



Workers' Compensation Claims Service

Bow Brook Place

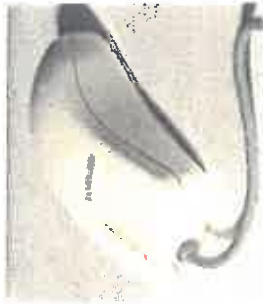
46 Donovan Street

Concord, NH 03301-2624

800-698-2364

603-225-2841

www.nhprimex.org



Questions?

If you have any questions or concerns regarding your claim, please feel free to call us at 1-800-698-2364 between 8:30 am and 4:30 pm, Monday through Friday or leave a voice mail message at any time that may be more convenient and we will return your call as soon as possible.

You can also email your questions to claims@nhprimex.org and they will be answered by your claims representative.

Workers' Compensation Guide for Injured Employees

You've just made a claim for workers' compensation benefits...

Trust.
Excellence.
Service.

What can you expect?

If, as a result of the incident you have just reported, you are disabled from work or may be disabled in the future, you can expect face-to-face contact with a Primex³ representative. They will interview you to document the facts of your accident or illness, and will describe your rights and obligations under RSA 281-A, the law governing workers' compensation in the State of New Hampshire. Our goal is the same. We want you to get prompt, appropriate medical attention so that you will recover quickly and will be able to return to work and recreational activities as soon as medically possible.

Primex³ will immediately request your medical records and wage information for all of your New Hampshire employment.

The Workers' Compensation statute requires that we either pay or deny a claim for benefits within 21 days. In the event your claim is denied, pending receipt of medical documentation, your assistance in providing us with the necessary medical information will help expedite the claims process.

What happens if your claim is compensable?

If your claim is determined to be compensable, we will pay you 60% of your average weekly wage for all New Hampshire employment subject to the New Hampshire Workers' Compensation law, for the period you are deemed to be totally disabled from your employment.

Benefits are not payable during the first three days of documented disability unless the disability is over fourteen (14) days. Then benefits are retroactive back to the first day of disability. If you return to Temporary Alternate Duty (TAD) work within five days of the date of injury, the three-day waiting period is waived.

We will pay for all reasonable, medically necessary, and causally-related medical treatment, including hospitals, doctors, chiropractors, physical and/or occupational therapists, prescription medications and appliances, and mileage (at the current state rate) for travel to and from your medical appointments.

Upon your request, within 18 months from the date of a work-related injury, your employer is required to reinstate you to your former position if you are not disabled from performing the duties of such position. If you are unable to return to your regular employment due to the nature of your injury, you may be entitled to vocational rehabilitation under the statute.

You may also be entitled to a Permanent Impairment Award in addition to your regular workers' compensation benefits if you have suffered a loss of functional use of a body part listed on the schedule in RSA 281-A:32.

What are your responsibilities?

If requested, you are required by law to attend an Independent Medical Exam (IME) up to two times per calendar year scheduled and paid for by Primex³, within a 50-mile radius of your home. You are also required to provide

your employer with a state medical form (75 WCA-1) every time that you see your treating provider, detailing your ability to work at modified or regular duty. You also have an obligation to return to an alternate duty program offered by your employer.

What happens if you've been denied?

Please call your Primex³ claims representative if you have any questions concerning denial of benefits.

If your claim has been denied, you have the right to request a hearing, in writing, with the New Hampshire Department of Labor at 95 Pleasant Street, Concord, NH 03301. You must request a hearing within 18 months of the date of denial, and your request should include all key information:

your name, social security number, your employer's name, the date of injury, and a copy of your denial from Primex³. It is your responsibility to provide medical reports (not just medical bills) to both the Department of Labor and Primex³. These medical reports must be sent so they can be entered into your file five days before the scheduled hearing date. They must establish that your injury arose out of and in the course of your employment.

They must also establish that any period of disability or any medical bills for which you are requesting payment are related to your injury. If you should lose at a Labor Department hearing, you may request, in writing, an appeal to the Compensation Appeals Board within 30 days of the date of the Labor Department's decision.