

WesCaresm from Westfield Insurance



Control Your Workers' Compensation **Costs**

Put our team of experienced professionals to work for you.



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®

“We **care** about the
success of your **business.**”

Roger McManus
President, Westfield Insurance

How do you protect your business from



How do you get **control** of your
Workers' **Compensation** program?

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WesCaresm from Westfield Insurance.

You **care** about keeping your workplace **safe** for your employees. And you **work** hard at it. But despite your **best** efforts, you **worry** about **Worker's** Compensation.

You're not alone. Margins are tight for businesses everywhere. So cost control is important in every aspect of your business.

And Workers' Compensation is a major expense. Insurance premiums are only part of the cost. Wages for replacement workers, reduced productivity, and even morale issues all impact your business when a lost-time accident occurs.

soaring Workers' Compensation costs?


How do you protect your business from soaring Workers' Compensation costs? How do you get control of your Workers' Compensation program?

WesCaresm from Westfield Insurance is a proactive and sensible solution. We put our team of experts in underwriting, risk control, claims and medical care management to work for you.

With over 150 years of experience, Westfield is a partner you can count on. We have the resources to deliver the specialized program of Workers' Compensation services you need to control costs.

Why worry another day about Workers' Compensation? Our team of experienced professionals is prepared to start working with you today.

Introducing WesCaresm

A photograph of four people in an industrial setting. On the left, a man in an orange jumpsuit and red hard hat. Next to him, a woman in a grey blazer, pink shirt, and green hard hat holding a blue folder. In the center, a man in a dark suit, white shirt, and orange hard hat. On the right, a man in a blue jumpsuit and white hard hat. They are all looking towards the right side of the frame.

Our **experienced** professionals work with you to **customize** a package of WesCaresm services to meet the **needs** of your business.

Dealing with a **workplace** injury can be confusing for you and for your **injured** worker. Westfield Insurance offers a sophisticated array of resources to **manage** Workers' Compensation costs. Our **experienced** professionals work with you to **customize** a package of WesCareSM services to meet the **needs** of your business.

Medical Care Management

Your Westfield claims professional goes to work immediately when you report a claim and takes responsibility for your injured worker's care and treatment.

- **Preferred Provider Networks**

Our preferred provider networks include occupational health specialists who are trained specifically to treat and manage work-related injuries and illnesses. We assure that injured workers are able to receive the care they need. Quickly. From qualified health care professionals.

- **Nurse Care Managers**

Recognizing that every workplace injury is unique, Westfield claims professionals work with licensed or certified Nurse Care Managers and Vocational Care Specialists to develop care management strategies for your injured workers. They coordinate medical services and communicate goals for treatment with physicians and patients. They are an advocate for your injured worker's recovery and return to work.

- **Medical Pre-Certification**

Our Medical Pre-Certification service reviews treatment and vocational care recommendations with a goal of delivering every patient appropriate and cost-effective medical treatment.

- **Durable Medical Equipment Program**

Injured workers often require special medical equipment during their recovery. Our Durable Medical Equipment program discounts the cost of equipment, and it assures fast eligibility confirmation and convenient delivery for your worker.

- **Prescription Drug Program**

The high cost of prescription drugs is a major cause of rising Workers' Compensation costs. Our Prescription Drug program provides discounts on many commonly prescribed drugs and delivery to the patient's door.

- **Medical Bill Review**

We work to control costs and keep Workers' Compensation affordable through our Medical Bill Review program. We audit medical bills

for accuracy, compliance with state fee schedules and reasonableness. Our advanced approach to medical bill review and negotiation of payments can save thousands of dollars on an injured worker's cost of care.



Worksite Support

Control of Workers' Compensation costs begins at the worksite. Westfield helps businesses like yours keep workers safe from injury, receive the attention they need when injuries happen, and return to health and productivity in the shortest time possible.

- **Claim Reports and Compliance**

Prompt reporting of a worker's injury is proven to reduce claim costs. Westfield's centralized call center makes reporting your claim as easy as dialing our convenient, toll-free number (866.937.2663), or by e-mailing or faxing your first report of injury. We provide you with instructions and worksheets for

injury investigation and review. We also file state-required forms for you.

- **Risk Control and Accident Prevention**

In addition to providing thorough on-site operation assessments, our risk control professionals recommend strategies to reduce the frequency and severity of injuries on the job. We also work to identify exposures that may cause accidents and develop programs with you to control or eliminate these exposures.

- **Return to Work Programs**

Employers who initiate proactive return to work programs often speed their employee's recovery, avoid costly litigation, and even improve employee relations. Our team of

claims professionals coordinates with caregivers to help you create temporary modified work duties for recovering workers.

Litigation Management and Recovery

Despite your best intentions, there are times when conflicts may arise over Workers' Compensation benefits. When attorneys are involved, Westfield has the litigation management experience to defend you for the best possible outcome.

- **Workers' Compensation Defense Specialists**

Our experienced claims team includes specialists in litigation management. They bring expertise to the development of defense strategies and select skilled counsel to represent you and your interests.

- **Special Investigation Unit**

Fraud increases the cost of Workers' Compensation insurance. By fighting fraud, we help keep your premiums affordable. Our Special Investigation Unit is staffed by experts who evaluate suspicious claims and work to assure that those who abuse the system are prosecuted.



When you select WesCaresm, we put all the **knowledge** and **resources** of Westfield Insurance to work for you.

Our experienced team of **Workers' Compensation professionals** will create and deliver a customized program of services for your business.

Experienced Underwriters Who Know Your Business

Our underwriters are trained to understand the risks and challenges associated with your business. Working personally with you and your Westfield agent, they come to know and appreciate all you do to keep your business a safe place to work. Your Westfield underwriter can recommend ways to save on Workers' Compensation insurance for your business.

Knowledgeable Risk Control Specialists

You know that losses drive Workers' Compensation costs. The frequency that injuries occur, the severity of injuries, and the longer your injured workers are off the job all determine how much you pay. Westfield risk control specialists are experts in safety and compliance who are prepared to work with you to make your worksite a safer place.

Workers' Compensation Claims Professionals

A Westfield claims representative is assigned to your business and coordinates your customized package of WesCaresm services. Your claims representative specializes in Workers' Compensation and brings you and your employees a higher level of care and service.

Your Westfield Independent Agent

Westfield Insurance is represented exclusively by independent agents, who are free to represent more than one company and recommend the best coverage options for you. Westfield agents are carefully selected for their professionalism and dedication to our customers. Local. There whenever needed. Someone you know and trust. Look to your Westfield agent for service and value.

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About Westfield

Westfield Insurance is a **forward** looking regional property and casualty insurance company. We offer products and services backed by a **tradition** of dependability that dates to 1848.

Our strength comes through the relationships we have built with our customers and our agency partners. Over the years, we have earned their trust by sharing our knowledge of insurance and business.

Today, Westfield is committed as ever to bring value to our relationships. We continue to invest in the development of our people and our agents, who are ultimately responsible for delivering on our promise of protection.

Westfield is rated A (Excellent) by A.M. Best Company.



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This brochure is designed to help assess needs and introduce general program features. It is not legally binding. Information presented here is intended solely as an overview. Contractual coverage is as printed in the policy only and is subject to change.



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