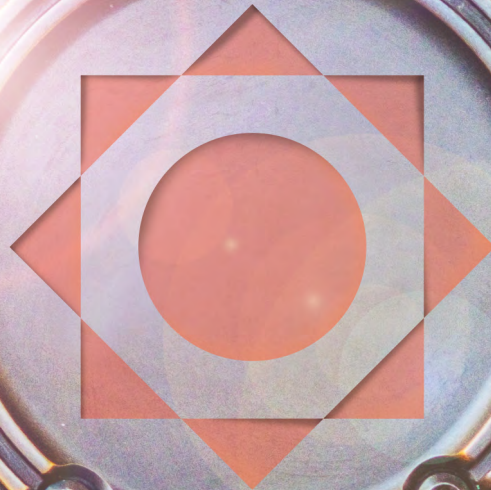




Workers' Compensation

The ultimate guide to using our comprehensive suite of programs



Together we are one powerful engine

Workers' Compensation Claims Checklist

When someone gets hurt, you look for a trusted resource.

And we get it. That's why we've created a checklist to help minimize the costs to your business and make the claims process a little better.

What to do before an accident happens

- ☐ Create and implement a safety protocol plan that includes:
 - Expectations and practices for a safe working environment
 - A claim reporting process
 - A list of medical providers – Westfield has a list of **Preferred Providers** if needed
 - A Return-to-Work Program – including light duty positions for injured workers

What to do immediately after the accident

- ☐ Report the accident and file a claim
- ☐ Conduct a thorough investigation of the accident
 - Preserve any object or broken part of a machine related to the accident for inspection
 - Fully document your findings – via the First Report of Injury report*

Claims Reporting Information Checklist

- ☐ Policy Number
- ☐ Contact information for all parties involved
- ☐ Cell phone numbers
- ☐ Email addresses
- ☐ Date/time/location of loss
- ☐ Witness names and contact information
- ☐ Pertinent paperwork – including state specific First Report of Injury (FROI) and the injured worker's payroll information
- ☐ Customer specific location code (when applicable)

How to manage the claim

- ☐ Send appropriate information to Westfield:
 - Investigation documents and evidence within 24 hours following notice of the injury, including:
 - First Report of Injury report*
 - Necessary investigative information
 - Employee's payroll records
 - All legal and state correspondence within 24 hours of receiving them
- ☐ Forward all medical bills and reports received to Westfield
- ☐ Discuss any questions regarding the injury with Westfield
- ☐ Notify Westfield about the return-to-work date after submitting the First Report of Injury report*

How to show you care about your injured worker

- ☐ Contact the injured employee or employee's family
- ☐ Give the injured employee Westfield's phone number to explain benefits and answer questions

*Westfield requires a First Report of Injury report for each injury. If you report an injury through the WesCare(R) 24/7 Nurse Triage Program, the triage nurse will complete this form for you. Otherwise, please complete the report and send it to Westfield.

Westfield Workers' Compensation

Claims Service Contacts

When an accident happens, we want to be your trusted resource. Westfield helps you and your employees - and it starts with the power of our programs and services that back our promise to care for your employees when they need it most.



You choose! Report claims through our WesCare® 24/7 Nurse Triage program OR by calling the Westfield Customer Care Center.

WesCare® 24/7 Nurse Triage Program

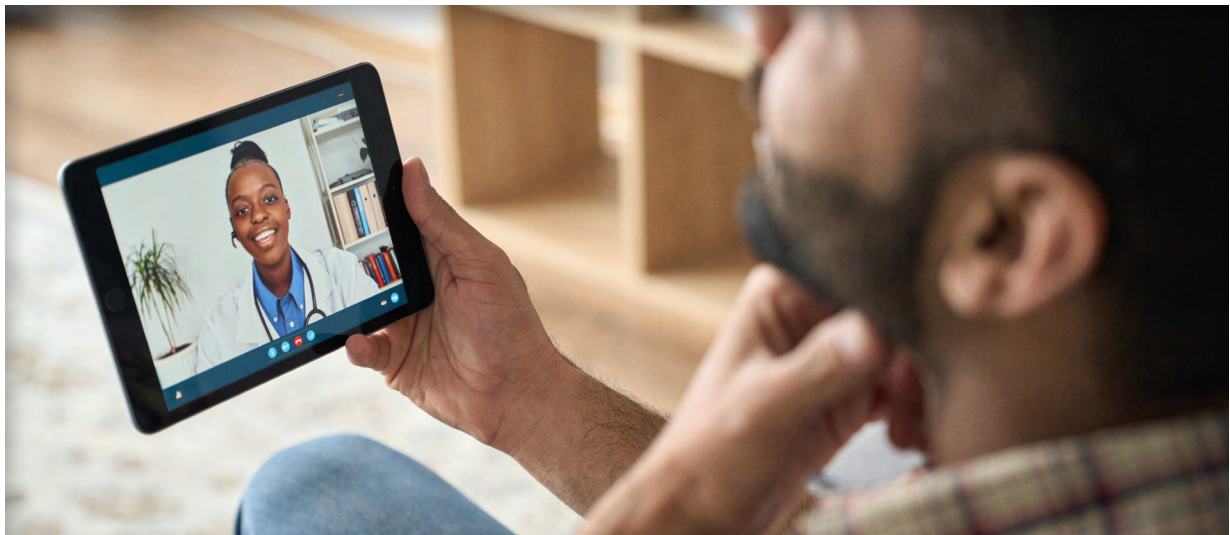
Before seeking medical care for non-emergency work injuries, injured employees can call **877.823.4847**. The Nurse Triage nurse will report claims directly to Westfield.

