

COMPLETE MPN EMPLOYEE NOTIFICATION REGARDING BERKSHIRE HATHAWAY HOMESTATE COMPANIES MEDICAL PROVIDER NETWORK (“MPN”)

This notice contains important information about your medical care in case of a work-related injury.

YOU ARE IMPORTANT TO US

Keeping you healthy and fully employed is important to us. It is your employer’s goal to provide you with a safe working environment. However, if you become injured or ill as a result of your job, we want to make sure you get prompt, high-quality medical treatment. Our goal is to help you make a full recovery and return to your job quickly and safely. If you have any questions regarding the MPN, please contact your Claims Professional directly. You may also contact the Customer Care Center by calling (888) 495-8949.

BERKSHIRE HATHAWAY HOMESTATE COMPANIES “MPN”

Berkshire Hathaway Homestate Companies (Oak River Insurance Company, Redwood Fire and Casualty Insurance Company, Cypress Insurance Company) provides workers’ compensation coverage for your employer. We provide workers’ compensation benefits, which include paying for appropriate medical treatment for work-related injuries or illnesses. Berkshire Hathaway Homestate Companies MPN provides you with access to medical treatment through selected Anthem Blue Cross Prudent Buyer PPO medical providers and the Kaiser-On-the-Job Provider Network. These providers can respond to the special requirements of on-the-job injuries or illnesses.

ACCESS TO CARE

If you get injured or ill because of work, you should:

Notify your employer: Immediately tell your supervisor or employer representative so you can get medical care. Employers are required to authorize medical treatment within one working day of your filing a completed claim form (DWC-1). To ensure your rights to benefits, report every injury and request a claim form as soon as possible.

Initial or Urgent Care: If medical treatment is needed, your employer will direct you to a MPN provider upon initial report of injury. Access to medical care will be within three (3) business days.

For Emergency Care: In case of an emergency go to the nearest healthcare provider. Once your condition is stable, contact your employer or Berkshire Hathaway Homestate Companies (Oak River Insurance Company, Redwood Fire and Casualty Insurance Company, Cypress Insurance Company) by calling (888) 495-8949 for help locating a MPN provider for continued care. *Emergency care is defined as a need for those health care services provided to evaluate and treat medical conditions of a recent onset and severity that would lead a lay person, possessing an average knowledge of medicine, to believe that urgent care is required.*

Subsequent Care: All non-emergency ongoing treatment, medical testing, or rehabilitation programs must be authorized and be supported by evidence-based treatment guidelines (California Labor Code §5307.27, and as set forth in Title 8, California Code of Regulations, section 9792.20 et seq.). Access to subsequent care, including specialist services, will be available within no more than twenty (20) business days.

If you relocate or move outside of California: If you relocate outside of California or the MPN geographic service area and require continued care for your work-related injury or illness, you may select a new physician to provide ongoing care. You may contact your Claims Professional for assistance with locating a new primary care physician. If your relocation is temporary and you will require ongoing medical care afterwards, immediately contact your Claims Professional or your employer upon your return to California to make arrangements to return to your prior MPN provider or for assistance with locating a new MPN provider for continued care.

If you are temporarily working outside of California and are injured: If you are working outside of California and experience a work-related injury or illness, notify your employer. For initial, urgent or emergency care, or follow-up care, go to the nearest healthcare provider for medical treatment. If you need assistance locating a physician or should the physician you select need authorization to provide care to you, call Berkshire Hathaway Homestate Companies (Oak River Insurance Company, Redwood Fire and Casualty Insurance Company, Cypress Insurance Company) at (888) 495-8949 and we will assist you. Upon your return to California, should you require ongoing medical care, immediately contact your Claims Professional or employer for referral to a MPN provider for continued care.

HOW TO CHOOSE A PHYSICIAN WITHIN THE MPN

The MPN has medical providers throughout California. The MPN must give you a regional list of providers that includes at least 3 physicians in each specialty commonly used to treat work related injuries or illnesses in your industry. The MPN must provide access to primary treating physicians within 15 miles of your workplace or residence and specialists within 30 miles of your workplace or residence.

To locate a participating provider or obtain a regional listing:

Provider Directories:

- On-line Directory – if you have internet access, you can get a regional directory or locate a MPN provider near you by visiting www.bhhc.com. A copy of the complete provider listing is also available in writing upon request.
- If you do not have internet access, you may ask for help locating a MPN provider by calling (888) 495-8949.
- Call your Claims Professional to tell us when you make an appointment with a MPN provider.

