

A "Turn key" WC program for small employers

Small employers

- ✓ Business has grown to the point where WC is now a driver of expense
- ✓ Senior manager is responsible for WC in their spare time
- ✓ Very little in-house WC expertise
- ✓ The company wants to improve Modification Factor

WC Manual with forms and tools embedded in the workflow

- ✓ Step by step instructions for each phase of the process
- ✓ Forms, Letters and phone scripts
- ✓ Calculators and Tools to guide business decisions
- ✓ Solutions for common WC problems

Score employer's use of industry Best Practices and improve

- ✓ Survey style assessment to score compliance with best practices
- ✓ Recommendations and education for deficient areas

Benchmark Claims

- ✓ Compare actual claim experience to industry benchmarks
- ✓ Compare actual claim experience to state benchmarks

Workers' Comp Kit [®]			
Recommendations for Improvement			
	Critical	Needs Improvement	Good
Management Commitment and Awareness Click to View Recommendations	X		
Insurance Company and Claims Administration		X	
			X

On-line Workers' Comp Manual

- Performance Goals
- Post Injury Response Procedures
[Communication](#)
- A. Introduction
- B. Record Keeping
- C. Brochures
- D. Communications with Unions
- E. First Day Contact
[Document: Get Well Card](#)
[Document: Initial Interview of Document: First Day Phone](#)
- F. Weekly Contact
[Document: Weekly Meeting](#)
- G. Include Employees Who are S
- Return to Work Programs & Transitional Du
- Management Commitment
- Insurance Company and Claims Administra
- Medical Care Coordination
- Medical Cost Containment
- Fraud, Abuse and Misrepresentation
- Training Initiatives



On-line solutions across multiple locations for mid-sized employers

Mid-sized employers

- ✓ WC is a significant expense within the company
- ✓ HR manager or Safety manager may be responsible for WC in their spare time
- ✓ There is an intermediate level of in-house WC expertise
- ✓ The employer may have a significant deductible
- ✓ Applying best practices consistently across multiple locations has become a challenge

On-line WC Manual and On-line Forms & Tools Library

- ✓ Access the form that you need at the click of a mouse.
- ✓ Pre-built Forms, letters, training programs, phone scripts and more
- ✓ Edit our base documents with any logos or content changes then deploy
- ✓ Guides coordinators in the field through each phase of the process
- ✓ Calculators and Tools to guide business decisions

Audit / Assess / Educate: Score Best Practices at each location

- ✓ Survey style assessment provides instruction and insight to WC coordinators out in the field
- ✓ Comparative scoring reports provide insight into improvement opportunities
- ✓ Recommendations and action plans for each location for targeted improvement

Benchmark Claims

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Post Injury Response Procedures

THE FIRST 24 HOURS

INVESTIGATION AFTER THE INJURY

Investigations determine if the injury is connected to an injury to establish an accurate record of exactly how the injury occurred. Some injury data details may provide insight into why injury investigations are generally done in the field.

PERFORM THE FOLLOWING STEPS:

- Interview the employee. Show an investigation phase. Have the employee sign a statement.
- Interview the supervisor. Have the supervisor sign a statement.
- Examine the accident site and take company photos. Obtain OSHA 302 from each witness fill out the Witness Report.
- Interview employees who have had statements on the Witness Report.
- Review the employee's records for safety training.
- Determine the attending physician's duty.
- Stay in touch with the injured employee.

