant had not sustained an injury as alleged. The Workers' Compensation Appeals Board dismissed the case. **The claimant was charged, found guilty of workers' compensation fraud and ordered to pay restitution in excess of \$66,800.**

Representing Financial Strength & Integrity



Accurate and timely audits help us report premium basis and loss data to the rating bureau(s), which may affect future Experience Ratings. This has an impact on your future premiums.

Premium Audit

A "Final Audit" of payroll records is conducted 90 days after the policy term expires in order to determine the actual payroll exposures during the policy term.

Service Audit

We provide "Service Audits" for our customers who have expressed a desire to more closely approximate their workers' compensation costs at the beginning of the policy term. These are completed within the first 90 days of inception only on select policies.

This audit may help address your potential concerns regarding specific classifications rules, timecard regulations, experience rating, exclusion of officers, etc. The purpose of this process is to assist you in the early compilation of payroll records.

In preparation for your Final Audit and/or Service Audit, we request the following records to help make the process more efficient and accurate:



- Monthly or Quarterly Payroll Records
- Individual Earnings Records
- 941 Quarterly Payroll Tax Reports and State Unemployment Reports (DE-9)
- Amount of Overtime paid by classification
- Day labor / Contract labor costs / 1099
- Amount Paid to each Subcontractor you hired, if any
- Certificates of Insurance from Subcontractors, if any
- Ownership information (Names, % stock, duties)
- Out of State Operations

Representing Financial Strength & Integrity

Loss Control Service Team

BHHC Loss Control professionals partner with your organization to build and maintain a strong safety management program for your company. We work with you to establish strategies and best practices that enhance the effectiveness of your hazard controls and increase employee involvement in the prevention of workplace injuries. A highly experienced team of safety professionals will guide you in establishing programs to help control costs and improve your bottom line.

Smart strategies that help promote workplace safety and prevent losses



Loss Control Safety Professionals are available to answer your questions and concerns. From assistance with our new Safety Center & Streaming Video Website, and our online and written safety resources, to guidance with regulatory compliance and overall Workers Compensation program management, we are here to help. Visit the Safety Center at bhhsafetycenter.com - and register for instant access. Please email your inquiries to losscontrol@bhhc.com.

- Customized Loss Control service plans developed in partnership with our customers
- Safety training for management and employees
- Training materials and resources for use throughout your organization
- Workers compensation program gap analysis; work practice observations to promote safe behaviors
- Research and direction on OSHA regulations
- Accident investigations of serious injuries to identify root causes and corrective action plans
- Preliminary noise level evaluations and other industrial hygiene services, such as chemical sampling and ergonomics
- Proven expertise in providing direction and support toward effective safety programs



Online Safety Center • Streaming Videos, Education & Compliance

BHHC and the Loss Control team are pleased to announce enhancements to our Safety Center website. This new and improved online platform reflects BHHC's ongoing commitment to provide you with focused, up-to-date safety resources and curated content to help meet your organization's safety needs.



All You Need To Do:

- 1) Visit: www.bhhcsafetycenter.com
- 2) Create a username (work email) and password.
- 3) Check your email inbox. You'll receive a welcome email that will ask you to verify your account.
- 4) Enjoy access to BHHC's tailored safety resources!

Enhancements Include:

