

Employer: Stanford Raffles Realty, Inc.  
Policy: 5085837471 EFF.2/1/2013 EXP.2/1/2014  
Carrier: NATL FIRE INS. CO. OF HARTFORD  
Current MPN's toll free number: 1-888-202-4964  
MPN website: [www.talispoint.com/cna/campn](http://www.talispoint.com/cna/campn)  
MPN effective date: 03/24/05  
Current MPN's add: 675 Placentia Ave, Brea, CA 92821



## If A Work Injury Occurs... Benefits Include..

California law guarantees certain benefits to employees who are injured or become ill because of their jobs. Workers' compensation covers any job-related injury – even first-aid type injuries and work-related illnesses, including physical or psychiatric injuries resulting from a workplace crime. It can be caused by one event, such as a fall, or repeated exposures, such as doing a repetitive motion over time. The key is whether it was caused by the job. (Some injuries from voluntary, off-duty, recreational, social or athletic activity – for example, the company bowling team – may not be covered. Check with your supervisor or the claims administrator listed below if you have questions.)

**Medical Care:** Your claims administrator will pay for all reasonable and necessary medical care for your work injury or illness, so you should never see a bill. Medical benefits may include treatment by a doctor, hospital services, lab tests, x-rays, physical therapy, and medicines, but there are limits on some medical services.

**Payment for Temporary Disability (Lost Wages):** If you can't work while you are recovering from a job injury or illness, you will receive temporary disability payments. Temporary disability payments may change or stop when your doctor says you are able to return to work or that your medical condition is "permanent and stationary." For most injuries, state law limits temporary disability payments to a maximum of 104 weeks within five years of the date of injury. These benefits are tax free. Temporary disability payments are two-thirds of your average weekly pay, subject to minimums and maximums set by state law. Payments are not made for the first three days unless you are hospitalized or cannot work for more than 14 days.

**Payment for Permanent Disability:** If your injury or illness results in a permanent disability, you may receive additional payments. The amount will be based on the portion of your permanent disability that is directly attributable to your work and will also depend on the type of injury, your age, occupation, and date of injury. If your employer has 50 or more employees, and you were injured before 2013, the amount also may be affected by whether or not your employer makes a suitable return-to-work offer.

**Supplemental Job Displacement Benefit:** If the claims administrator receives a doctor's report that you have recovered as much as you are going to and that you have a permanent disability, within 60 days you may receive a form with an offer of regular, modified, or alternative work from your employer. If 60 days after receiving your doctor's report your employer does not offer you regular, modified or alternative work, your claims administrator has 20 days to offer you a Supplemental Job Displacement Benefit -- a voucher for up to \$6,000 that you can use for retraining or skill enhancement at a state-approved school or to help pay for other resources that can help you find a new job. If you qualify, your claims administrator will pay the costs, up to the maximum set by state law. (Note: for pre-2013 injuries, you may qualify for a voucher if your injury results in a permanent disability that prevents you from returning to work within 60 days after your temporary disability ends and your employer doesn't offer you appropriate modified or alternative work. The amount of the voucher for a pre-2013 injury ranges from a maximum of \$4,000 to \$10,000, based on your level of permanent disability.)

**Death Benefits:** If the injury or illness causes death, payments may be made to individuals who were financially dependent on the worker. Workers' compensation also pays a burial allowance.

**Return to Work Supplement:** If your work injury results in a permanent disability and the state determines that your workers' compensation permanent disability benefit is too low compared to your loss of future earnings, you may qualify for additional money from the Return-to-Work Fund, approved by state lawmakers in 2012. This fund will be administered by the Department of Industrial Relations, and details on eligibility and how to apply will be included in state regulations; so if you have questions or think you may qualify, contact the local DWC Information and Assistance office listed below, or check the Division of Workers' Compensation web site at [www.dwc.ca.gov](http://www.dwc.ca.gov) for information.

