



WORKERS' COMPENSATION

Claims Management

IN-HOUSE JURISDICTIONAL EXPERTS

- In-house claims professionals skilled in injury recovery
- Over 300 years of combined workers' compensation experience
- Collaborative + Proactive approach to ensure optimum outcomes

MEDICAL MANAGEMENT

- In-house nurse case managers and vetted medical provider networks that ensure care is directed to enable best outcomes for the injured worker
- Surgical care management program that provides injured works with a dedicated nurse case manager before and after surgery to ensure a positive and uneventful recovery.
- Pharmacy program that allows injured workers to fill prescriptions, at no cost, as early as the first day of injury

CLAIMS PHILOSOPHY

- Our objective is to help injured workers and employers navigate the complex workers' compensation system utilizing an advocacy based claims approach that treats the person, not the accident.
- Injured Worker Centric
- Outcomes Driven
- Advocacy Based

RETURN-TO-WORK PROGRAM

- Tailored return-to-work programs, including alternative and modified duty, can be crafted to fit the specific needs of an insured and their employees
- Not-for-profit placement options are available for injured workers who do not qualify or accept modified and alternative duty return-to-work options

VALUE ADDED SERVICES

- ACH Benefit enrollment for injured workers
- Dedicated claim adjusters
- Open claim reviews for employers
- 24/7 online access to claims data



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