

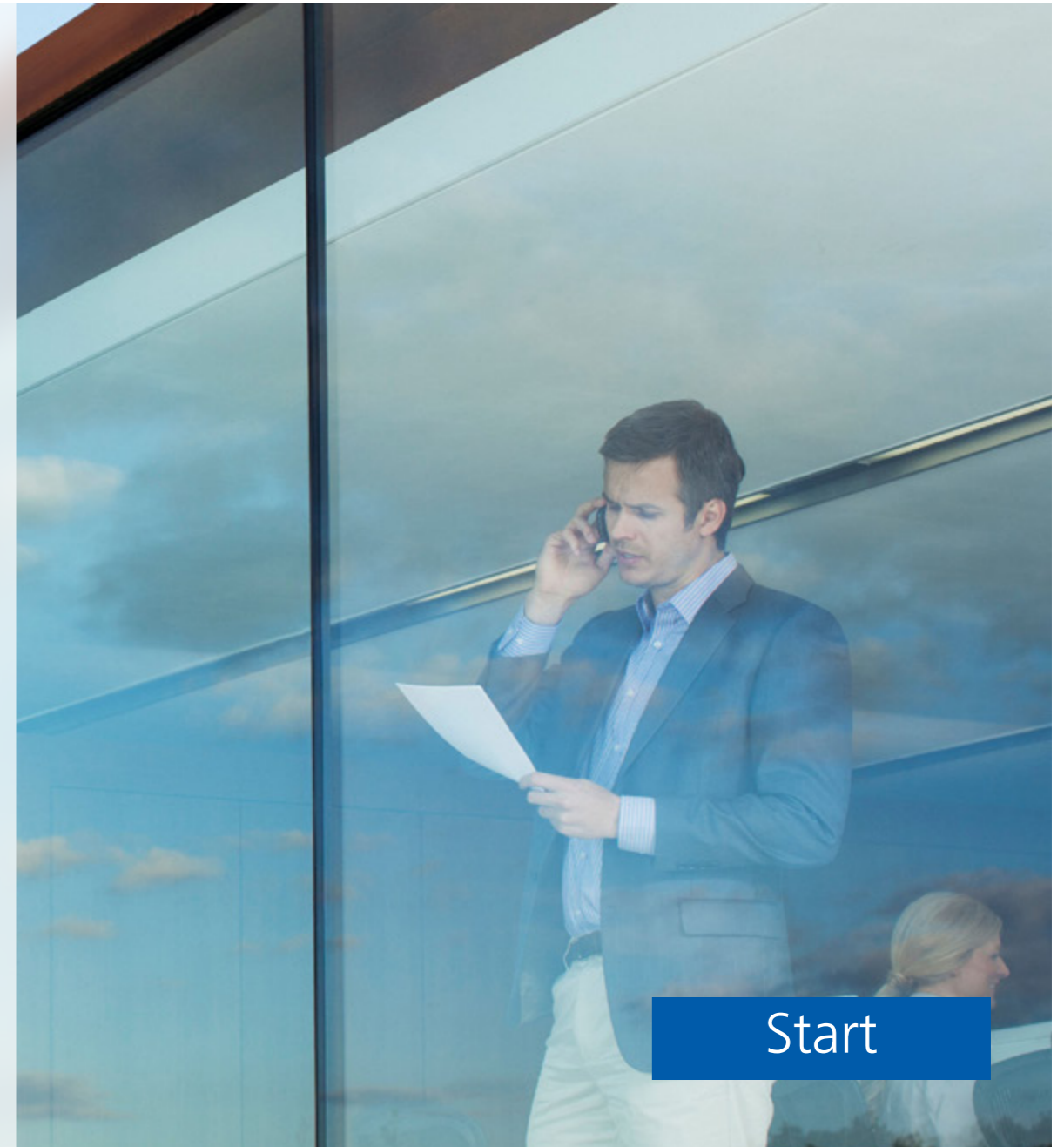
# Zurich's Workers' Compensation Claims Kit

## A guide from a leader you can count on.

With 50 state-specific workers' compensation laws, a multitude of federal workers' compensation laws and the provisions of Medicare, the U.S. workers' compensation system is a maze that no employer should enter without an experienced, reliable insurer to lead the way to successful coverage solutions and claims resolutions.

