



You may lose important rights if you do not take certain actions within 10 days.

Read this letter and any enclosed fact sheets very carefully.

February 21, 2012

Tiffany Anderson
2 N. Avena Ave.
Lodi, CA 95242

Employer: San Joaquin County MVCD
Date of Injury: 06/19/08
Claim No: VE0700187

**NOTICE REGARDING DENIAL OF
WORKERS' COMPENSATION TEMPORARY DISABILITY BENEFITS**

Dear Ms. Anderson:

Acclamation Insurance Management Services, (AIMS) is handling your workers' compensation claim on behalf of San Joaquin County Mosquito Vector Control District. This notice is to advise you of the status of disability benefits for your workers' compensation injury on the date shown above.

After careful consideration of all available information, we are denying payment of your temporary disability benefits based on Labor Code 4656 which limits temporary disability benefits to 104 weeks. Our records show that you have been paid temporary disability benefits since 06/20/08 through 09/20/11. Total temporary disability benefits paid to you is \$57,810.15. Please see attached payment record for specific dates and amount paid.

The State of California requires that you be given the following information:

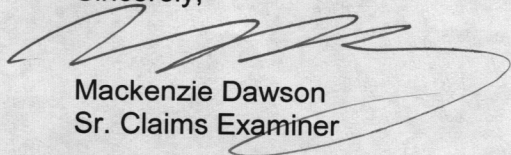
You have a right to disagree with decisions affecting your claim. If you have any questions regarding the information provided to you in this notice, please call **Mackenzie Dawson at (916)563-1900, ext. 242**. However, if you are represented by an attorney, you should call your attorney, not the claims adjuster. If you want further information on your rights to benefits or disagree with our decision, you may contact your local Information and Assistance Officer of the Division of Workers' Compensation by calling (209)948-7759.

For recorded information and a list of offices, call (800) 736-7401. You may also visit the DWC website at: http://www.dir.ca.gov/DWC/dwc_home_page.htm.

You also have a right to consult an attorney of your choice. Should you decide to be represented by an attorney, you may or may not receive a larger award, but, unless you are determined to be ineligible for an award, the attorney's fee will be deducted from any award you might receive for disability benefits. The decision to be represented by an attorney is yours to make, but it is voluntary and may not be necessary for you to receive your benefits.

To resolve a dispute, you have one year from the date of injury to file an application for adjudication before the Workers' Compensation Appeals Board.

Sincerely,



Mackenzie Dawson
Sr. Claims Examiner

Encl: DWC Fact Sheet C – Temporary Disability (Rev 2/08)
Payment Summary

Cc: San Joaquin County MVCD

DIVISION OF WORKERS' COMPENSATION

Minimizing the impact of work-related injuries and illnesses. Helping resolve disputes over workers' compensation benefits. Monitoring the administration of claims.

FACT SHEET C

ANSWERS TO YOUR QUESTIONS ABOUT TEMPORARY DISABILITY BENEFIT

Temporary disability (TD) benefits are payments you get if you lose wages because your injury prevents you from doing your usual job while recovering.

Do I need to fill out the claim form (DWC 1) my employer gave me?

Yes, if you want to make sure you qualify for all benefits. If you do not file the claim form within a year of your injury you may not be able to get benefits. Your employer must give you a DWC 1 claim form within one day of knowing you were injured. Filling out the claim form opens your workers' comp case. State law also lays out benefits beyond the basics you may qualify for once you file the claim form with your employer. Those benefits include, but are not limited to:

- A presumption that your injury or illness was caused by work if your claim is not accepted or denied within 90 days of giving the completed claim form to your employer
- Up to \$10,000 in treatment under medical treatment guidelines while the claims administrator considers your claim
- An increase in your disability payments if they're late
- A way to resolve any disagreements that might come up between you and the claims administrator over whether your injury or illness happened on the job, the medical treatment you receive and whether you will receive permanent disability benefits.

What if my employer didn't give me the DWC 1 claim form?

Ask your employer for the form or call the claims administrator to get it. The claims administrator is the person or entity handling your employer's claims. The name, address and phone number of this person should be posted at your workplace in the same area where other workplace information, like the minimum wage, is posted. You can also get the form from the Division of Workers' Compensation (DWC) Web site at www.dwc.ca.gov. In the left navigation pane, under "I want to," click on "find a form".

