Coverage Types	Health	Workers' Compensation Network (WCN)	Workers' Compensation Non-Network (WC)
Life threatening	3 days	8 days	8 days
Denial of prescription drugs or intravenous infusions - Concurrent	3 days	NA	NA
Denial of an exception request to a prescription drug step therapy protocol - Preauthorization	3 days	NA	NA
Non-life-threatening Preauthorization / Concurrent	20 days	20 days	20 days
Retrospective	20 days	30 days from receipt of fee*	30 days from receipt of fee**
Denial or Rescission of Preauthorization exemption	30 days from request	NA	NA

*Carrier pays the fee.

**Requestor pays the fee. (However, if the requestor is an injured employee, carrier pays the fee.)