As an insurance provider, providing coverage in all states as well as at the federal level, Zurich is one of the largest insurers of workers' compensation. Consequently, we at Zurich have that experience, and we have that reliability.

A step in the wrong direction in managing a workers' compensation claim can spell ruin to both the orderly operation of your business and to maintaining a healthy workforce. To guide you away from such missteps, we have developed this Claims Kit for you.



Start

WC Claim Reporting	Managed Care Services	Investigation	Litigation Management	Catastrophic Injury	Absence, Health and Productivity and Return-to-Work Services
Recovery	Special Investigations Unit	Claim Analytics	Vendor Management	Medical Bill Review	Summary

# WC Claim Reporting

## Delivering when it matters most

When a workers' compensation claim occurs, it is vital that you report it as soon as possible. Delays in claim reporting can contribute to higher claim costs and missed opportunities to mitigate medical spending. Prompt reporting of an alleged injury, regardless of severity, is the key to driving optimum outcomes. To make the claim reporting process as simple and convenient as possible, Zurich provides several ways to report claims, 24 hours a day, 365 days a year.



### Report your claim:

- Online <https://webclaims.zurichna.com>
- Phone 1-800-987-3373
- Fax 1-877-962-2567
- Mail [Directory of claims offices](#)
- Email [USZ\\_CareCenter@Zurichna.com](mailto:USZ_CareCenter@Zurichna.com)

When reporting a claim, it is important to provide detailed loss information to assist with the claim handling process. Completed Claim Reporting Guides are sent to the Claims Care Center for registration and claim office assignment. Your claim will be acknowledged within 24 hours.

Should you need to make updates or changes to an existing claim, make sure you have your claim number and date of loss ready, then contact your claim professional for further assistance. If you have additional supporting documentation for your claim, note your claim number on the document and fax to 1-877-962-2567.

Claim FAQs are included for your reference.

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# Managed Care Services

## Not just cost management – quality management

Quality care for your injured employees doesn't have to come at a high price. Having the right people and programs in place can help you hold the line on costs while working toward a full and quick recovery for your employees.

Zurich offers service, administration and a positive claim experience for your company. Our dedicated managed care customer service executives oversee all aspects of your program and help customize services to fit your individual needs.

**Our services are designed to deliver quality care in a cost-effective manner.**

**They include:**

- Medical bill review
- Nurse case management
- Return-to-work services
- Utilization review
- Physician advisor
- Medical professional case review
- Network management – including PPO, Diagnostic, DME, Physical Therapy and Pharmacy



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# Investigation

## Asking the questions and finding the answers

When a claim is first received, we make it our priority to get all the facts. The investigation process lasts throughout the life of a claim. Our investigation team is trained to ask the right questions to ensure the validity of the claim incident. When reporting a claim, it is important to do so in a timely manner, so our investigation team can get to work.

### When reporting a claim, be prepared to provide the following information to make the process more efficient:

- Wage statement or state required wage form
- Safety/accident reports
- Employer secured statements
- OSHA report
- Material safety data sheets (MSDS) if chemical exposure is involved
- Third party documentation (machine information, leasing agreements, contracts, etc.)
- Accident site/product/job duty photos or videos
- Availability of light duty on lost time claims



Once your claim professional has collected all the pertinent facts, then we may make contact with witnesses, the injured employee and the medical provider. The claim professional will ultimately determine compensability and decide if next steps are necessary based on the magnitude of the claim. Your claim professional will utilize the available services to achieve appropriate quality care and avoid unnecessary, inappropriate or duplicate services and costs.

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# Litigation Management

## Winning results by partnering with you

Zurich helps you manage your litigation every step of the way, from providing you with experienced, results-focused counsel to teaming with you to produce successful outcomes. Our litigation practices are designed for early and accurate evaluations, consistent and responsive client communication, and cost efficient case handling. Zurich's Staff Legal Services Program has served our customers' litigation needs countrywide for over 20 years. Our litigation management program also includes a panel of outside law firms selected by us based upon their proven ability to meet our litigation standards of high quality service and high quality outcomes.



