



## When someone gets hurt, you look for a trusted resource.

### We're here when you need us most.

Westfield understands the risks involved for you and your employees when operating a business. Our experience speaks for itself, with over 176 years helping businesses recover from losses and return to normal. It's more than our history, it's our mission to continue to help businesses and their injured employees when they need us most.

Our comprehensive suite of workers' compensation programs is at your disposal to take care of your injured workers, getting them back to work quickly, and helping you to reduce costs so everybody wins.

#### A Caring and Successful Solution for You and Your Injured Employee

Besides protecting yourself from expensive liability claims, workers' compensation coverage is a way to offer your employees caring claims programs that aim to quickly restore their livelihood at a reduced cost to you.

We have successful workers' compensation case conclusion and a return to work in over 95% of these cases. So, you can rest easy when you choose us for your workers' compensation program.

#### A Promise Kept

When you choose Westfield's Workers' Compensation program, you get a carrier that backs its promise to help make its customers whole again. And that's a promise we have kept to our customers for over 176 years. If and when a claim is filed, know that we created these programs to help take care of your injured worker and your business.

\*Information from ReEmployAbility.

#### An Average of 56% of our Claims Result in Self-Treatment

And we have the perfect programs to help with those claims, such as our 24/7 Nurse Triage Program where the injured worker will get immediate access to a nurse.

If the injured worker needs to meet physically with a nurse, our Nurse Case Management program provides field nurses who can meet with them and also attend their medical appointments for support.

#### Get Your Injured Employee Back to Work Faster

Workers' Compensation claims don't have to be overwhelming or expensive. That's why we provide programs to establish support every step of the way. Our WesWorks® - Give Back. Go Back.® offers injured workers a light alternative for work if your business does not offer its own program.

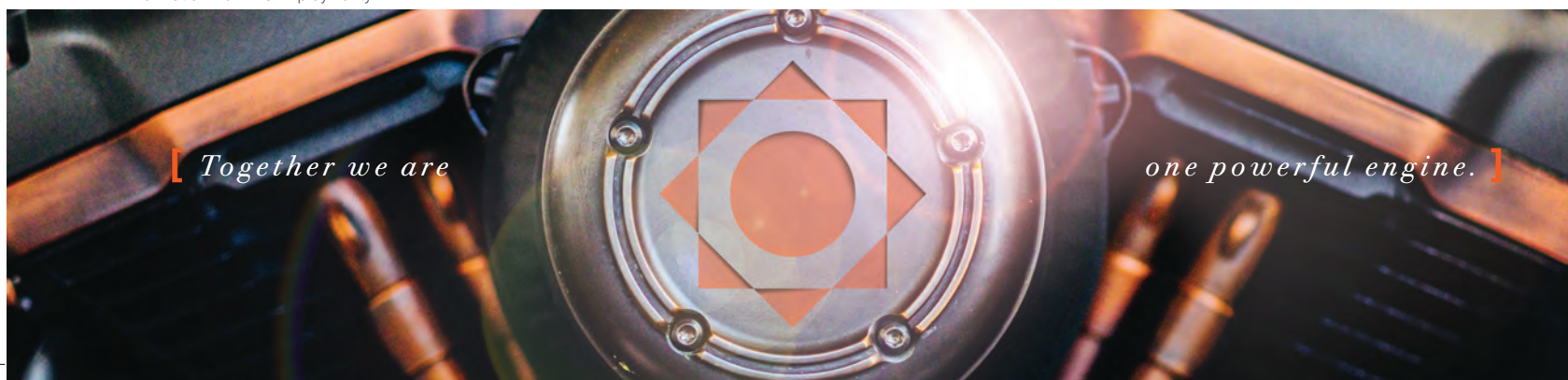
Studies show that a successful return-to-work program can reduce recovery time by more than 25%, while reducing medical costs by about 35%.\*

This means your injured worker can get back to work faster and you can save money in premium and operation costs.

#### Physician Support When Needed

We want to ensure injured workers receive the best available care options. Through our Independent Medical Examination (IME) program, expert physicians provide additional oversight and resources for injured workers' medical treatment. This way we can make certain your injured worker is taken care of.

The total IME process is typically completed within 45 days, meaning in less than two months even a severely injured worker can receive a detailed medical report with recommendations on care from physicians who specialize in work-related injuries.





## Full Throttle

Besides protecting your business from expensive liability claims, workers' compensation coverage is a way to provide your workers access to innovative claims programs and services aimed at restoring their livelihood by bringing them back to work more quickly – and at a reduced cost to you.

Just like you, our first concern is assisting employees injured at work. With a strong reputation for customer satisfaction, we proudly offer your injured worker free access to the following programs.

### Benefits for your workers

#### Nurse Case Management:

Access to a network of 1,500+ medical assistants who facilitate medical care and communication.

#### Physician Panel:

Access to a network of 750,000 physicians who are thoroughly vetted through a unique quality process designed to promote the best medical outcomes.

#### Prescription Program:

Access to 64,000 pharmacies for a complete prescription management solution, including advanced analytics to help manage at-risk claims and prevent prescription drug abuse.

#### WesCare® 24/7 Nurse Triage Program:

24/7 access to experienced registered nurses and immediate access to medical expertise.

#### Workers' Compensation Ancillary Services:

Reduced waiting time and preferred pricing for high quality medical equipment and services.

#### Workers' Compensation Health Ticket:

Reduce the cycle time of a workers' compensation claim by getting injured employees the care, services, and supplies they need without any unnecessary delays and any out-of-pocket expenses.

And remember, the Westfield claims team is with you every step of the way. We'll gladly help you and your worker navigate these programs to help get them healthy and back to work quickly and safely.

An employer's and injured worker's rights and obligations regarding physician choice are dictated by applicable state law and/or regulations and the facts of a work-related loss. Under the law of some states, injured workers may be required to follow employer direction for medical care for a period of time or for all medical treatment. The information provided on products and/or services described herein are intended to present a general overview. Products and services may not be available in all states. Westfield Insurance reserves the right to change any of the terms and conditions or availability of products and services. Please refer to your insurance policy and applicable coverage forms for specific coverages, conditions and exclusions.



# WESTFIELD®

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