Westfield Customer Care Center

To report claims or ask general questions – 24 hours/day, 365 days/year:

E-mail: WestfieldCCC@Westfieldgrp.com

Call: **800.243.0210, option 3, then option 2**



Workers' Compensation Medical Bill Information

Immediately send all medical bills to Westfield for review:

Westfield c/o Genex Services, LLC

PO Box 241599

Apple Valley, MN 55124

Email: Westfield@smart-data-solutions.com

Call: **866.370.3258**

Fax: **833.832.1550**

Prescription (First Fill) Program

For quick access to prescription medication, injured employees can provide the following information to a **participating pharmacy** near them once the claim has been reported: They can call: **800.758.5779** and when asked, use BIN: **012874**



Scan to find the nearest pharmacy

Physician Panels/Medical Directories

Use the **Provider Lookup Tool** for a list of local, preferred medical providers.



Scan to access Provider Lookup Tool

Request a Physician's Panel or Medical Directory – if not already provided – via email to:

WCPhysicianPanels@westfieldgrp.com



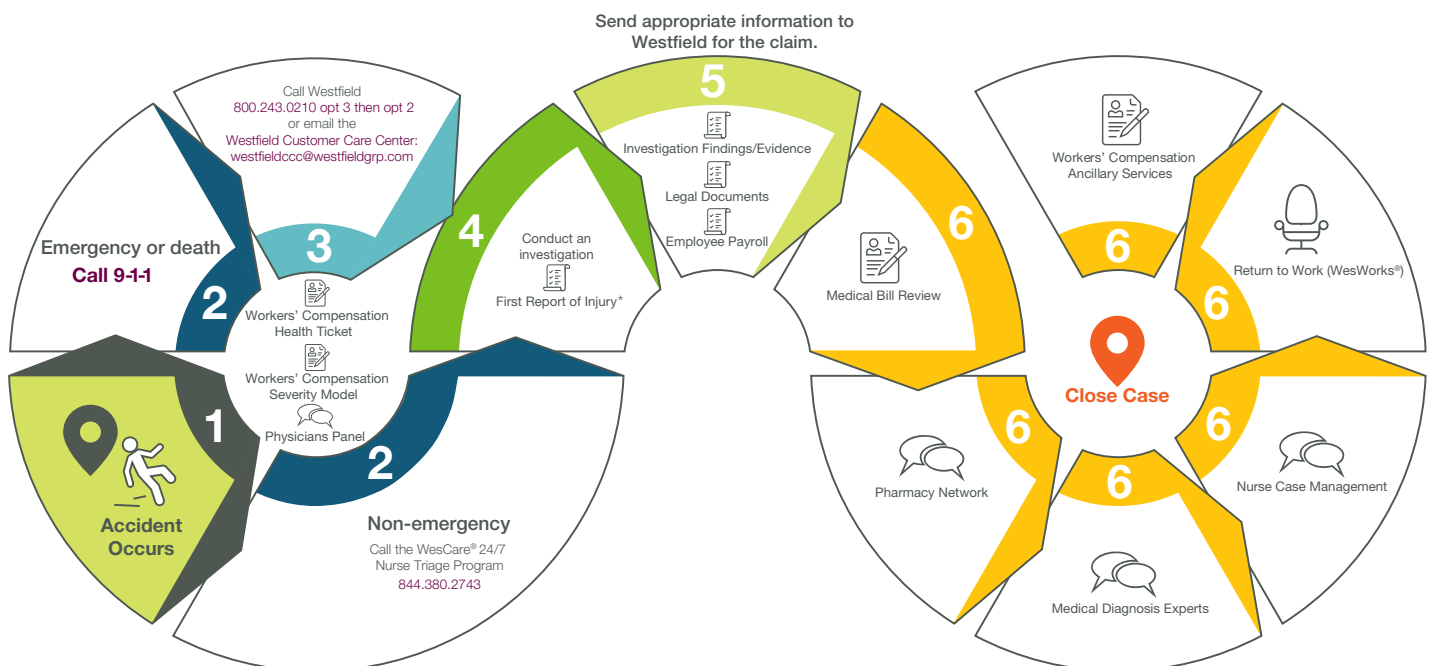
[together]