### Consider the value Staff Legal Services offers:

- A footprint with offices in all regions and in most major workers' compensation jurisdictions.
- A national liaison for workers' compensation who serves as a single point of contact for customers to assist them with litigation and non-litigation needs.
- Federal experience in Medicare Compliance and in Federal Black Lung Claims.
- A total team approach that includes participation with you, your broker, the Claims Professional and the Zurich Customer Service Executive in reviews of your claims or in other meetings concerning your workers' compensation risk.
- Best practices with your company in mind. These include:
  1. Direct access to the claims file for prompt review and retrieval of your information and reporting protocols, and for knowledge of the status of your claim.
  2. Quality assurance by adherence to uniform service standards to ensure a close client-claims-attorney partnership, winning results and well-managed expenses.
  3. Non-litigation services focused upon enhancing your understanding of your workers' compensation risk and ways to combat it.
- Experienced lawyers who, on average, can claim over 12 years of practicing in the specialty of workers' compensation.

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# Catastrophic Injury

## When one of your workers suffers a catastrophic injury, there is no time to waste

Catastrophic claims are assigned and managed by our dedicated Major Case Unit team. Major Case Unit claims professionals average 24 years of industry experience and 13 years of employment with Zurich. Team Managers and AVP are also dedicated to major case unit claim management. These experienced staff members bring a higher level of investigation, evaluation, litigation and resolution skills to these large claims.

Zurich operates a 24x7x365 after-hours emergency response team available to respond to catastrophic claims. Our reporting center will contact the on call Team Manager/AVP for any claim meeting catastrophic criteria. The on-call Team Manager/AVP will initiate contacts and investigation, including assignment to an after-hours investigator if needed. This after-hours service also includes an on-call Catastrophic Nurse Case Manager who will also initiate immediate contacts, evaluate the severity of the case and coordinate medical care 24x7x365.



When claims are referred into the Zurich Catastrophic Case Management program, those claims result in many beneficial outcomes including:

- 27 percent returned to competitive work compared with 7 percent industry benchmark (for year 2013 cases completed)
- 62 percent attorney involvement for year 2013 compared with 80 percent industry average
- Lifetime medical savings of 39 percent compared with expected medical costs for cases managed outside of the Zurich Catastrophic Case Management program or an average savings per claim for lifetime medical costs of \$1.2 million

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# Absence, Health and Productivity and Return-to-Work Services

Zurich's Absence, Health and Productivity (AHP) and Return-to-Work (RTW) teams have the experience to assist you in developing and implementing pre-injury, injury management and post-claim strategies. Our team of specialists helps you control worker replacement costs, decrease project delays and reduce workers' compensation and overall disability costs.

Getting your employees back to work after suffering a work injury claim benefits the injured employee, as well as your company. Zurich's RTW program can help your business manage the costs of employee injury and illness, and improve productivity. Our approach benefits virtually all types and sizes of businesses. Our program offers experience from our Claims Managed Care, Risk Engineering and Underwriting professionals. We are frequently reviewing, developing and introducing new tools and technologies to help you and your employees achieve lower costs and better outcomes.



## Our AHP and RTW services include:

- Managed care solutions
- Claim intervention and injury management solutions
- Physician network development
- Americans with Disabilities Act (ADA) consulting
- Family and Medical Leave Act (FMLA) consulting
- Return-to-work program development, implementation, training, and evaluation
- Job descriptions with physical demands
- Temporary transitional work assignments
- eZ Transition (online tool - RTW best practices)
- Aging workforce strategies
- Strain and sprain prevention – customized stretching programs
- Ergonomics consulting/evaluations (industrial and office)
- eZ Ergo (online tool – office ergonomics)
- Workplace wellness
- Hiring strategies/pre-hire/post-offer services
- RTW case services
- Alternative work services
- Crisis care services

*If you have questions or would like additional information, please contact your Zurich representative or email us at [absencemanagement@zurichna.com](mailto:absencemanagement@zurichna.com).*



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# Recovery

## Identifying your opportunities

Our fully dedicated Recovery Services team works with you to identify and pursue opportunities from parties who may be responsible for causing a loss. We provide technology, such as our predictive analytics program, which evaluates key loss characteristics, flagging potential recovery opportunities. This technology allows us to further evaluate, investigate and pursue recovery opportunities.

We also maintain and direct a diverse network of law firms and forensic professionals across a wide array of subject areas and professional disciplines. Comprehensive guidelines and leveraged rates assist with driving structure, consistency and results.

Our recovery professionals effectively manage all levels of severity and complexity, collaborating with our workers' compensation professionals to help maximize recovery on behalf of our customers.





