

Cost containment is nothing new to us.

While managed care is a relatively new concept, we have long been actively involved in workers comp cost containment. Over the past several years, our company has pursued many measures to help employers monitor and improve safety conditions in their offices and plants.

We invite you to use the free services we provide to help you establish and maintain an effective loss control program. For example:

- We can inspect your premises to help you identify hazards. We will then advise you if corrective actions are necessary.
- We can help you develop an informal or formal written safety program.
- We can help you establish a safety committee to raise safety awareness.
- We can perform air and noise monitoring within your workplace.
- We conduct special seminars on topics including early return-to-work programs, ergonomic training, fleet safety, developing safety committees, or a topic of your choice.
- We can assist you in reviewing your operations and identifying early return-to-work alternatives.

Your independent insurance agent will be glad to help you take advantage of the free services available to you.

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a wide array of insurance-related products and services for individuals and businesses through a network of regional insurers and independent insurance agencies.

One of the nation's leading insurance organizations, Harleysville has a long-standing reputation for excellent customer service, and the financial strength to meet its obligations to policyholders now and into the future.

Managed Care

It works for you, whether you have one or 100 employees!



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Why managed care is your win-win choice

No matter how many employees you have, we offer a managed care program that works to contain costs related to workplace injuries. Equally important, our program delivers top-quality medical care for workers hurt on the job, enabling them to return to the job days, weeks or months sooner. Consider the hard facts—and our easy proposed solution.

Treatment of injured workers is costly

While overall health care costs continue to escalate, the cost of treating injured workers is climbing even faster. Result: The national average for a workers comp medical claim is more than *twice* our average medical claim.

The reasons for this disparity? First, nothing about workers comp coverage discourages unnecessary medical procedures. Second, workers compensation—unlike group health plans—often provides *unlimited* benefits, with no employee deductibles and no coinsurance. Costs are careening out of control!

There are large “hidden” costs

Medical expenses make up about half the costs related to workers comp claims. Indemnity costs—lost wages, costs of hiring and training temporary or replacement workers, overtime costs, lost efficiency and lost production—account for the other half.

Our answer: managed care

What can a concerned employer do? The most important step you can take is to enroll in our managed care program to reduce your workers comp costs to a minimum.

Managed care, as we define it, includes prompt reporting and handling of claims, ongoing use of physicians networks, timely auditing of medical services, and occupational and rehabilitative efforts that focus on injured employees’ return to work. We consider managed care as a partnership between our company, your company and your independent insurance agent.

How we save you time and money

Toll-free claims reporting

Prompt claims reporting dramatically reduces loss payments and litigation costs. So we do everything possible to make prompt reporting of injuries easy: We give you a dedicated toll-free number (1.800.892.8877), answered 24 hours a day, 365 days a year by our helpful managed care personnel so you can quickly provide the necessary information.

We handle all the paperwork, expediting the Employers First Report to your state, with copies to you, your agent and your employee. (Our report form is accepted by all states where we offer managed care.) You save considerable time and bother. Ultimately, you should also save significant dollars in claim costs through effective case management.

Physicians with special expertise

In establishing our physicians network, we were highly selective. We chose only those physicians and other health care providers with expertise and broad experience in diagnosing and treating today’s typical job-related injuries—including soft tissue injuries, repetitive motion trauma, eye strain, asbestosis and mental stress. They are also well-qualified to distinguish “imaginary” conditions from medical concerns.

In most cases, our managed care physicians can provide *initial* care for injured employees, avoiding long waits and exorbitant costs often encountered with emergency room treatment.

Another advantage: If one of your employees is hurt on the job while away from your place of business—even in another state—we can direct you to the nearest network physician.

Getting employees back to work

The health care providers chosen for our network have a special focus: providing sound treatment with the goal of returning injured employees to work as soon as medically practical. We work closely with attending physicians, your company and your employees to motivate workers to return to their jobs—sooner rather than later. This “we want you back” attitude boosts employee morale *and* helps you reduce indemnity costs.

Our managed care program is a win-win program for you—no matter how few or how many employees you have.