What are TD benefits?

TD benefits are payments you get from the claims administrator if you can't do your usual job while recovering from your injury or illness. TD benefits are not taxable. If you can do some work while recovering but earn less than before the injury, you will receive temporary partial disability benefits. If you can't work at all while recovering you will receive temporary total disability benefits. Some employers have plans that pay all your wages for all or part of the time you are temporarily disabled. These plans are called salary continuation. There are different types of salary continuation plans. Some use your vacation and/or sick leave to supplement the TD payments required by state law. Check with your employer to find out if you are covered by one of these plans.

How is TD calculated?

As a general rule, you are paid two-thirds of your gross (pre-tax) wages at the time of injury, with minimum and maximum rates set by law. Your wages are figured out by using all forms of income you receive from work: wages, food, lodging, tips, commissions, overtime and bonuses. Wages can also include earnings from work you did at other jobs at the time you were injured. Give proof of these earnings to the claims administrator. The claims administrator will consider all forms of income when calculating your TD benefits.

When does TD start and stop?

TD payments begin when your doctor says you can't do your usual work for more than three days or you get hospitalized overnight. Payments must be made every two weeks. Generally, TD stops when you return to work, or when the doctor releases you for work, or says your injury has improved as much as it's going to. If you were injured between April 19, 2004 and Jan. 1, 2008, your TD payments won't last more than 104 weeks from the first payment for most injuries. Those injured on or after Jan. 1, 2008 are eligible to receive 104 weeks of disability payments within a five-year period.

The five-year period is counted from the date of injury. Payments for a few long-term injuries, such as severe burns or chronic lung disease, can go longer than 104 weeks. TD payments for these injuries can continue for up to 240 weeks of payment within a five-year period.

You can also file a state disability insurance (SDI) claim with the Employment Development Department. You should file this claim even if your workers' comp case is accepted. This will allow you to get SDI payments after the 104 weeks of TD payments if you are still too sick or hurt to go back to work.

Do I get other benefits while receiving TD?

You have the right to receive medical treatment right away. The claims administrator may investigate your claim before deciding whether or not to accept it. Even if it investigates, the claims administrator must approve medical treatment for your injury within one working day after you submit a DWC 1 claim form. The treatment you get must be within medical treatment guidelines set by the state. The total cost of the treatment you get during the investigation cannot be more than \$10,000.

You should also be reimbursed for transportation costs including mileage, parking and tolls for trips to and from the doctor's office. The claims administrator also pays for prescriptions, physical therapy visits and other medical costs.

What if there is a problem with my benefits?

If you have a concern, speak up. Talk to your employer or the claims administrator handling your claim and try to resolve the problem. Misunderstandings and mistakes sometimes occur, but you can resolve most of them by calling the claims administrator. If this doesn't work, get help by trying the following:

Contact a state Division of Workers' Compensation (DWC) Information and Assistance (I&A) officer: State I&A officers answer questions to help injured workers. They provide information and forms and help resolve problems with your claim. They hold free workshops to teach injured workers about their rights and responsibilities under the law. Go to www.dwc.ca.gov to find a local office.

Consult an attorney: Lawyers who specialize in helping injured workers with their workers' compensation claims are called applicant's attorneys. Their job is to plan a strategy for your case, gather information to support your claim, keep track of deadlines and represent you in hearings before a workers' compensation judge at your local Workers' Compensation Appeals Board office. If you hire an attorney, the attorney's fees will be taken out of benefits you receive. A judge must approve the fees.

If you have a serious problem with your claim you may need to go before a workers' compensation judge. In that case, you must fill out an application for adjudication of claim. That form normally must be filed within one year from the date of your injury or the last date you were paid benefits. Use I&A [guide 4](#) to help you file this form.

For more information, call 1-800-736-7401 or visit the DWC Web site at www.dwc.ca.gov to find a local [I&A office](#). You may also download I&A [guides](#) and get information on [workshops](#) for injured workers.

The information contained in this fact sheet is general in nature and is not intended as a substitute for legal advice. Changes in the law or the specific facts of your case may result in legal interpretations different than those presented here.

