

controlling your  
**WORKERS'  
COMPENSATION  
COSTS**



# GAIN CONTROL TODAY!

**Regardless of your company's industry, preventing workplace injuries and controlling the cost of work comp claims is critical to your organization's financial position. You, as the owner or manager, are the key to:**

**1. Understanding your operation's occupational health and safety risks, and how the true cost of an employee injury extends well beyond work comp insurance, including:**

- ✓ Production and service down-time
- ✓ Replacement employee hiring and training
- ✓ Company reputation tarnished as word of a workplace accident spreads

**2. Implementing safety programs to educate your employees on injury prevention, effectively communicate hazards, identify potential accident risks, and promptly investigate injuries, best accomplished through:**

- ✓ Empowerment – The most compelling employee motivation is ownership of the safety process
- ✓ Inspiration – Performance is always better when energized out of commitment versus compliance or obligation
- ✓ Positive Workplace Culture – Value and reward drive responsibility and accountability

**3. Ensuring an injured employee receives proper medical care and advice to help them recover and return to work as fast as possible through:**

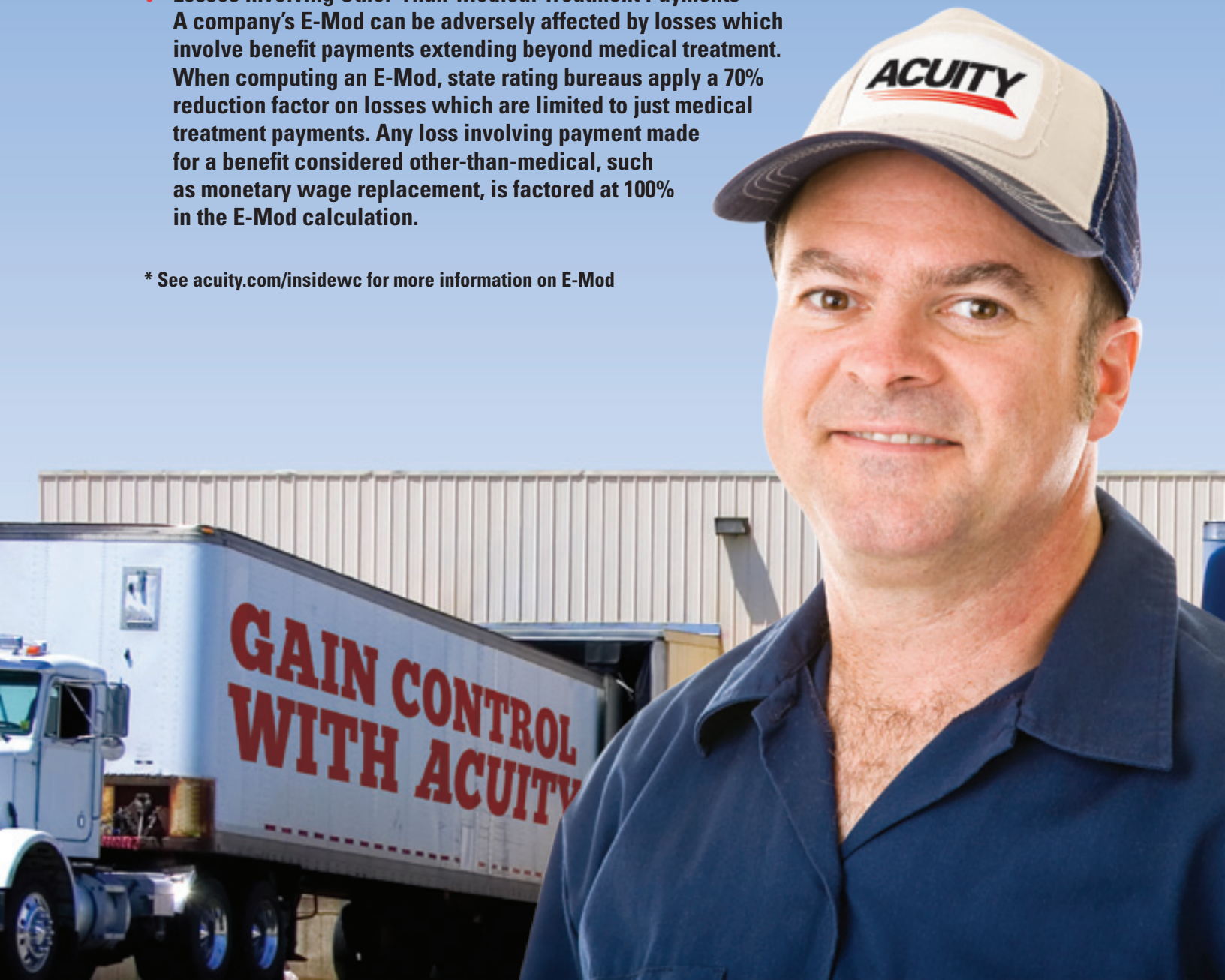
- ✓ Prompt accident reporting to get your employee the proper medical attention needed to promote quicker healing
- ✓ Best medical care, appropriate to the specific injury and recovery process
- ✓ Return-to-Work Programs which allow an injured employee to resume working in an appropriate and timely manner, even with temporary work restrictions



#### **4. Managing your experience modification rating factor (E-Mod)\* to achieve the lowest work comp insurance premiums possible by monitoring and reducing:**

- ✓ **Cost of a Loss –** While work comp insurance pays an injured employee's medical bills, wage replacement, and other benefits, the loss payments issued by your insurance carrier directly impact your company's E-Mod. State rating bureaus require every work comp carrier report their policyholder's losses and the respective payment data. These loss amounts are subsequently factored into the E-Mod calculation.
- ✓ **Loss Frequency –** State rating bureaus consider a business having a higher number of losses compared to others within the same industry as being less safety conscientious. Such indicators are detrimental to the organization's E-Mod.
- ✓ **Losses Involving Other-Than-Medical Treatment Payments –** A company's E-Mod can be adversely affected by losses which involve benefit payments extending beyond medical treatment. When computing an E-Mod, state rating bureaus apply a 70% reduction factor on losses which are limited to just medical treatment payments. Any loss involving payment made for a benefit considered other-than-medical, such as monetary wage replacement, is factored at 100% in the E-Mod calculation.