we are one powerful engine

Our goal is to offer care and recovery services that your injured worker needs to return to work healthy and quickly.

And we do it right! With programs and services designed to provide individualized solutions for each unique claim, our team brings care, experience, and knowledge to each interaction. Because they carry low caseloads, our claims professionals can offer the proactive attention you and your injured worker deserve.

Here's how our workers' compensation programs work together to create a comprehensive and powerful resource for both you and your injured worker.



Your Claims Professional oversees your case and ensures you have the right access to the services both you and your injured worker need.



*When you report an injury through the WesCare® 24/7 Nurse Triage Program, the triage nurse will complete this form for you. Otherwise, please complete the report and send it to Westfield.

WesCare® 24/7 Nurse Triage Program

A claim's reporting alternative at no additional cost.

Not every workplace injury is an emergency. Sometimes an expensive emergency room visit can be avoided with the right intervention.

When you and your injured worker use the WesCare® 24/7 Nurse Triage Program, you engage skilled, bilingual, registered nurses to:

- Evaluate an injured worker's symptoms and injury
- Determine an injured worker's medical situation and best treatment option
- Coordinate and communicate with a network medical provider
- Report the claim to Westfield
- Follow up with the injured worker 24-48 hours after the initial call to make sure the worker is getting the recommended care
- Send documents to help the worker with post-appointment communication and to get back to work



An average of 45% of our calls result in self-treatment.

Our nurses can help ascertain how serious an injury is and recommend the right level of care – including options for non-emergencies to save on costly emergency room visits. And that's good for you. Because by minimizing trips to the emergency room, you can lower workers' compensation claim costs and ultimately premiums.



How to report an accident or injury claim:

1. Call the WesCare® 24/7 Nurse Triage line at **877.823.4847** to report the accident.
2. Share the injury details with the nurse.
3. Follow their recommendations.

After your call, the Nurse Triage nurse will report your claim directly to Westfield.

Make sure your employees know who to call and keep the WesCare® number top-of-mind.

Ask your agent how to get helpful WesCare® 24/7 Nurse Triage Program resources such as:

- **Posters** – in either English or Spanish
- **Stickers** – for hard hats, clipboards, and so on
- **Magnets** - for doors, cabinets, desks, appliances, and so on

Physician Panels and Medical Directories

Right treatment. Right time. Right price.

When one of your employees is injured on the job, you want them to get the right medical care, but may not know what the right care or who the right provider is. Westfield has a network of more than 750,000 doctors across the country who can take care of your injured workers and help them recover and get them back to work.



Physician panels and medical directories are important tools in getting you and your injured worker the right treatment for their injuries at the right time – and at the right cost for you.

A Physician Panel: A list of medical experts who direct and provide medical care for an injured worker. Be sure to contact Westfield to determine specific rules and practices for your state. If applicable, Westfield will create a physician panel for a Westfield-insured employer.

A Medical Directory: An informal list of preferred medical providers. This list may help injured employees find a provider who is within our insurance network to help minimize costs.

Be sure to have your list of preferred medical providers **before** an accident and injury. Using our network maximizes preferred network pricing.

How to get a physician panel or medical directory:

- Talk with your agent about physician panel or medical directory options in your state.

If you have a physical location that operates in CO, GA, IA, MI, NC, PA, TN, VA, or WV, we're already working on a physician panel and/or medical directory for you and all your locations.