1. For an ambulance/hospital, the fire department or the police, call 911. For nonemergency medical care refer to the medical contact information below, otherwise seek first aid from your employer.

Doctor/Clinic: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

2. Report all injuries IMMEDIATELY to your supervisor or employer representative at \_\_\_\_\_ (phone number). Your employer is required to provide you with a claim form within one working day of learning of your injury, so insure your right to benefits by reporting every injury, no matter how slight, and request a claim form if it's more than a simple first-aid injury. There are time limits for notifying your employer about a work injury, so don't delay, as waiting to report may delay workers' compensation benefits and you may not be able to get benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work related, or the date benefits were last provided.

Your employer must notify the claims administrator and authorize medical care consistent with applicable treatment guidelines within one working day of receiving a completed claim form and will direct you to a doctor or clinic if necessary. Until a claim is accepted or denied, employers may be liable for as much as \$10,000 in treatment. If your claim or benefits are denied, you have a right to challenge the decision at the Workers' Compensation Appeals Board, but there are deadlines for filing the papers, so don't delay.

3. See your Primary Treating Physician (PTP). This is the doctor with overall responsibility for treating your injury or illness. You can be treated immediately by a pre-designated personal doctor (medical doctor, doctor of osteopathic medicine, or multi-specialty medical group) who has treated you in the past and has your medical records if: 1) you have health care coverage for nonwork injuries and illnesses; 2) prior to the injury or illness your doctor agreed to treat you for work injuries and illnesses; and 3) you gave your employer the doctor's name and address in writing before the injury or illness. Otherwise, your employer has the right to select the physician who will treat you for the first 30 days, and the claims administrator will arrange your medical treatment, often by a specialist for the particular injury. Different rules regarding your medical care apply if you gave your employer the name of a personal doctor who is a chiropractor or acupuncturist, or if your employer is using a Health Care Organization (HCO) or a workers' compensation Medical Provider Network (MPN – see below), so check with your claims administrator in those situations.

4. Notify your claims administrator if you want to switch doctors. If you did not pre-designate a personal physician and your employer does not use an HCO or an MPN, you can switch to a doctor of your choice 30 days after the injury is reported, or if you want to change doctors before then, your claims administrator will give you a list of doctors to choose from. If you are covered by an HCO or an MPN, your employer should provide you with information on those plans, including how to switch doctors.

5. See your employer representative or claims administrator if you have questions. It is illegal for an employer to fire or discriminate against you just because you file, intend to file, or settle a workers' compensation claim, or because you testify for a co-worker who was injured. If you prove this kind of discrimination, you may receive job reinstatement, lost wages and increased benefits, plus costs and expenses up to limits set by the state.

An MPN is a network of health care providers who treat workers injured on the job. If your employer is using an MPN and you have a pre-designated personal physician, you may receive treatment from that doctor. If you do not have a pre-designated personal physician and your employer has an MPN, you may switch to an appropriate provider from the MPN list after the first medical visit directed by your employer. If you are receiving treatment for an existing injury from a doctor who is not in the MPN, you may be required to change to a doctor within the MPN. If your employer uses an MPN, you can use the contact information below to get more information.

## In The Event Of A Work Injury...

## Medical Provider Networks...



injury. These benefits are tax free. Temporary disability payments are two-thirds of your average weekly pay, subject to minimums and maximums set by state law. Payments are not made for the first three days unless you are hospitalized or cannot work for more than 14 days.

**Payment for Permanent Disability:** If your injury or illness results in a permanent disability, you may receive additional payments. The amount will be based on the portion of your permanent disability that is directly attributable to your work and will also depend on the type of injury, your age, occupation, and date of injury. If your employer has 50 or more employees, and you were injured before 2013, the amount also may be affected by whether or not your employer makes a suitable return-to-work offer.