Choosing a Physician (for all initial and subsequent care):

- Your employer will direct you to a MPN provider upon initial report of injury. You have the right to be treated by a physician of your choice within the MPN after your initial visit.
- If you want to change your MPN physician after your initial visit, you may do so by:
 - Calling your Claims Professional for help choosing a new MPN provider
 - Accessing the on-line provider directory (see above)
 - Calling the toll free number to locate a MPN provider: (888) 495-8949
- If you select a new provider, call your Claims Professional to let him or her know.
- If it is medically necessary for your treatment to be referred to a specialist, your MPN physician can refer you to the appropriate specialist within the MPN or you may select a specialist of your choice within the MPN.
- If a type of specialist is needed that is not available within the MPN, you can treat with a specialist outside of the MPN. Your primary treating physician will usually refer you to the appropriate specialist. If not, your Claims Professional can help you find the appropriate specialist. Once you have identified the appropriate specialist outside of the network, schedule an appointment. Make sure your primary treating physician and Claims Professional know about the appointment and the specialist's name, address, and phone number. Your MPN physician, who is your primary treating physician, will continue to direct your medical treatment.
- If the MPN cannot provide access to a primary treating physician within 15 miles of your workplace or residence, you may be allowed to seek treatment outside the MPN. However, the distance you travel to a non-MPN provider must be less than the distance you would travel to the nearest MPN provider. Please contact your Claims Professional for assistance.
- If the MPN cannot provide access to a specialist within 30 miles of your workplace or residence, you may be allowed to seek treatment outside the MPN. However, the distance you travel to a non-MPN provider must be less than the distance you would travel to the nearest MPN provider. Please contact your Claims Professional for assistance.

SECOND AND THIRD OPINIONS

Second Opinion:

- If you disagree with either the diagnosis or the treatment prescribed by your MPN physician, you may obtain a second opinion from another MPN provider. During this process you are required to continue your treatment with a MPN physician of your choice. In order to obtain a second opinion you and the MPN share the following responsibilities:
 - Inform your Claims Professional by phone or in writing of the dispute regarding the diagnosis or treatment.
 - Select a physician or specialist from a regional list of MPN providers which will be provided to you by your Claims Professional upon your request for a second opinion.
 - Make an appointment with the second opinion physician within 60 days.
 - Inform your Claims Professional of the appointment date and time.
 - You may waive your right to a second opinion if you do not make an appointment within 60 days from receipt of the list.
 - You have the right to request a copy of the medical records sent to the second opinion physician.
 - If the second opinion physician decides that your injury is outside of the type of injury he or she normally treats, the physician will notify you and your employer or insurer. You will get another list of MPN providers so you can make another selection.

Third Opinion:

- If you disagree with either the diagnosis or the treatment prescribed by the second opinion physician, you may obtain a third opinion within the MPN. During this process you are required to continue your treatment with a MPN physician of your choice. In order to obtain a third opinion you and the MPN share the following responsibilities:
 - Inform your Claims Professional by phone or in writing of your dispute regarding the diagnosis or treatment.
 - Select a physician or specialist from the list of available MPN providers previously provided or you may request a new regional area list.
 - Make an appointment with the third opinion physician within 60 days.
 - Inform your Claims Professional of the appointment date and time.
 - You may waive your right to a third opinion if you do not make an appointment within 60 days from receipt of the list.
 - You have the right to request a copy of the medical records sent to the third opinion physician.
 - If the third opinion physician decides that your injury is outside of the type of injury he or she normally treats, the physician will notify you and your employer or insurer. You will get another list of MPN providers so you can make another selection.
- At the time of selection of the physician for a third opinion, your Claims Professional will notify you about the Independent Medical Review process and provide you with an application for the Independent Medical Review process (see below).

INDEPENDENT MEDICAL REVIEW (“IMR”)

If you disagree with the diagnosis or treatment prescribed by the third opinion physician, you may request an Independent Medical Review (IMR). An IMR is performed by a physician selected for you by the Administrative Director of the Division of Workers’ Compensation Medical Unit of the State of California. To request an IMR you must file an Independent Medical Review Application form with the Administrative Director. The Administrative Director will select an IMR physician who has the appropriate specialty necessary to evaluate your dispute. The Administrative Director will send you written notification of the name, address, and phone number of the IMR physician.

You may choose to be seen by the IMR physician in person or you may request that the IMR physician only review your medical records. Whichever you choose, you will be required to contact the IMR physician for an appointment or to arrange for a medical record review. Your IMR physician should see

you within 30 days from your request for an appointment. The IMR physician will send his/her report to the Administrative Director for review and a determination will be made regarding the dispute.

You may waive your right to the IMR process if you do not schedule an appointment within 60 calendar days from receiving the name of the IMR physician from the Administrative Director.