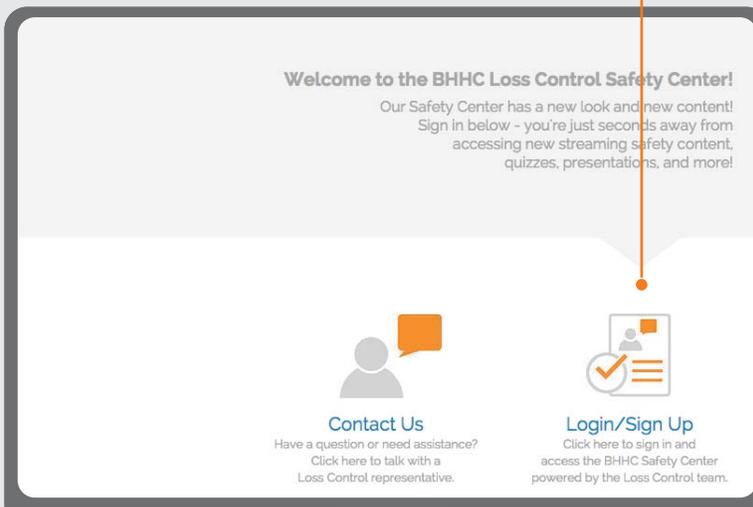
- New Design & Easy Navigation!
- New Streaming Safety Videos, PowerPoints, Posters,
- Quizzes, Handouts, and Compliance Resources Powered by SafetySmart!
- BHHC Loss Control Specialists Developed Resources! News & Updates on Safety Topics Important to You!



Accessing the Online Safety Center

1

To access the Safety Center, visit <http://www.bhhcsafetycenter.com/> and follow these instructions below.



Click on this icon to sign-up. Enter your information in this pop-up. You will then receive an email to verify your sign-up.

To view this page, you need to be logged in.

Sign up I'm already a user, [Login](#)

Email

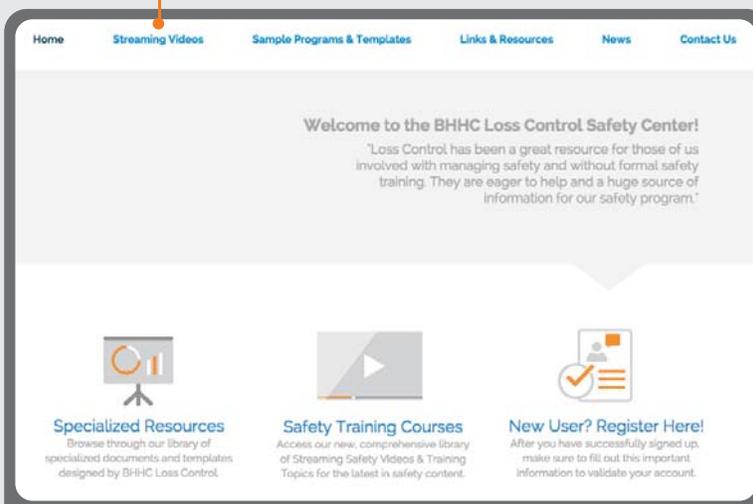
Password

Retype password

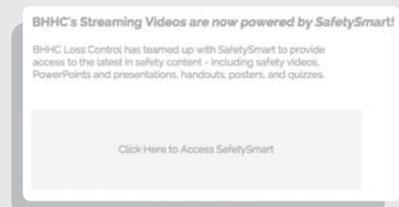
Cancel

2

Once you've signed in, you will be directed to the homepage.



To access the video library, click on "Streaming Videos". Then, click "Click Here to Access Safety/Smart"

