

**THE PREMIER WORKERS'
COMPENSATION COVERAGE FOR
CONTRACTORS IN NEW MEXICO!**

Physical Address:

5931 Office Blvd., NE Suite #3
Albuquerque, NM 87109

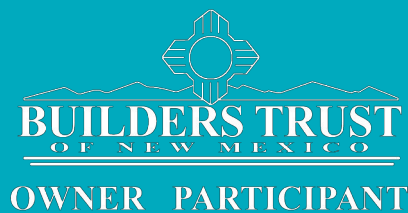
Mailing Address:

PO Box 91330
Albuquerque, NM 87199

Toll Free: 1-877-777-7966
Telephone: 505-332-9867
Fax: 505-332-9870

Marketing General Agent

Ronnie Letcher MGA, LLC
Telephone: 1-888-618-6022



www.builderstrust.com

After an Accident . . .



**Help us protect your business with proper
claims handling. We strive to pay what we owe
and defend what we don't.**

After an Accident

Emergency: Call 911 and render first aid, or get the worker to the nearest emergency room.

Non Emergency: Allow the worker to seek medical care at the provider of their choice (see Participant Manual for form entitled “Notice of Right to Select Health Care Provider”).

Complete a **First Report of Injury** form and send to Builders Trust either online at builderstrust.com, fax 505-332-9870, or email claims@builderstrust.com. Claims should be reported within 24 hours of the accident. Call with any questions 505-332-9867 or 1-877-777-7966.

Any accident that requires medical care needs to be reported to Builders Trust, even if you do not feel the claim is valid.

All medical bills should be routed to Builders Trust of NM. The employer should never pay any medical bills directly.

Please be prepared to discuss the claim with the assigned adjuster. Discuss any questions or concerns about the accident or the claim. Let the adjuster know if you think the claim may not be valid.

Lost time? If the worker is missing time from work, Builders Trust will need six months of gross wages prior to the date of loss.

Return To Work Is there any modified duty available? Please discuss the details with the adjuster. The sooner the worker is able to return to work, the less the claim costs.

Why Choosing the Provider of an Injured Worker’s Medical Care Is Important

After a worker is injured (and following any emergency treatment) either the worker or the employer can choose who will provide continuing medical care for the injury. And who makes the initial choice can be very important.

In every case of a worker's injury a choice of medical provider will be made, with or without the employer even realizing that has been done. Our state law mandates that this choice will be made either one way or the other. We understand that most employers have probably not given this issue much thought. Unless one of your workers has had a serious injury with a long term recovery time you have probably not been introduced to the importance of this "right".

So what should you do? **We strongly advise that you let the worker choose the initial medical provider for treatment of the injury and that you do this in writing so it is clear how that choice has been made.** There are a couple reasons why this is our advice to employers.

- There is credible evidence that a worker will respond better to treatment if the worker is comfortable with the treatment provided, and letting the worker choose usually contributes to that comfort, and hopefully, to a quicker recovery and to getting the worker back on the job as soon as possible.
- If, in the opinion of the Builders Trust claims manager, treatment isn't going well and the worker isn't getting better, the employer (via the BT claims manager) can re-direct care to the medical provider of our choice.

This right to switch is a one-time opportunity (i.e. for the life of the claim), and it cuts both ways. If the employer made the first choice, then the injured worker can switch to the provider of their choice, and this can be done whether or not we agree with the choice. In the most difficult and long term injuries this can impact costs and outcomes dramatically. Builders Trust has years of experience with medical providers who specialize in work related injuries and we believe we can direct care to the best medical outcome and most cost effective outcome especially in the most complicated and severe cases. Because of that we want you to preserve our option to make the SECOND CHOICE of medical care provider by allowing the injured worker to make the FIRST CHOICE.

We can provide a simple form to facilitate this choice-of-provider process and explain how it works in more detail. For more information contact the Builders Trust claims department.