**Supplemental Job Displacement Benefit:** If the claims administrator receives a doctor's report that you have recovered as much as you are going to and that you have a permanent disability, within 60 days you may receive a form with an offer of regular, modified, or alternative work from your employer. If 60 days after receiving your doctor's report your employer does not offer you regular, modified or alternative work, your claims administrator has 20 days to offer you a Supplemental Job Displacement Benefit -- a voucher for up to \$6,000 that you can use for retraining or skill enhancement at a state-approved school or to help pay for other resources that can help you find a new job. If you qualify, your claims administrator will pay the costs, up to the maximum set by state law. (Note: for pre-2013 injuries, you may qualify for a voucher if your injury results in a permanent disability that prevents you from returning to work within 60 days after your temporary disability ends and your employer doesn't offer you appropriate modified or alternative work. The amount of the voucher for a pre-2013 injury ranges from a maximum of \$4,000 to \$10,000, based on your level of permanent disability.)

**Death Benefits:** If the injury or illness causes death, payments may be made to individuals who were financially dependent on the worker. Workers' compensation also pays a burial allowance.

**Return to Work Supplement:** If your work injury results in a permanent disability and the state determines that your workers' compensation permanent disability benefit is too low compared to your loss of future earnings, you may qualify for additional money from the Return-to-Work Fund, approved by state lawmakers in 2012. This fund will be administered by the Department of Industrial Relations, and details on eligibility and how to apply will be included in state regulations, so if you have questions or think you may qualify, contact the local DWC Information and Assistance office listed below, or check the Division of Workers' Compensation web site at [www.dwc.ca.gov](http://www.dwc.ca.gov) for information.

1. For an ambulance/hospital, the fire department or the police, call 911. For nonemergency medical care refer to the medical contact information below, otherwise seek first aid from your employer.

Doctor/Clinic: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

2. Report all injuries IMMEDIATELY to your supervisor or employer representative at \_\_\_\_\_ (phone number). Your employer is required to provide you with a claim form within one working day of learning of your injury, so insure your right to benefits by reporting every injury, no matter how slight, and request a claim form if it's more than a simple first-aid injury. There are time limits for notifying your employer about a work injury, so don't delay, as waiting to report may delay workers' compensation benefits and you may not be able to get benefits if you don't file a claim within one year of the date of injury, the date you knew the injury was work related, or the date benefits were last provided.

Your employer must notify the claims administrator and authorize medical care consistent with applicable treatment guidelines within one working day of receiving a completed claim form and will direct you to a doctor or clinic if necessary. Until a claim is accepted or denied, employers may be liable for as much as \$10,000 in treatment. If your claim or benefits are denied, you have a right to challenge the decision at the Workers' Compensation Appeals Board, but there are deadlines for filing the papers, so don't delay.

3. See your Primary Treating Physician (PTP). This is the doctor with overall responsibility for treating your injury or illness. You can be treated immediately by a pre-designated personal doctor (medical doctor, doctor of osteopathic medicine, or multi-specialty medical group) who has treated you in the past and has your medical records if: 1) you have health care coverage for nonwork injuries and illnesses; 2) prior to the injury or illness your doctor agreed to treat you for work injuries and illnesses; and 3) you gave your employer the doctor's name and address in writing before the injury or illness. Otherwise, your employer has the right to select the physician who will treat you for the first 30 days, and the claims administrator will arrange your medical treatment, often by a specialist for the particular injury. Different rules regarding your medical care apply if you gave your employer the name of a personal doctor who is a chiropractor or acupuncturist, or if your employer is using a Health Care Organization (HCO) or a workers' compensation Medical Provider Network (MPN -- see below), so check with your claims administrator in those situations.

4. Notify your claims administrator if you want to switch doctors. If you did not pre-designate a personal physician and your employer does not use an HCO or an MPN, you can switch to a doctor of your choice 30 days after the injury is reported, or if you want to change doctors before then, your claims administrator will give you a list of doctors to choose from. If you are covered by an HCO or an MPN, your employer should provide you with information on those plans, including how to switch doctors.