Claim Summary - Payments

1/1/1901 - 2/21/2012

Claim No: VE0700184
 Loss Date: 6/19/2008
 Claimant: Anderson, Tiffany
 Insured: Vector JPA

Indemnity

Effective Date	Transaction Type	Check Number	Payee	From Through	Pay Amount	Running Total
7/9/2008	140 - Temporary Total Disa	7846	ANDERSON, TIFFANY	6/20/2008 - 7/8/2008	1574.30	1574.30
7/24/2008	140 - Temporary Total Disa	7846	ANDERSON, TIFFANY	6/20/2008 - 7/8/2008	-1574.30	0.00
8/6/2008	140 - Temporary Total Disa	7961	ANDERSON, TIFFANY	7/21/2008 - 8/6/2008	1463.43	1463.43
8/6/2008	146 - Wage Continuation	7962	SAN JOAQUIN COUNTY MOSQUITO & VECTOR CONTROL DISTRICT	6/20/2008 - 7/20/2008	2668.61	4132.04
8/20/2008	140 - Temporary Total Disa	7991	ANDERSON, TIFFANY	8/7/2008 - 8/20/2008	1205.18	5337.22
9/3/2008	140 - Temporary Total Disa	8071	ANDERSON, TIFFANY	8/21/2008 - 9/3/2008	1205.18	6542.40
9/17/2008	140 - Temporary Total Disa	8106	ANDERSON, TIFFANY	9/4/2008 - 9/17/2008	1205.18	7747.58
10/1/2008	140 - Temporary Total Disa	8204	ANDERSON, TIFFANY	9/18/2008 - 10/1/2008	1205.18	8952.76
10/14/2008	140 - Temporary Total Disa	8260	ANDERSON, TIFFANY	10/2/2008 - 10/15/2008	1205.18	10157.94
10/29/2008	140 - Temporary Total Disa	8367	ANDERSON, TIFFANY	10/16/2008 - 10/29/2008	1205.18	11363.12
11/12/2008	140 - Temporary Total Disa	8458	ANDERSON, TIFFANY	10/30/2008 - 11/12/2008	1205.18	12568.30
11/26/2008	140 - Temporary Total Disa	8574	ANDERSON, TIFFANY	11/13/2008 - 11/26/2008	1205.18	13773.48
12/10/2008	140 - Temporary Total Disa	8634	ANDERSON, TIFFANY	11/27/2008 - 12/10/2008	1205.18	14978.66
12/24/2008	140 - Temporary Total Disa	8705	ANDERSON, TIFFANY	12/11/2008 - 12/24/2008	1205.18	16183.84
1/7/2009	140 - Temporary Total Disa	8774	ANDERSON, TIFFANY	12/25/2008 - 1/7/2009	1205.18	17389.02
1/21/2009	140 - Temporary Total Disa	8849	ANDERSON, TIFFANY	1/8/2009 - 1/9/2009	172.17	17561.19
4/3/2009	140 - Temporary Total Disa	9202	ANDERSON, TIFFANY	3/21/2009 - 4/3/2009	1205.18	18766.37
4/17/2009	140 - Temporary Total Disa	9303	ANDERSON, TIFFANY	4/4/2009 - 4/17/2009	1205.18	19971.55
5/1/2009	140 - Temporary Total Disa	9373	ANDERSON, TIFFANY	4/18/2009 - 5/1/2009	1205.18	21176.73
5/15/2009	140 - Temporary Total Disa	9444	ANDERSON, TIFFANY	5/2/2009 - 5/15/2009	1205.18	22381.91
5/27/2009	140 - Temporary Total Disa	9444	ANDERSON, TIFFANY	5/2/2009 - 5/15/2009	-1205.18	21176.73
5/28/2009	140 - Temporary Total Disa	9513	ANDERSON, TIFFANY	5/2/2009 - 5/15/2009	1205.18	22381.91
5/29/2009	140 - Temporary Total Disa	9514	ANDERSON, TIFFANY	5/16/2009 - 5/17/2009	172.17	22554.08
6/1/2009	140 - Temporary Total Disa	9444	ANDERSON, TIFFANY	5/2/2009 - 5/15/2009	1205.18	23759.26
7/28/2009	140 - Temporary Total Disa	9803	ANDERSON, TIFFANY	7/29/2009 -	1025.18	24784.44

