

We take care of your workers



Helping you navigate workers' compensation claims

WORKERS' COMPENSATION CLAIMS SERVICES

When you trust us with protecting your employees with workers' compensation coverage, you put a great responsibility in our hands — one we take seriously. It's why our workers' compensation claims team is committed to providing members and their employees with prompt and fair solutions at the level of service they deserve.



We encourage you to report a workers' compensation claim as soon as you have knowledge of an employee injury. First reports of injury can be submitted by policyholders, injured workers or others with knowledge of the loss. All injuries and illnesses should be reported immediately, even those that appear minor.

Protecting what matters most — your employees

Create a business culture of promptly reporting all claims. Timely reporting of claims is the law, but it's also the most effective way of creating partnership and promoting good outcomes for your injured employees. In the event of an accident, we can help:

- Create opportunities for injured employees to receive appropriate medical care as soon as possible
- Return employees to work safely and with minimum delay



What to do when an employee is injured

It is important to educate your employees on workplace injury reporting procedures and train your supervisors on how to report incidents to our claims department. Important steps to take are:

- Create a meaningful partnership between you, your employee and your claim associate to help achieve a better outcome
- Report all workplace injuries or illnesses immediately, even if the injury does not require medical treatment
- Document any information you receive from the injured employee such as a written statement, medical treatment provider, contact information and wage information
- Be sure to photograph and/or secure any object that caused the injury (if applicable)
- Document accident scene information and obtain witness statements immediately
- Keep in touch with the injured worker to ensure they are being cared for and supported through their return

All state-mandated workers' compensation postings should be displayed at all times in conspicuous locations frequented by employees. These postings will arrive with your policy documents.

Helping you manage claims effectively

Once you submit a claim, you will receive support that includes:

- Leveraging national relationships with case management nurses to ensure that injured workers obtain prompt, needed treatment
- Accessing pharmacy, physical therapy and diagnostic vendor partnerships focused on quality care and service, as well as medical cost control to provide timely services and improve ease of use
- First Fill program, allowing prescription processing before workers' compensation is established with no out-of-pocket cost for the injured worker

Preventing employee injury is what's most important

The most effective way of managing workers' compensation claims is to prevent workplace accidents from happening in the first place. To help our members manage risk, here are some of the services offered by our Loss Control Services group:

- Risk assessment - exposures and controls evaluation
- Accident investigation consultation
- Integration of medical services within safety process
- Assistance developing a return-to-work program
- Industrial hygiene consultation
- Safety training resources

For your risk management and safety needs, contact our Loss Control Services group at **1-866-808-2101** or **LCS@nationwide.com**. You can also visit **mylosscontrolservices.com** for additional information on workplace safety.



Nationwide is a Fortune 100, A+ rated insurance carrier that insures more than 500,000 businesses and has served businesses for over 85 years. We have 8,000 claims associates and many support centers to help ensure you get prompt, fair claims resolutions.

Simple and accessible claims reporting

We offer three convenient ways to report workers' compensation claims:



nationwideonourside.com

Go to our Member Center and click on Sign Up for Account Access.

ENEWLOSS@nationwide.com

Simply attach a loss reporting form and any additional documents.



1-800-421-3535

Customer service representatives are available to take your claim over the phone 24/7

Workers' compensation resources at your fingertips

We now offer tools and information online to help you service claims conveniently. By visiting **nationwide.com/WCclaims**, you can find:

- Medical provider referral system, helping you quickly locate providers close to an employee's home or work
- Workers' compensation toolkit, providing workplace posting requirements, access to your state's claims office and other useful state-specific resources

There's always someone close by

If you have any questions about our programs or servicing your claim, contact your claims representative.