5. See your employer representative or claims administrator if you have questions. It is illegal for an employer to fire or discriminate against you just because you file, intend to file, or settle a workers' compensation claim, or because you testify for a co-worker who was injured. If you prove this kind of discrimination, you may receive job reinstatement, lost wages and increased benefits, plus costs and expenses up to limits set by the state.

An MPN is a network of health care providers who treat workers injured on the job. If your employer is using an MPN and you have a pre-designated personal physician, you may receive treatment from that doctor. If you do not have a pre-designated personal physician and your employer has an MPN, you may switch to an appropriate provider from the MPN list after the first medical visit directed by your employer. If you are receiving treatment for an existing injury from a doctor who is not in the MPN, you may be required to change to a doctor within the MPN. If your employer has an MPN, you can use the contact information below to get more information:

Current MPN's toll-free number \_\_\_\_\_ MPN Website: \_\_\_\_\_

MPN Effective date: \_\_\_\_\_ Current MPN's address: \_\_\_\_\_

Name \_\_\_\_\_ Check if employer is self-insured \_\_\_\_\_

Telephone Number \_\_\_\_\_ Policy Expiration Date \_\_\_\_\_

If no claims administrator is listed above, and the employer is not self-insured, you may be able to find the name of the employer's workers' compensation insurer at [www.caworkcompcoverage.com](http://www.caworkcompcoverage.com). If the workers' compensation policy has expired, contact the Division of Labor Standards Enforcement (DLSE). Look in your phone book under State Government/Industrial Relations/Labor Standards Enforcement or learn more at [www.dir.ca.gov/dlse](http://www.dir.ca.gov/dlse).

You can also get free information from a State Division of Workers' Compensation Information and Assistance Officer, hear recorded information and get a list of local offices by calling (800) 736-7401, or learn more at [www.dwc.ca.gov](http://www.dwc.ca.gov). The nearest Information and Assistance Officer is located at:

Street Address \_\_\_\_\_ Telephone \_\_\_\_\_

### WORKERS' COMPENSATION FRAUD IS A FELONY

Anyone who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony and may be fined and imprisoned.

This notice has been approved by the Administrative Director of the Division of Workers' Compensation.

Notice of Copyright: This posting notice is copyrighted by the California Workers' Compensation Institute (CWI) and is intended solely for the use of Institute customers. The Institute retains all rights to its publication. Any duplication, reprinting, electronic posting, electronic redistribution, or resale of this posting notice is a violation of copyright law and is strictly prohibited.

To reorder: This posting notice, along with state-approved workers' compensation pamphlets for new hires, DWC-1 claim forms, and other information for injured workers and employers may be ordered from the online store at [www.cwci.org](http://www.cwci.org) or call 510-251-9470 for an order form.

Copyright © 2012, California Workers' Compensation Institute. All rights reserved.

Rev. 10/12

## In The Event Of A Work Injury...

## Medical Provider Networks...

## Claims Administrator:

## Warning:





333 S Wabash  
Chicago, Illinois 60604

STANDARD WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY POLICY

INFORMATION PAGE - NEW POLICY

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
WC 5 85837471	02/01/13	02/01/14		NATL FIRE INS. CO. OF HARTFORD	061302244
<b>Named Insured And Address</b>				<b>Agent</b>	
Stanford Raffles Realty, Inc. 123 S FIGUEROA ST SUITE 108 LOS ANGELES, CA				CS&S/CRES INSURANCE SERVICES, LLC 15373 INNOVATION DRI PO BOX 500810 (92150) SAN DIEGO CA 92128	
				90012	

\*\* POSTING NOTICE SCHEDULE \*\*

SCHEDULE  
PAGE 1

THE FOLLOWING POSTING NOTICES WILL BE ATTACHED TO THE POLICY

ST	CNA FORM	STATE FORM	FORM DESCRIPTION	QTY
CA	G301245A	DWC 7	Workers Compensation Notice	001
CA	G301246A	DWC 7	Workers Compensation Notice (Spanish)	001
CA	WC9493		Whistleblowers Are Protected (English)	001
CA	G301268A		Whistleblowers Are Protected (Spanish)	001