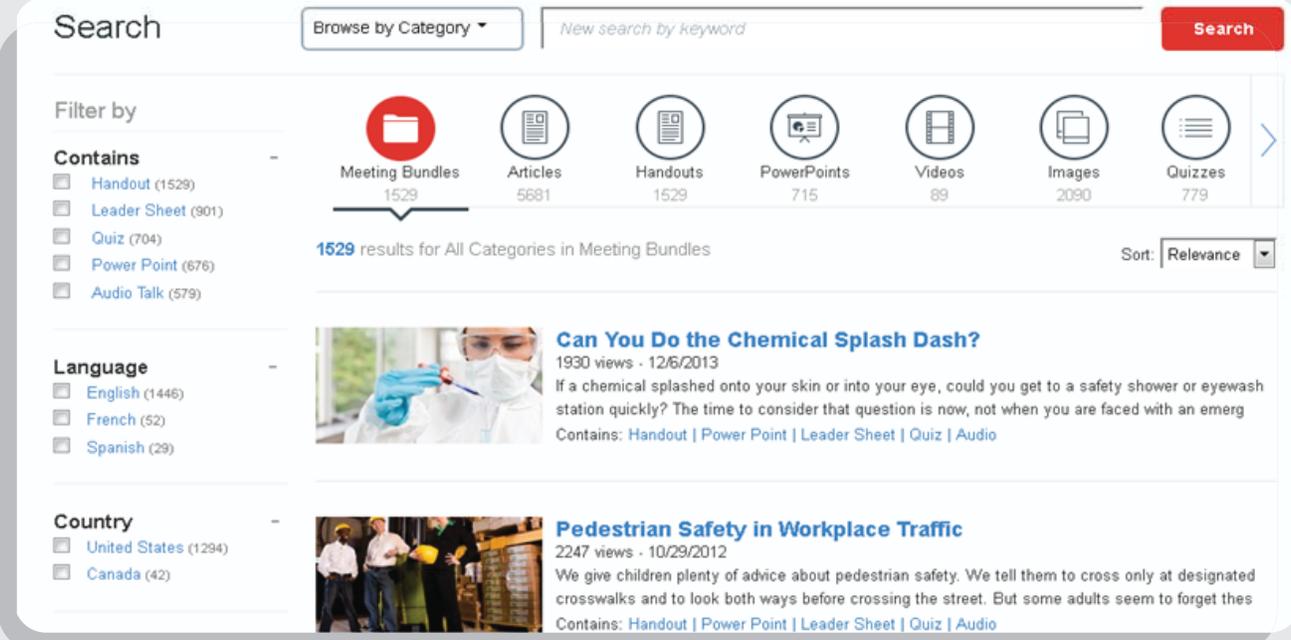


Education, Videos & Compliance Powered By SafetySmart

BHHC is pleased to provide access to the Safety Smart online training resource. Safety Smart contains a library of regularly updated Safety and Compliance Articles, Streaming Safety Video Library, PowerPoint presentations, Fatality reports and customizable poster images. These materials will enable your customers to:

- Reduce the time you spend preparing for safety meetings
- Keep your employees/clients SAFE and engaged with new content
- Reduce risk and increase compliance with easy record-keeping and document management

Access these resources by visiting bhhsafetycenter.com.



The screenshot shows the SafetySmart website interface. At the top, there is a search bar with a "Search" button and a "Browse by Category" dropdown. Below the search bar, there are several filter categories: "Contains", "Language", and "Country". The "Contains" filter is expanded, showing options like "Handout (1529)", "Leader Sheet (901)", "Quiz (704)", "Power Point (676)", and "Audio Talk (579)". The "Language" filter shows "English (1446)", "French (52)", and "Spanish (29)". The "Country" filter shows "United States (1294)" and "Canada (42)".

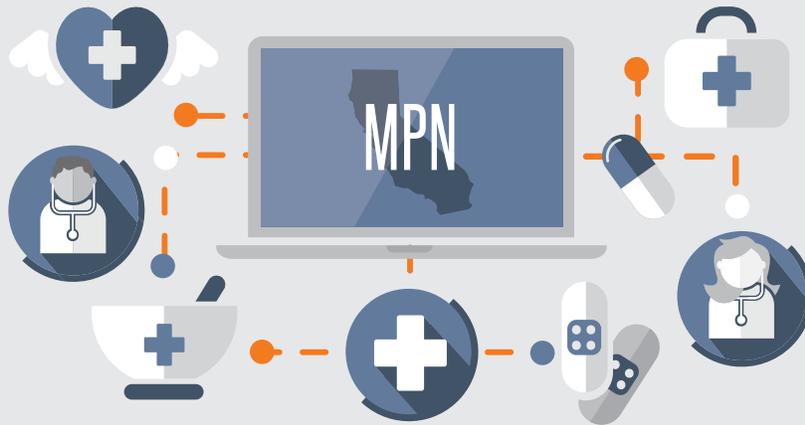
In the center, there are icons for different content types: Meeting Bundles (1529), Articles (5681), Handouts (1529), PowerPoints (715), Videos (89), Images (2090), and Quizzes (779). The "Meeting Bundles" category is selected, showing "1529 results for All Categories in Meeting Bundles".