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Indemnity

Effective Date	Transaction Type	Check Number	Payee	From Through	Pay Amount	Running Total
7/28/2009	140 - Temporary Total Disa	9798	ANDERSON, TIFFANY	7/7/2009 - 7/28/2009	1893.85	26678.29
8/25/2009	140 - Temporary Total Disa	9821	Tiffany Anderson	8/12/2009 - 8/25/2009	1025.18	27703.47
9/8/2009	140 - Temporary Total Disa	9847	Tiffany Anderson	8/26/2009 - 9/8/2009	1025.18	28728.65
9/22/2009	140 - Temporary Total Disa	10029	Tiffany Anderson	9/9/2009 - 9/22/2009	1025.18	29753.83
10/6/2009	140 - Temporary Total Disa	10073	Tiffany Anderson	9/23/2009 - 10/6/2009	1025.18	30779.01
10/20/2009	140 - Temporary Total Disa	10147	Tiffany Anderson	10/7/2009 - 10/20/2009	1025.18	31804.19
11/3/2009	140 - Temporary Total Disa	10215	Tiffany Anderson	10/21/2009 - 11/3/2009	1025.18	32829.37
11/17/2009	140 - Temporary Total Disa	10265	Tiffany Anderson	11/4/2009 - 11/15/2009	1033.01	33862.38
11/17/2009	140 - Temporary Total Disa	10267	Tiffany Anderson	7/29/2009 - 11/3/2009	54.83	33917.21
12/31/2009	140 - Temporary Total Disa	10369	Tiffany Anderson	12/19/2009 - 1/1/2010	1205.18	35122.39
1/15/2010	140 - Temporary Total Disa	10470	Tiffany Anderson	1/2/2010 - 1/15/2010	1205.18	36327.57
1/29/2010	140 - Temporary Total Disa	10517	Tiffany Anderson	1/16/2010 - 1/29/2010	1205.18	37532.75
2/12/2010	140 - Temporary Total Disa	10528	Tiffany Anderson	1/30/2010 - 2/12/2010	1205.18	38737.93
2/26/2010	140 - Temporary Total Disa	10679	Tiffany Anderson	2/13/2010 - 3/26/2010	1205.18	39943.11
3/12/2010	140 - Temporary Total Disa	10698	Tiffany Anderson	3/13/2010 - 3/26/2010	1205.18	41148.29
3/26/2010	140 - Temporary Total Disa	10759	Tiffany Anderson	3/27/2010 - 4/9/2010	1205.18	42353.47
4/9/2010	140 - Temporary Total Disa	10810	Tiffany Anderson	4/10/2010 - 4/23/2010	1205.18	43558.65
4/23/2010	140 - Temporary Total Disa	10927	Tiffany Anderson	4/24/2010 - 5/7/2010	1205.18	44763.83
5/7/2010	140 - Temporary Total Disa	10980	Tiffany Anderson	5/8/2010 - 5/21/2010	1205.18	45969.01
5/21/2010	140 - Temporary Total Disa	11043	Tiffany Anderson	5/22/2010 - 6/4/2010	1205.18	47174.19
6/4/2010	140 - Temporary Total Disa	11088	Tiffany Anderson	6/5/2010 - 6/18/2010	1205.18	48379.37
6/18/2010	140 - Temporary Total Disa	11170	Tiffany Anderson	6/19/2010 - 7/2/2010	1205.18	49584.55
7/2/2010	140 - Temporary Total Disa	11255	Tiffany Anderson	7/3/2010 - 7/16/2010	1205.18	50789.73
7/16/2010	140 - Temporary Total Disa	11300	Tiffany Anderson	7/17/2010 - 7/30/2010	1208.18	51994.91
7/30/2010	140 - Temporary Total Disa	11357	Tiffany Anderson	7/31/2010 - 8/13/2010	1205.18	53203.09
8/13/2010	140 - Temporary Total Disa	11491	Tiffany Anderson			54408.27

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Indemnity

Effective Date	Transaction Type	Check Number	Payee	From Through	Pay Amount	Running Total
9/16/2011	140 - Temporary Total Disa	13331	Tiffany Anderson	8/17/2011 - 9/16/2011	3013.08	57421.35
9/20/2011	140 - Temporary Total Disa	13335	Tiffany Anderson	9/17/2011 - 9/20/2011	388.80	57810.15
Totals for Indemnity						\$57,810.15

Grand Totals

Total
\$57,810.15

Payment Summary	
140 - Temporary Total Disa	\$55,141.54
146 - Wage Continuation	\$2,668.61
Total	\$57,810.15