THE FOLLOWING POSTING NOTICES WILL BE MAILED UNDER SEPARATE COVER

ST	CNA FORM	STATE FORM	FORM DESCRIPTION	QTY
CA			If a work Injury Occurs...(English)	001
CA			If a work Injury Occurs...(Spanish)	001

5102006130224400002313561\*\*\*70  
000

DATE OF ISSUE: 01/23/13  
POLICY ISSUING OFFICE: LOS ANGELES

INSURED



333 S Wabash  
Chicago, Illinois 60604

STANDARD WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY POLICY

INFORMATION PAGE - NEW POLICY

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
WC 5 85837471	02/01/13	02/01/14		NATL FIRE INS. CO. OF HARTFORD	061302244
<b>Named Insured And Address</b>				<b>Agent</b>	
Stanford Raffles Realty, Inc.				CS&S/CRES INSURANCE SERVICES, LLC	
123 S FIGUEROA ST				15373 INNOVATION DRI	
SUITE 108				PO BOX 500810 (92150)	
LOS ANGELES, CA				SAN DIEGO CA 92128	
90012					

SCHEDULE  
PAGE 2

THE FOLLOWING POSTING NOTICE DATA IS INTENDED FOR CNA INTERNAL PROCESSING  
PURPOSES ONLY

TAG	FIELD NAME	FIELD VALUE
001	EMPLOYER NAME	Stanford Raffles Realty, Inc.
002	EMPLOYER CITY	LOS ANGELES
003	EMPLOYER STATE	CA
004	EMPLOYER ZIP	090012
005	EMPLOYER FEIN	274679797
006	INSURANCE CARRIER NAME	NATL FIRE INS. CO. OF HARTFORD
007	INSURANCE CARRIER BUREAU CODE	0132
008	INSURANCE CARRIER (OR TPA) NAME	NATL FIRE INS. CO. OF HARTFORD
009	POLICY NUMBER	WC 5 85837471
010	POLICY EFFECTIVE DATE	02/01/2013
011	POLICY EXPIRATION DATE	02/01/2014
012	AGENT NAME	CS&S/CRES INSURANCE SERVICES, LLC
013	AGENT STREET ADDRESS	PO BOX 500810 (92150)
014	AGENT CITY	SAN DIEGO
015	AGENT STATE	CA
016	AGENT ZIP	092128
017	AGENT PHONE	877-724-2669
018	ADJUSTING COMPANY NAME	NATL FIRE INS. CO. OF HARTFORD
019	EMPLOYER STREET ADDRESS	123 S FIGUEROA ST SUITE 108

DATE OF ISSUE: 01/23/13  
POLICY ISSUING OFFICE: LOS ANGELES

INSURED

510200613022440000211358 01  
000







## Notice to Employees--Injuries Caused By Work

You may be entitled to workers' compensation benefits if you are injured or become ill because of your job. Workers' compensation covers most work-related physical or mental injuries and illnesses. An injury or illness can be caused by one event (such as hurting your back in a fall) or by repeated exposures (such as hurting your wrist from doing the same motion over and over).

**Benefits.** Workers' compensation benefits include:

- **Medical Care:** Doctor visits, hospital services, physical therapy, lab tests, x-rays, and medicines that are reasonably necessary to treat your injury. You should never see a bill. There is a limit on some medical services.
- **Temporary Disability (TD) Benefits:** Payments if you lose wages while recovering. For most injuries, TD benefits may not be paid for more than 104 weeks within five years from the date of injury.
- **Permanent Disability (PD) Benefits:** Payments if your injury causes a permanent disability.
- **Supplemental Job Displacement Benefit:** A nontransferable voucher payable to a state approved school if your injury arises on or after 1/1/04 and results in a permanent disability that prevents you from returning to work within 60 days after TD ends, and your employer does not offer you modified or alternative work.
- **Death Benefits:** Paid to dependents of a worker who dies from a work-related injury or illness.