Below the filters, there are two search results:

- Can You Do the Chemical Splash Dash?**
1930 views - 12/6/2013
If a chemical splashed onto your skin or into your eye, could you get to a safety shower or eyewash station quickly? The time to consider that question is now, not when you are faced with an emerg
Contains: [Handout](#) | [Power Point](#) | [Leader Sheet](#) | [Quiz](#) | [Audio](#)
- Pedestrian Safety in Workplace Traffic**
2247 views - 10/29/2012
We give children plenty of advice about pedestrian safety. We tell them to cross only at designated crosswalks and to look both ways before crossing the street. But some adults seem to forget thes
Contains: [Handout](#) | [Power Point](#) | [Leader Sheet](#) | [Quiz](#) | [Audio](#)

For any assistance accessing or finding materials within the SafetySmart resource, please contact losscontrol@bhhc.com

California Medical Provider Network



Contributing to a better, faster recovery for your employees and lower claim costs.

A Medical Provider Network (MPN) is a select group of medical providers who treat workers compensation injuries. We are pleased to announce a major enhancement to our California MPN. The goal is to keep the number of providers in the MPN small enough to gain the benefit of selectivity while still being large enough to ensure that providers will be available in locations throughout the state. BHHC's goal is to provide your injured employees with access to excellent medical care while avoiding unnecessary, risky treatment. This will lead to a better, faster recovery for your employees and lower claim costs for you. Coverage will continue to be provided through the Anthem/Blue Cross/Kaiser on the Job network. Our MPN can have a powerful impact on reducing your claim costs while providing your employees with excellent medical care.

New BHHC Policyholders are required to:

- Post the Notice to Employee's - Injuries Caused By Work poster (DWC-7)
- The 'DWC Time of Hire Pamphlet' is required to be distributed to all new employees.
- The MPN Employee Notification can be provided at the time of injury. It is no longer required to post this notice. BHHC will send all the MPN notices to the injured employee at the time a claim is reported.
- MPN Implementation Notice letter is no longer required to be distributed to all employees.
- MPN posting notices are no longer required.

The Medical Provider Network (MPN) requires, with some exceptions, that employees receive all treatment related to a work-related injury or illness within this network for the life of the claim. The BHHC network is comprised of selected Blue Cross of California physicians and facilities, as well as Kaiser On-The-Job locations. Please note that this information is also available on our website at www.bhhc.com. There is a section dedicated to our MPN which can be accessed by clicking 'Workers Compensation' then 'CA MPN Provider Search' in the main menu.

Send inquiries to: mpn@bhhc.com or (888) 495-8949

Representing Financial Strength & Integrity

Searching for an In-Network Medical Provider in California

To search for an in-network provider, visit bhhc.com.

1

On the website, select "Workers Compensation" from the main menu.



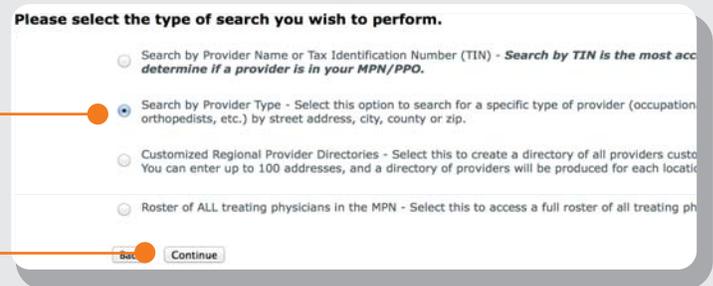
2

On the right-hand side, select the button labeled "Find a CA Medical Provider".