CONTINUITY OF CARE POLICY

Your employer or insurer has a written "Continuity of Care" policy that will determine whether you can temporarily continue treatment for an existing work injury with your physician if your physician is no longer participating in the MPN.

If your employer decides that you do not qualify for continuing your care with the non-MPN provider, you and your primary treating physician must receive a letter of notification.

If you meet certain conditions, you may qualify to continue treating with this physician for up to a year before you must switch to a MPN physician. These conditions are:

- Acute: The treatment for your injury or illness will be completed in less than 90 days.
- Serious chronic: Your injury or illness is one that is serious and continues for at least 90 days without full cure or worsens and requires ongoing treatment. You may be allowed to be treated by your current treating physician for up to one year, or until a safe transfer of care can be made.
- Terminal: You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- Pending Surgery: You already have a surgery or other procedure that has been authorized by your employer or insurer that will occur within 180 days of the termination of contract date between the MPN and your physician.

You can disagree with a decision to deny you Continuity of Care with the terminated MPN provider. If you want to continue treating with the terminated provider, ask your primary treating physician for a medical report on whether you have one of the four conditions stated above to determine if you qualify to continue treating with the terminated provider temporarily.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her medical report on your condition. If your primary treating physician does not provide you with the report within 20 days of your request, the employer can transfer your care to another physician within the MPN.

You will need to give a copy of the report to us if you wish to postpone the transfer of your care into the MPN. If you disagree with your physician's report on your condition, you can dispute it. See the complete Continuity of Care policy for more details on the dispute resolution process.

For a copy of the entire Continuity of Care policy, ask your Claims Professional or call the Customer Care Center at (888) 495-8949.

TRANSFER OF CARE POLICY

Your employer or insurer has a "Transfer of Care" policy which will determine if you can continue being temporarily treated for an existing work-related injury by a physician outside of the MPN before your care is transferred to a MPN provider.

If you have properly pre-designated a primary treating physician, you can treat with the physician even if the physician is not in the MPN. If you have questions about pre-designation, ask your employer. If your current physician is not or does not become a member of the MPN, then you may be required to see a MPN physician. If your employer decides to transfer your care to a MPN provider, you and your primary treating physician must receive a letter notifying you of the transfer.

If you meet certain conditions, you may qualify to continue treating with a non-MPN physician for up to a year before you are transferred into the MPN. The qualifying conditions to postpone the transfer of your care to a MPN provider are:

- Acute: The treatment for your injury or illness will be completed in less than 90 days.
- Serious chronic: Your injury or illness is one that is serious and continues for at least 90 days without full cure or worsens and requires ongoing treatment. You may be allowed to be treated by your current treating physician for up to one year, until a safe transfer of care can be made.
- Terminal: You have an incurable illness or irreversible condition that is likely to cause death within one year or less.
- Pending Surgery: You already have a surgery or other procedure that has been authorized by your employer or insurer that will occur within 180 days of the MPN effective date.

You can disagree with a decision to transfer your care to a MPN provider. If you do not want to be transferred to a MPN provider, ask your primary treating physician for a medical report on whether or not you have one of the four conditions stated above to qualify for a postponement of transfer of treatment to a MPN provider.

Your primary treating physician has 20 days from the date of your request to give you a copy of his/her report on your condition. If your primary treating physician does not provide you with the report within 20 days of your request, the employer can transfer your care to a MPN provider.

You will need to give a copy of the report to us if you wish to postpone the transfer of your care. If you disagree with your physician's report on your condition, you can dispute it. See the complete transfer of care policy for more details on the dispute resolution process.

For a copy of the entire Transfer of Care policy, ask your Claims Professional or call the Customer Care Center at (888) 495-8949.

FOR QUESTIONS OR MPN INFORMATION

What if I have questions or need help?

MPN Contact: Please contact our Customer Care Center at (888) 495-8949 if you have general questions or require assistance with locating a MPN physician. If your case has been assigned to a Claims Professional, the Customer Care Center can direct you to your Claims Professional if you have questions about your medical treatment for your work-related injury.

Division of Workers' Compensation (DWC): If you have concerns, complaints or questions regarding the MPN, the notification process or your medical treatment after a work-related injury or illness, you can call DWC's Information and Assistance Unit at (800) 736-7401. You can also go to DWC's website at www.dir.ca.gov/dwc and click on "Medical Provider Networks" for more information about MPNs.

Independent Medical Review: If you have questions about the Independent Medical Review process contact the Division of Workers' Compensation Medical Unit at:

DWC Medical Unit
P.O. Box 71010
Oakland CA 94612
(510) 286-3700 or (800) 794-6900

KEEP THIS INFORMATION IN CASE YOU HAVE A WORK-RELATED INJURY OR ILLNESS