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# Special Investigation Unit (SIU)

## Your ally in fraud prevention and detection

Our workers' compensation SIU fraud strategy is to align the organization, increase awareness and lead efforts to detect and prevent workers' compensation claim fraud at your company.

### Some of our key strategies include:

- Billboards utilizing a toll-free number to report fraud
- Public awareness campaigns
- Claim Fraud Warning on checks and/or related documents
- Use of Social Networking sites to identify fraud
- Active participant in fraud committees in key states (CA, FL, IL, NY, PA and TX)
- Yearly fraud training to SIU and claims staff



Our SIU staff works with an approved panel of investigative and surveillance firms to ensure consistent results. We also maintain working relationships with the National Insurance Crime Bureau (NICB), state fraud agencies and federal law enforcement agencies. These relationships allow us to alert the appropriate authorities when we receive a suspicious workers' compensation claim.

Our SIU team maintains a fraud hotline 877-642-1714. Witnesses, neighbors, friends, family members and co-workers can reach out via the hotline to provide pertinent information while remaining anonymous.

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# Claim Analytics

## Cutting-edge technology to help measure your risks

As part of Zurich's focus to help improve the customer's total cost of risk, we provide a wide range of tools, analyses and benchmarks.

- Cost of risk benchmarks
- Industry profiles
- Customer scorecards by line of business

Zurich also uses a system of predictive models within its claims system and processes using advanced statistical techniques that draw on internal and external data.

Constantly updated with new data, these predict the anticipated cost of each claim, and are used to identify important risks or mitigation opportunities like the potential for litigation or need for Nurse Case Manager, which are then used to assign the claim to an appropriately skilled Claims Professional, nurse, attorney, etc.



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# Vendor Management

## The right team to get you back to business

Our Vendor Management team is here for you. Due to our rigorous selection process, we strive to proactively manage the services, costs and quality delivered to your company. We identify key service vendors to deliver your company the quality care and responsive service you deserve.

### Our services include:

- PPO networks
- Diagnostic services
- Durable medical equipment
- Physical therapy services
- Transportation & translation services
- Case management
- Pharmacy network
- Utilization and peer review
- Medical bill review



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# Medical Bill Review

## Vigilance toward fairness and accuracy

Our Medical Bill Review program uses a combination of rules-based system technology and medical professional intervention to ensure fairness and accuracy.

### All medical bills are sent through our system, which performs the following:

- Prices bills based upon fee schedules, fair and reasonable allowances and state guidelines
- Interfaces with PPOs to ensure timely and accurate contractual reductions in cost
- Performs online utilization review to ensure the type and number of services are in line with the reported diagnosis
- Identifies duplicate submissions to avoid duplicate payments

### Complex bills are reviewed to confirm:

- The injured employee's treatment is related to the compensable workers' compensation injury
- Fairness of billed services
- Discrepancies between billed charges and services documented



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## Delivering when it matters most

Zurich knows every company and claim is different, which is why we offer a wide range of services to help provide you with customized, quality care, cost savings and quicker return-to-work times. We have the capabilities and dedicated professionals to help you understand your losses and help mitigate and reduce your exposures to risk.

## For more information, visit us at [zurichna.com/claims](http://zurichna.com/claims)

Zurich's eZ Transition program\* can help you reduce your workers' compensation claims by helping you accelerating the return-to-work process for your employees. eZ Transition is a no-cost, user-friendly online tool that can help you support a wide range of return-to-work programs, including the pre-injury (preventative), injury management and return-to-work needs for your company. You can use eZ Transition to generate customized return-to-work policies and procedures, develop job description profiles with physical job demands, develop temporary transitional work assignments, generate return-to-work program implementation and training materials and access Americans with Disabilities Act (ADA) and state specific Family and Medical Leave Act (FMLA) information - 24 hours a day, seven days a week.

\*Zurich is not providing legal advice and assumes no liability concerning the information provided through Zurich's eZ Transition program. Please consult your own legal advisor with specific questions and for legal advice.

This is intended as a general description of certain types of workers' compensation products and services available to qualified customers through the individual member companies of Zurich in North America. Your policy is the contract the specifically and fully describes your coverage. The individual member companies of Zurich in North America do not guarantee a particular outcome, reduction in costs, or improvement in administration or safety and further assumes no liability in connection with the providing of these services.

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