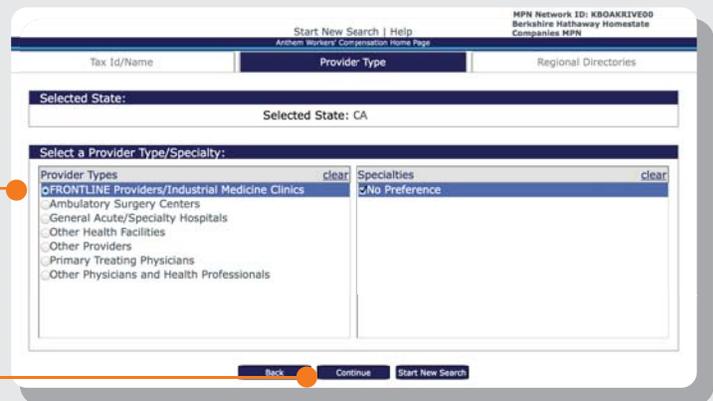
3

To search for a specific provider, select the option labeled "Search by Provider Type", then click "Continue".



4

Refine your search using the 'Provider Type' field. For initial treatment, select "Frontline Providers/Industrial Medicine Clinics". You can also use the "Tax ID/Name" and "Regional Directories" tabs to search for a specific provider or a provider listing in a specific geographic area.



(Continued...)

Searching for an In-Network Medical Provider in California (continued)

After choosing the appropriate type of Medical Provider, use the "Search by Location" box to locate providers in a specific location. You may also conduct a county-specific search using "Locate Providers within a County", or search by the specific name of the provider or facility using the "Search by Name" box. **Select "Search Providers" once you have input your search criteria.**

5

Use the list to sort by different criteria (name, county, city, etc.) After setting your parameters, click "Create Directory".

6

To obtain a copy of the directory of physicians you have searched for:

- 1) Enter your email address into the field to receive the directory by email or,
- 2) Select 'Create Directory' to generate a PDF.

Directory Options:

If you would like the directory to be run off-line, enter an email address and a link will be sent to you when the directory is complete.

If you would like to wait while your directory is created, just click the button below. A Status window will appear so you can monitor the progress of your directory.

7

This is what a Sample Provider Listing should look like. If your doctor DID NOT come up in the search, please continue with the alternative process on the following page.

8



Searching for an In-Network Medical Provider in California (continued)

Alternative Process:

Refer to step 4. Instead of selecting "Frontline", click on "Other Physicians and Health Professionals". Under "Specialties", select "Urgent Care". Then click "Continue". After selecting "Continue", complete the process by resuming with step 5.

The screenshot shows the Anthem provider search interface. At the top left is the Anthem logo, and at the top right is the Kaiser Permanente logo. Below the logos are navigation links: "Start New Search | Help" and "Anthem Workers' Compensation Home Page". The page is divided into three main sections: "Tax Id/Name", "Provider Type", and "Regional Directories". The "Selected State" is set to "CA". Under "Select a Provider Type/Specialty:", there are two columns of radio button options. The "Provider Types" column includes "FRONTLINE Providers/Industrial Medicine Clinics", "Ambulatory Surgery Centers", "General Acute/Specialty Hospitals", "Other Health Facilities", "Other Providers", "Primary Treating Physicians", and "Other Physicians and Health Professionals" (which is selected). The "Specialties" column includes "Surgery - Hand", "Surgery - Neurological", "Surgery - Orthopedic", "Surgery - Orthopedic Hand", "Surgery - Plastic & Reconstructive", "Surgery - Plastic Facial", "Surgery - Plastic Hand", "Surgery - Thoracic", "Thoracic Surgery", "Urgent Care Clinic" (which is checked), and "Urology". At the bottom, there are three buttons: "Back", "Continue", and "Start New Search".



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