Forms and Tools Library

- ✓ 1. Performance Goals
- Cost Per FTE Worksheet (downloaded on 02/04/2009, 12:28:16)
- Email Requesting Data Correction (downloaded on 02/03/2009, 11:17:35)
- Lost Work Day Log (downloaded on 02/03/2009, 11:17:35)
- Manager's Self Audit Questionnaire (downloaded on 02/03/2009, 11:17:35)
- Worst to Best List (downloaded on 02/03/2009, 11:17:35)
- ✓ 2. Post Injury Response Procedures
- Employee Report of Incident (downloaded on 02/03/2009, 11:17:35)
- INJURY PROCEDURE WORKSHEET (downloaded on 02/03/2009, 11:17:35)
- Post Injury Interview with Employee (downloaded on 02/03/2009, 11:17:35)
- Supervisor Report of Incident (downloaded on 02/03/2009, 11:17:35)
- Transitional Assignment Form - Spanish (downloaded on 02/03/2009, 11:17:35)
- Witness Report Form (downloaded on 02/03/2009, 11:17:35)
- Work Ability Form (downloaded on 02/03/2009, 11:17:35)
- 3. Communication
- Claims Communication Diary (downloaded on 02/03/2009, 11:17:35)
- Employee Brochure (downloaded on 02/03/2009, 11:17:35)
- Employee Brochure (Spanish) (downloaded on 02/03/2009, 11:17:35)
- First Day Phone Call (downloaded on 02/03/2009, 11:17:35)
- Get Well Card (downloaded on 02/03/2009, 11:17:35)
- Guideline for Managing Ongoing Claims (downloaded on 02/03/2009, 11:17:35)
- Initial Interview After Accident (downloaded on 02/03/2009, 11:17:35)
- Introduction Letter to Employee (downloaded on 02/03/2009, 11:17:35)
- Weekly Meeting Guidelines (downloaded on 02/03/2009, 11:17:35)

Calculate

\$433,333.33 is the amount of money it would take to "replace" the **\$26,000.00** on your company's bottom line.

Comprehensive on-line system to control expenses within large employers

Large employers

- ✓ Significant deductible has impact on cash-flow and use of credit
- ✓ Multiple locations spread over broad geography
- ✓ A centralized in-house WC expertise - decentralized non-expert WC coordinators in field locations
- ✓ Applying best practices consistently across multiple locations is a significant challenge

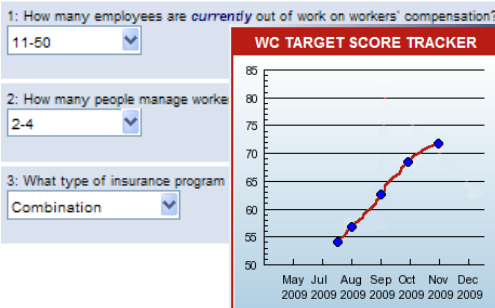
Tools to maintain compliance in decentralized field locations

- ✓ Audit tools
- ✓ Cross location reports
- ✓ Performance tracking tools
- ✓ Action plans
- ✓ Pre-built training sessions

National Workers' Comp Management Score Ranking™			
Injury Management Tool Kit™			
Best Practice Profile			
Management Commitment			
Rank	Question #	Response	Number of Divisions Responding Percentage %
1	1.	How many employees are currently out of work on workers' compensation?	
2		50 or more	1 33.33%
3			

Workers' Comp Kit®			
Gap Analysis			
Question #	Most Common Recommendations Given	Divisions Receiving Recommendation	%
3	No matter what type of insurance your company has, you can reduce your workers' comp costs. The specifics of your insurance arrangement determine the level of control you have over how your claims are handled. It depends on whether your money or the insurance company's money is at risk. Make sure you learn what type of insurance program your company has.	3	100
23	Find out which monopolistic states your company operates in and roll those states into the workers' compensation program. There's no reason employees in all states can't participate in a company-wide injury management program and transitional duty program.	3	100
20	Try to retain authority to select defense counsel and spell this out in the account handling instructions. If you have one or more attorneys who know your product and services, you may want to use them to handle multiple claims and suits. It's important to retain the right to do that.	3	100

Management Commitment and Awareness



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Benchmark Claims

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On-line WC Instruction Manual

- ✓ Guides coordinators in the field with instructions for each phase of the process.
 - Post-injury response
 - Communication
 - Return to work & transitional duty
 - Medical cost containment
 - Medical care coordination
 - Fraud & abuse

Forms & Tools Library

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 - Forms
 - Letters
 - Phone scripts
 - Training programs
 - Brochures
 - More ...
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