- Use our [Provider Lookup Tool](#) to find a medical provider in our network. Using our tool, you can find:
Doctors | Hospitals | Urgent Care Centers | Clinics | Occupational Therapists | Specialists
- Send any panel or directory-related questions to: WCPPhysicianPanels@westfieldgrp.com.
And when you do, be sure that each question or request includes:
All location information | Contact name(s) | Phone number(s) | Email address(es)

Services to Help Expedite Care and Manage Costs

From the moment you report a workplace injury, Westfield has a variety of programs in place to help successfully get your injured worker the medical care they need. And since each claim is different, and the recovery process varies, our workers' compensation program gives everyone involved options.

Workers' Compensation Severity Model

The Westfield claims professionals use our **Severity Model** data in conjunction with medical experts to help anticipate the nature of a claim and what type of care to expect. Using that data, our team can anticipate the approximate cost of the claim and appropriate services to recommend to you and your injured worker.

Workers' Compensation Health Ticket

Our goal is to help your worker to recover by offering your injured worker care at the right time, for the right price. We automatically issue a **health ticket** to your injured worker – like a health insurance card – but connected with our network of preferred provider programs. If your injured worker uses our programs, they can expect expedited care at a preferred price.



Medical Bill Review Program

Working to maximize savings and control costs.

We can help you beat medical cost inflation with Westfield's Medical Bill Review Program. Through analytics, negotiations, and professional medical review, we can save valuable time for both you and your injured worker. In fact, our medical bill review program exceeds minimum standards, with savings of **up to 64 cents for every \$1 billed.**

The Medical Bill Review Program maximizes savings and controls workers' compensation costs through:

- Comprehensive medical bill review
- Utilization review

Comprehensive Medical Bill Review

A thorough medical bill review that includes:

- Usual, customary, and reasonable review to identify billing discrepancies in conjunction with a medical record review
- Substantial Preferred Provider Organization (PPO) Network discounts
- Fee schedule review and state law adjustments
- Out-of-network bill review
- Expedited bill turnaround times
- Line-item coding review and re-bundling charges
- Duplicate bill detection

Utilization Review

Utilization review is the process of making sure healthcare services are being used appropriately and efficiently. We want your workers to get the care they need, and to make sure it is administered via proven methods, provided by an appropriate healthcare provider, and delivered in an appropriate setting.

Our Utilization Review services use a national network of licensed professionals who meet specific supervisory and jurisdictional guidelines to conduct and deliver a complete review of recommended treatment plans for medical necessity, frequency, and duration through:

- Precertification reviews
- Concurrent reviews
- Retrospective reviews
- Peer reviews

And that means effective medical outcomes for you and your injured worker.

How to maximize savings and control costs:

Send your medical bills to Westfield as soon as you receive them.

Pharmacy Program

Affordable access to medications your injured worker needs during recovery.

Anyone who uses health care or just reads the news regularly knows that prescriptions can make up a significant portion of health care costs. Rising drug costs are a challenge for not only individuals, but for employers trying to manage their workers' compensation claim costs.

Westfield recognizes that you're balancing – trying to make sure your employees get the right treatment while also trying to control your costs. That's why Westfield and our prescription benefit program vendor work together to offer affordable access to the medications your injured worker needs during recovery. We also work together to make sure injured workers are getting the right drug therapies to treat their injuries — and work to mitigate the use of dangerous opioids when alternatives can be effective.

Westfield offers a complete pharmacy benefit management solution including:

First Fill Program | Mail Order Pharmacy | Clinical Program and Formulary

Plus, with a national network of over 60,000 participating pharmacies, we're focused on delivering timely and convenient services to your injured worker at substantial savings to you.

Services include:

- 24/7 customer service center to assist pharmacies and injured employees
- Extensive pharmacy network and discounts
- Compounding and repackaging program
- Comprehensive drug utilization reviews on all prescription transactions
- Generics conversion program with efficiency up to 99%
- Innovative tools and processes to minimize third party and out-of-network bills
- Program pharmacists and physicians

First Fill Program

With our First Fill program, workers get an initial supply of the prescribed medication at no out-of-pocket cost before we even receive a claim. And for your injured worker, that means:

- Temporary prescription cards at time of injury
- No out-of-pocket expense
- No confusion about billing and less wait time at the pharmacy