\* See [acuity.com/insidewc](http://acuity.com/insidewc) for more information on E-Mod



# WORK COMP BUILT BETTER

Reduce your work comp anxieties and frustrations by partnering with **ACUITY**. We are a highly-reputable insurance carrier with professional staff, services, and programs helping policyholders with **EVERY ASPECT** of work comp insurance. Our customer-focused resources are strategically aligned, equipping policyholders to achieve results which:

- ✓ Control your work comp insurance costs
- ✓ Rein in the expense of work comp losses
- ✓ Improve your operational effectiveness

*ACUITY* is well-versed in OSHA and state work comp statutes, laws, and regulations, while remaining on top of the emerging challenges of work comp insurance. AND...unlike many work comp insurance companies, we provide all of these services to our customers at no charge and without hidden fees.



## Loss Control Solutions

### EXPERT STAFF

Our loss control consultants understand your business and are located throughout our entire business region. Averaging over 25 years professional experience, our loss control representatives are knowledgeable in a variety of occupational health and safety areas. No matter the size of your business, they are readily available to:

- ✓ Assist in the identification of specific hazards most likely to cause injury
- ✓ Provide comprehensive safety program consultation
- ✓ Evaluate occupational health risks

### CUSTOMIZED SERVICES

ACUITY gives policyholders access to a broad range of training offerings, spanning:

- ✓ Safety Library – Literature and videos on hundreds of different topics
- ✓ Live and on-demand webinars
- ✓ Technical workshops, including OSHA seminars
- ✓ Specialized onsite training

## Claims Know-How

### READILY-AVAILABLE, EXPERIENCED STAFF

ACUITY's highly-trained work comp claims staff is dedicated to providing prompt, knowledgeable service to you and your injured employee. These professionals ensure your employee receives the most appropriate care for a fast, successful recovery while prudently monitoring claims costs.

We also understand there is no limit on communication when it comes to meeting customers' work comp insurance needs. ACUITY is staffed to provide:

- ✓ 24/7:
  - Loss Reporting
  - ACUITY M.A.S.H., our one-of-a-kind nurse hotline program
- ✓ Routine, reliable dialog with you and your injured employee
  - Language translation
  - Comprehensive policyholder work comp loss reviews

# **ACUITY'S MANAGED CARE PROGRAMS DELIVER SUPERIOR OUTCOMES!**

## **M.A.S.H.**

(Maximum *ACUITY* Service for Healthcare)

Once a work accident occurs, we strongly advise customers utilize M.A.S.H. as the best next step. This unique program puts you and your injured employee directly in touch with a triage nurse who can provide the necessary treatment guidance at the time of the incident. Customers consistently utilizing this early intervention service commend the cost-cutting impact, helping:

- Mitigate injuries
- Lower work comp costs
- Protect E-Mods
- Maintain a healthy, productive workforce

You run your business to be efficient and profitable. Let *ACUITY* M.A.S.H. be a component of your operational strategy.

***One-of-a-kind  
program that  
saves money!***



## **MEDICAL PPO NETWORK**

Our expansive medical network provides discounts averaging 35% below fee schedules and reasonable and customary charges. The network is designed to provide prudent medical attention, avoiding unnecessary treatments and returning the injured worker to productive employment.

## **RETAIL PHARMACY CARD PROGRAM**

*ACUITY's* Work Comp Pharmacy Program provides convenience and savings. Your injured employee gains quick access to needed medications, without any out-of-pocket expense, helping them recover faster. The network, with over 70,000 pharmacies located throughout the nation, delivers significant pricing discounts.

## **MEDICAL BILL REVIEW**

We automatically review every work comp bill submitted by a medical provider, ensuring:

- ✓ Charges are usual and customary, as defined by state law
- ✓ Duplicate charges are dropped
- ✓ Treatment relates to the injury
- ✓ Over-treatment is not occurring

Our Medical Bill Review Program reduces medical fees by over 50%, on average, and utilizes state-of-the-art technology to help expedite bill payment and flag potentially fraudulent situations.

## **CASE MANAGEMENT**

Work Comp Case Management is a systematic and personalized approach to managing the care of an injured worker having specific, high-cost needs or a catastrophic diagnosis. Registered nurses serve as case managers, who develop practical, cost-effective treatment plans. They directly interact with the employer, employee, and claims representative to formulate a return-to-work approach in accordance with any restrictions.

## **RETURN-TO-WORK PROGRAM**

Employers embracing a Return-To-Work (RTW) Program gain reward across every area of operational effectiveness. Most people want to be productive, generating value for themselves, their family, and their employer. An effective RTW plan reassures your employee they are respected and valued.

Additionally, if you are a company which has an E-Mod applied to your work comp insurance premium, an RTW program can help limit the negative impact a loss has on the E-Mod calculation.



To learn more about work comp insurance and how **ACUITY** can help your bottom line, visit [acuity.com/insidewc](http://acuity.com/insidewc) or talk to an independent insurance agent.



Information presented is a high-level summary and subject to the laws in your state. Please contact your agent for specific coverage detail.

**ACUITY**  
For All That Matters

