



# AIG/HealthSmart Managed Health Care Plan

## Your Workers' Compensation Medical Solution

West Virginia state law allows employers to participate in a managed health care plan for workers' compensation injuries and illnesses. The plan promotes quality and occupational focused medical care for a work-related injury or illness. Your employer has chosen to participate in the AIG/HealthSmart Preferred Care II (HealthSmart) Managed Health Care Plan, which is approved by the West Virginia Insurance Commission.

If you need medical treatment for a work-related injury or illness, you **MUST** seek and obtain medical care from providers in the HealthSmart network. HealthSmart provides you with a choice of providers within a reasonable distance from your work location. These providers have agreed to provide you with medical treatment and to work with you, your employer, HealthSmart, and your claim representative to expedite your care and facilitate your return to employment. If you choose a medical provider who is not participating in HealthSmart, your medical expenses or indemnity benefits may not be covered, unless you meet the conditions listed in your Employee's Manual. A HealthSmart provider directory and employee manual may be obtained from your employer's representative.

### A team approach is required for a timely recovery and return to work which consists of:

- You
- Your Employer, who will be involved in planning for your return to work
- Your AIG Claim Representative
- HealthSmart, the network of medical providers—physicians, therapists, hospitals, other health care professionals, and facilities that are qualified to treat your work-related injury or illness
- Your Case Manager

\_\_\_\_\_  
Employer Representative

\_\_\_\_\_  
Telephone

### What you should do if you are injured on the job

**Step 1** Report the injury to your employer immediately or as soon as possible.

Provide your employer with a written notice within two (2) working days from the date of the injury or illness. Include in the written notice: the name and address of your employer, your name and your address, time, place, nature, and cause of the injury.

**Step 2** Complete the Initial Report of Injury/Illness Form.

**Step 3** Choose a HealthSmart network provider and seek medical attention.

If your injury is an emergency, you will be taken to the nearest medical facility for treatment. If your injury or illness is not an emergency, you will need to choose a **Treating Physician** from HealthSmart's provider directory located at [www.aig.com/intellirisk](http://www.aig.com/intellirisk) and schedule an appointment for an evaluation.

**Step 4** Keep your team informed of any recommendations from your physician and your return to work status.

For more information, contact your employer or call AIG Claims at **800-428-2422**, Monday through Friday, 8:00 AM to 5:00 PM Eastern Standard Time.