Popular Participating Pharmacies

- Albertson's
- Bi-Lo Pharmacy
- Brooks Pharmacy
- Costco Pharmacy
- CVS Pharmacy
- Duane Reade
- Eckerd Drug
- Fred's Pharmacy
- Giant Eagle
- Giant Pharmacy
- HEB Pharmacy
- Hy-Vee Pharmacy
- Kmart
- Kroger Pharmacy
- Long's Drug Store
- Medicap Pharmacy
- Meijer Pharmacy
- Osco Drug
- Publix Pharmacy
- Rite Aid
- Safeway Pharmacy
- Sam's Club
- Sav-On Drugs
- Shoprite Pharmacy
- Stop & Shop
- Target
- Vons Pharmacy
- Walgreens
- Wal-Mart
- Winn Dixie Pharmacy

[Pharmacy Search](#)

[First Fill Form - English](#)

[First Fill Form - Spanish](#)

Mail Order Pharmacy

Our program helps injured workers who need long-term prescriptions by offering:

- Ultimate convenience for injured workers, with prescriptions delivered to the home
- Maximum prescription cost savings
- Mail order conversion rate up to 20%

The injured worker can get their prescriptions delivered to their home as a mail order prescription – a convenient option for someone who can't drive to a pharmacy because of their injuries.



Clinical Program and Formulary

Westfield uses a clinical approach and specialized, workers' compensation formulary developed by pharmacists and medical professionals to:

- Maximize generic formulary usage
- Identify prescriptions unrelated to the work injury
- Identify incorrect and invalid coding
- Recognize market usage trends and market innovations
- Evaluate opportunities for peer-to-peer pharmacist and physician outreach
- Discover at-risk prescription usage
- Consider off-label usage
- Collaborate with the treating physician

How to access affordable medications:

1. Report the accident as soon as possible.
2. Complete the First Fill forms ([English Version](#) | [Spanish Version](#)) in your Westfield Workers' Compensation Policy packet. Contact Westfield for extra forms.
3. Give your employee a First Fill form when they get hurt.

The injured employee can use the form to get a 10-day supply of medication within 15 days after experiencing an injury.

4. Refer your employee to their WC Health Ticket for additional pharmacy benefits.

Nurse Case Management

Helpful. Compassionate. Caring. Available.

Westfield offers access to a national network of more than 1,500 registered nurses who specialize in assisting injured workers. Workers get access to nurses in person or via telephone who can assess their needs, coordinate their medical care, and help get them back to work.

In fact, our program includes three key services:

- Telephonic Nurse Case Management
- Field Nurse Case Management
- Catastrophic Case Management

...and the benefits are worth a look...

Both for you...

Expert nurses that...

- Understand how business works and the importance of getting employees back to work
- Leverage preferred providers and provider networks
- Keep you informed with consistent communication
- Offer outcome-based care
- Reduce the length of disability
- Develop a job description and complete job analysis when needed
- Support cost-effective treatment

And your injured worker...

Compassionate and experienced nurses that...

- Offer access to the most current information about healthcare and rehabilitation
- Coordinate appointments and medical services
- Facilitate communication and share medical information across the various medical providers
- Reduce waiting time to see doctors, therapists, and other medical providers
- Expedite recovery and return to work



Successful case conclusion and return to work in over 95% of these cases.



Telephonic Nurse Case Management

A strategic group of professional nurses who specialize in early intervention for prompt recovery and successful return to work by:

- Assessing your injured worker's medical needs early in the process
- Efficiently coordinating medical care and return to work on appropriate cases
- Effectively communicating with your injured worker

Field Nurse Case Management



The field nurses **physically meet with and attend appointments with the injured worker** vs. telephonic nurses who only interact via telephone.

A strategic group of professional nurses who specialize in early intervention for prompt recovery and successful return to work by:

- Assisting with challenging medical and disability issues
- Developing a close rapport with the injured worker, their family, and the medical provider
- Identifying medical treatment options for complex injuries
- Facilitating communication and expediting appointment scheduling, therapy, surgeries, and diagnostic testing
- Promoting successful medical recovery



Catastrophic Case Management

You can entrust your injured worker to an expert nurse – with additional certifications – who specializes in assisting with life-changing injuries, such as spinal cord injuries, traumatic brain injuries, amputations, severe burns, and multiple trauma injuries. This nurse will work with specialty physicians to provide timely information that helps injured workers and their families with medical decision-making by:

- Coordinating care
- Working as part of a dedicated team to promote the best outcomes

Their services include:

- Planning for life care
- Attending patient's medical team meetings
- Facilitating communication
- Researching and identifying industry-leading medical care strategies and physicians
- Being a comprehensive resource for the injured employee and family

How to take advantage of nurse management services:

Your claims professional refers you to this program based on the accident and injuries sustained by your employee.