**Naming Your Own Physician Before Injury or Illness (Predesignation).** You may be able to choose the doctor who will treat you for a job injury or illness. If eligible, you must tell your employer, in writing, the name and address of your personal physician or medical group *before* you are injured and your physician must agree to treat you for your work injury. For instructions, see the written information about workers' compensation that your employer is required to give to new employees.

### If You Get Hurt:

1. **Get Medical Care.** If you need emergency care, call 911 for help immediately from the hospital, ambulance, fire department or police department. If you need first aid, contact your employer.
2. **Report Your Injury.** Report the injury immediately to your supervisor or to an employer representative. Don't delay. There are time limits. If you wait too long, you may lose your right to benefits. Your employer is required to provide you a claim form within one working day after learning about your injury. Within one working day after you file a claim form, your employer shall authorize the provision of all treatment, consistent with the applicable treating guidelines, for your alleged injury and shall be liable for up to ten thousand dollars (\$10,000) in treatment until the claim is accepted or rejected.
3. **See Your Primary Treating Physician (PTP).** This is the doctor with overall responsibility for treating your injury or illness. If you predesignated by naming your personal physician or medical group before injury (see above), you may see him or her for treatment in certain circumstances. Otherwise, your employer has the right to select the physician who will treat you for the first 30 days. You may be able to switch to a doctor of your choice after 30 days. Different rules apply if your employer offers a Health Care Organization (HCO) or has a Medical Provider Network (MPN). You should receive information from your employer if you are covered by an HCO or a MPN. Contact your employer for more information.
4. **Medical Provider Networks.** Your employer may be using a MPN, which is a selected network of health care providers to provide treatment to workers injured on the job. If your employer is using a MPN, a MPN notice should be posted next to this poster to explain how to use the MPN. You can request a copy of this notice by calling the MPN number below. **If you have predesignated a personal physician prior to your work injury, then you may receive treatment from your predesignated doctor.** If you have not predesignated and your employer is using a MPN, you are free to choose an appropriate provider from the MPN list after the first medical visit directed by your employer. If you are treating with a non-MPN doctor for an existing injury, you may be required to change to a doctor within the MPN. For more information, see the MPN contact information below:

Current MPN's toll free number: 888-202-4964 MPN website: www.talispoint.com/cna/campn

MPN Effective Date 03/24/2005 Current MPN's address: 675 Placentia Ave., Brea CA 92821

**Discrimination.** It is illegal for your employer to punish or fire you for having a work injury or illness, for filing a claim, or testifying in another person's workers' compensation case. If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

**Questions?** Learn more about workers' compensation by reading the information that your employer is required to give you at time of hire. If you have questions, see your employer or the claims administrator (who handles workers' compensation claims for your employer):

Claims Administrator \_\_\_\_\_ Phone 877-CNA-ASAP (252-2727)

Workers' compensation insurer NATL FIRE INS. CO. OF HARTFORD (Enter "self-insured" if appropriate)

Policy Expiration Date 02/01/2014

If the workers' compensation policy has expired, contact a Labor Commissioner at the Division of Labor Standards Enforcement (DLSE).

You can also get free information from a State Division of Workers' Compensation Information & Assistance Officer. The nearest Information & Assistance Officer can be found at location: \_\_\_\_\_ or by calling toll-free (800) 736-7401. Learn more information about DWC and DLSE online: [www.dwc.ca.gov](http://www.dwc.ca.gov) or [www.dir.ca.gov/dlse](http://www.dir.ca.gov/dlse).

**False claims and false denials.** Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony and may be fined and imprisoned.

**Your employer may not be liable for the payment of workers' compensation benefits for any injury that arises from your voluntary participation in any off-duty, recreational, social, or athletic activity that is not part of your work-related duties.**

