

Collectively Bargained Workers' Compensation

In 1997, the Maryland General Assembly enacted a law, which for the first time, permitted construction-related unions and their signatory employers to collectively bargain some parts of the workers' compensation system. This law is now being used by many unions and their employers throughout Maryland to improve the delivery of benefits, and reduce workers' compensation costs. They are supported in this effort by the insurance company that handles your claim, SeaBright Insurance Company.

The collectively bargained program does not totally replace the normal state system. For example, your basic weekly benefits are the same as those provided under the state system. The two major areas which have been brought under the collective bargaining agreement are the delivery of medical benefits and dispute prevention and resolution.



The collectively bargained workers' compensation program is designed to provide you with high quality medical care and all the benefits you are entitled to under Maryland law – on time and without hassles or litigation.

If you have any questions about your workers' compensation benefits, please feel free to contact us.

Patient Advocate
1-800-254-0170 ext 309

SeaBright Insurance Company
Claims Adjuster
877-508-6113

Workers' Compensation
Program Representative
1-888-782-6512

SeaBright Insurance Company
Corporate Administrative Offices
Century Square
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1-888-636-1580
www.sbic.com



CBWC & You

An Employee Guide to Maryland's Collectively
Bargained Workers' Compensation Program





Reporting Injuries

Maryland law requires that you report work-related injuries and illnesses to your employer. Check with your supervisor so that you will know who you are to report to. In addition, it is important that you or your employer call the program's Patient Advocate immediately, or as soon as possible after an injury or illness occurs, so that proper medical care can be provided.

The Patient Advocate's telephone number is 1-800-254-0170 ext 309. It is available 24-hours a day, seven days a week.

Medical Care

The medical care you will receive is provided through a network of doctors established specifically for this program. In addition, a registered nurse who works for the program as a patient advocate is available to assist you 24-hours a day, seven days a week. If you need to select or change your treating physician, or if you have any questions or concerns about your medical care, just call the **Patient Advocate at 1-800-254-0170 ext 309.** You may choose from among any of the doctors in the network. If you are not happy with your choice of doctor, or with a medical specialist to whom you have been referred, you are free to change doctors once. Just let the Patient Advocate know that you wish to change doctors.



The Claims Adjuster

You will be contacted by a Claims Adjuster several times while your claim is open. It is the Adjuster's job to see to it that you receive the benefits to which you are entitled under the law. If you have any questions about those benefits, call the **Claims Adjuster at 1-877-508-6113.**

The Program Representative

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 have an unresolved issue with either the adjuster or the patient advocate, or if you do not feel comfortable with what is being done, or if you have a question about the program, you may call the **Program Representative at 1-888-782-6512.** It is the Program Representative's job to attempt to resolve any problems you have related to your claim within five working days. If you do not contact the Program Representative first, you cannot move on to the other dispute resolution steps: mediation and arbitration.

The Program Representative's job does not include giving advice or telling you what to do. What the Program Representative can do is listen to your concerns and try to get them fixed to your satisfaction. We have found that most problems can be resolved this way, quickly and effectively. However, if this cannot be done, you are free to move on to the next step.



Mediation

If the Program Representative does not resolve your problem to your satisfaction, you will be put in touch with the program's Mediator. The Mediator is attorney selected by the union members of the labor/management oversight committee that watches over the program. The Mediator will contact you and the insurance carrier, and again attempt to resolve matters to your satisfaction. The Mediator cannot force you to accept his recommendations, or require that you sign any documents giving up your rights. The Mediator can only make suggestions. The mediation step must be completed within 14 days.

Arbitration

If mediation is not successful, your claim will be assigned to an arbitrator who has been selected by the labor/management oversight committee to hear the case and reach a decision. A hearing will be held, so that you or your attorney can present evidence regarding your claim. Under the collective bargaining agreement, arbitration must be completed within 60 days, and a decision made within an additional 10 days.

Attorneys

You are free to hire an attorney at any time if you feel that you need one. If you do hire an attorney, any fee earned by that attorney will be paid as provided under Maryland law.