WesWorks® Return to Work Program

Give Back. Go Back®

Your job site is the best, first option for accommodating light duty work restrictions for your injured worker. But when light duty work options aren't available or you're unable to accommodate the specific work restrictions for your injured worker, Westfield's return-to-work (RTW) program, WesWorks®, offers alternatives, including:

- Work programs through non-profit organizations
When referred, your injured worker can expect quick placement and turn-around times for job offers.
- Potential opportunities for your injured worker to work from their home
Working from home can help your injured worker return to a regular work routine and potentially reduce financial impacts.

A well-managed RTW program helps reduce costs associated with work related injuries and gives injured workers purpose while they're recovering.



Studies show that a successful return-to-work program can reduce recovery time by more than 25%, while reducing medical costs by about 35%*.



*information from ReEmployAbility

How to identify light duty work alternatives:

If you can't accommodate light duty work restrictions for your injured worker, talk with your claims professional about making a referral through our WesWorks® program.

Medical Diagnosis Experts

Ensuring that severely injured workers receive the best available care options.

Every injury is unique but for some, a work-related injury can be life changing - which is why we are an outcome-based workers' compensation provider. Through our Independent Medical Examination (IME) program, we work with expert physicians who can provide additional oversight and resources for injured workers' medical treatment.

By offering an IME, we can gather:

- Medical history
- Cause of injuries
- Progress toward maximum medical improvement
- Medically based perspective on ongoing treatment
- Medical view of permanent damage

This program includes:

- Peer review or physician examination services with access to a national network of over 11,000 credentialed IME providers
- Coordination of IME appointment with nurse case management services
- Quick appointments with an independent, credentialed physician – typically scheduled within 2 days
- Reminder call to injured worker or legal representative on the day prior to the appointment
- Verification call to the examining physician's office on the date of appointment to confirm attendance
- Quick reports from the examining physician – approximately within 10 days post exam
- Quality assurance process to confirm examining physician addressed all medical inquiries in the report
- Legal testimony when needed



The total IME process is typically completed within 45 days.



How this service works:

Your claims professional refers you to this program based on the accident and injuries sustained by your employee.

Westfield Risk Control

Managing a Safe and Successful Business

With assistance from a panel of subject matter experts, a Westfield Risk Control Representative is primed to guide you through a broad range of issues. With over 170 years of experience, Westfield knows what it takes to run a safe and successful business, including:

- Understanding major risk exposures in your industry
- Analyzing accidents and recognizing trends in your losses
- Helping you establish solutions that provide results

See how Westfield Risk Control can help your team. Email our team at riskcontrol@westfieldgrp.com



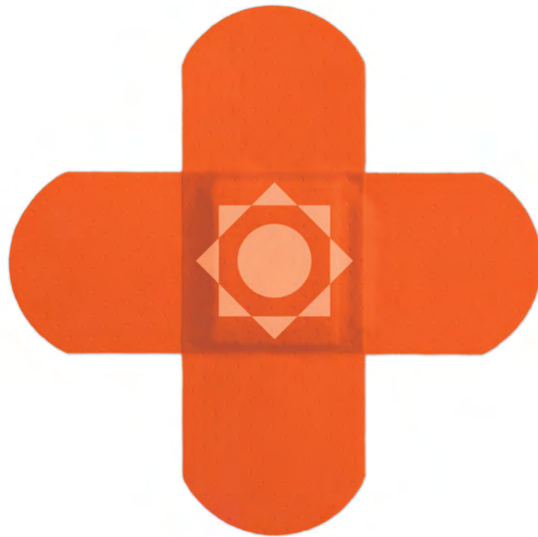
Each Claim is Unique

So Are the Solutions We Offer

We know your business is unique, and that's why Westfield Claims delivers exactly what you and your injured worker need when it matters most. Whether using fast technology or a caring touch, we're on it – in any situation.

We know your time is valuable and that each moment matters. That's why no two Westfield claims experiences are the same. We maintain a blended approach that focuses on your injured worker first—providing avenues of support that best fit what they need in the moment through purposeful technology, people-driven service, or a digitally enabled mix of both.

Our evolution and continuous improvement have allowed us to consistently deliver superior claims experiences year after year for decades on end. Our digital tools and industry-leading predictive capabilities enable us to think, act, and respond with speed, care, and a human touch. There are always real people at the ready and behind the scenes supporting you and your injured worker.



Choose Westfield.
We'll get you covered.

Talk with your independent Westfield agent
to help you understand your risks and
find the coverage you need.



WESTFIELD®

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