

**CLAIMS ADMINISTRATION:**     **AEGIS CORPORATION**  
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**CLAIMS CONSULTANTS:**     **Angie Kolb**     Workers' Compensation Claims Supervisor  
                                  **Sharon Ragan**   Workers' Compensation Claims Adjuster  
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1. **Injuries involving BACK, NECK, KNEES, SHOULDERS, and HEAD – requiring Medical Treatment - Contact the County Mutual Care Line™ - Powered by Alaris® (855-650-6580), and report your injury to the Care Line Nurse.**
  2. Employees are to report the injury to the supervisor and complete the Employee and Supervisor First Report of Injury Form, and submit it immediately to your designated claim adjuster at Aegis Corporation. This report must be filled out whether you intend to see a doctor or not, and whether or not any work time is lost.
  3. Aegis Corporation will provide an acknowledgement with the claim number assigned on each new claim is submitted.
  4. It is the employee's responsibility to update their supervisor on the workers' compensation status.
  5. Make sure all correspondence goes to your supervisor and/or to the Human Resources Department.
  6. If the injury requires medical treatment from a health care provider, please take the "Attending Physician's Return to Work Recommendations Record" form to the provider to fill out and return to the supervisor. If follow up treatment needed by a doctor, chiropractor or physical therapist, a return to work slip needs to be brought back to your supervisor after each appointment. This slip must include the date you can return to work, whether it is light duty or not, along with any restrictions.
  7. If your treatment provider states that you may return to work, you are expected to return to work with a written statement from your physician.
  8. If your treatment provider restricts you to modified duty, the physician's written authorization must be presented to your immediate supervisor within 24 hours.
  9. If your treatment provider releases you from work, the notice must be in writing and presented to your immediate supervisor within 24 hours.
  10. To receive any wage benefit, your time missed must be authorized by the treating physician. You must be seen - in person - by a **PHYSICIAN** (Not a Nurse or Physician's Assistant) to receive such authorization. No backdated physician written authorizations will be accepted.

# COUNTY MUTUAL CARE LINE<sup>SM</sup>

POWERED BY ALARIS<sup>®</sup>

## CARE LINE INSTRUCTIONS

# 1-855-650-6580

### **MANDATORY FOR USE ON WORKER'S COMPENSATION INJURIES**

The Care Line<sup>®</sup> must be utilized on all work-related injuries **REQUIRING TREATMENT** for the following:

- » Back
- » Neck
- » Knees
- » Shoulders
- » Head

This includes all muscle strains, sprains, fractures, contusions, and cuts to the body part above.

Please **DO NOT** call the Care Line<sup>®</sup> if you do not intend to seek treatment for your injury. You will need to report the incident to your supervisor or the individual designated to receive worker's compensation claims to note the event.

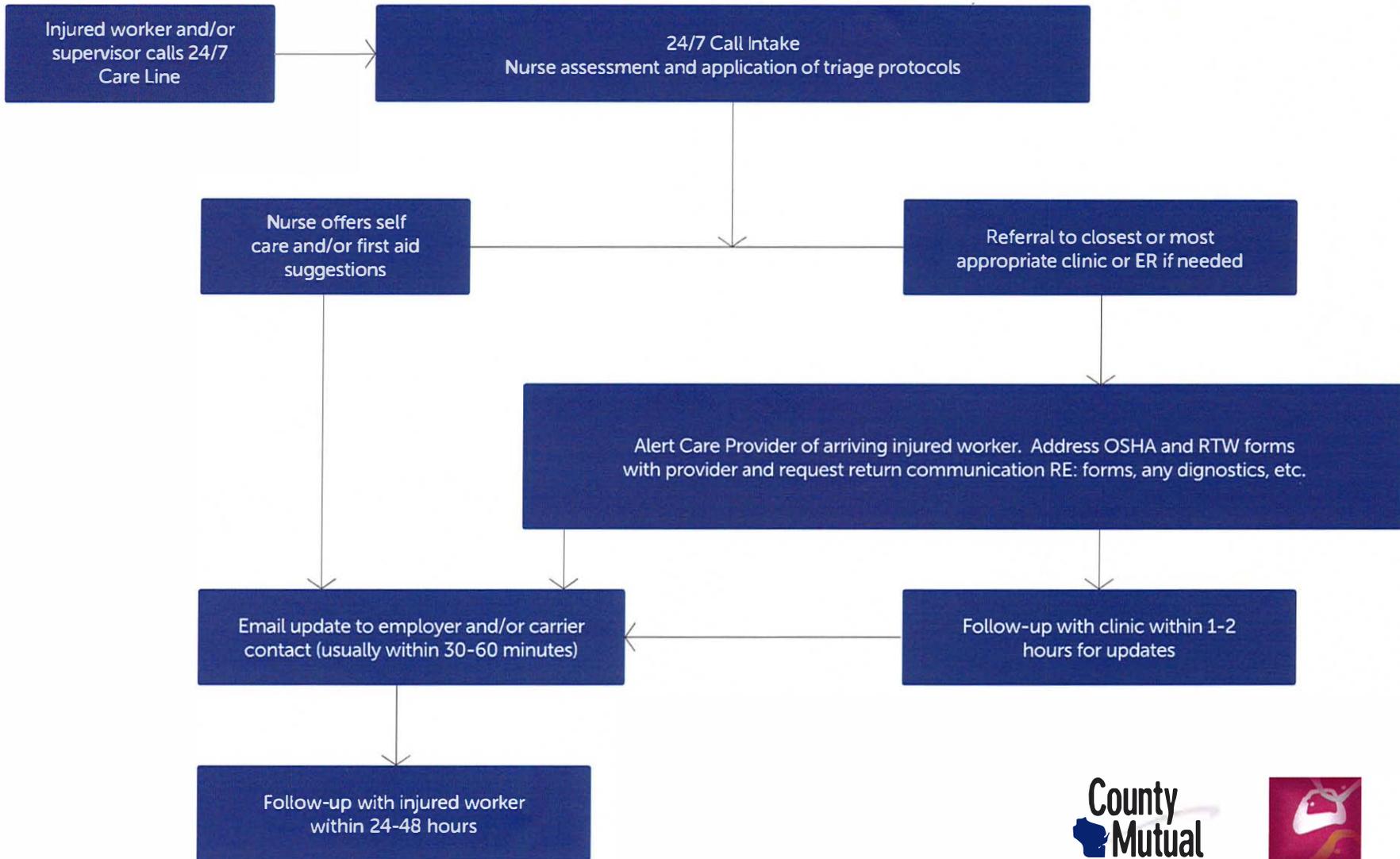
All serious injuries should be treated immediately and reported as soon as possible. All other claims meeting the above criteria should utilize the Care Line<sup>®</sup> Nurse to assess the injuries and provide helpful instructions.

**IN CASE OF EMERGENCY, DIAL 911**

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## WORKFLOW

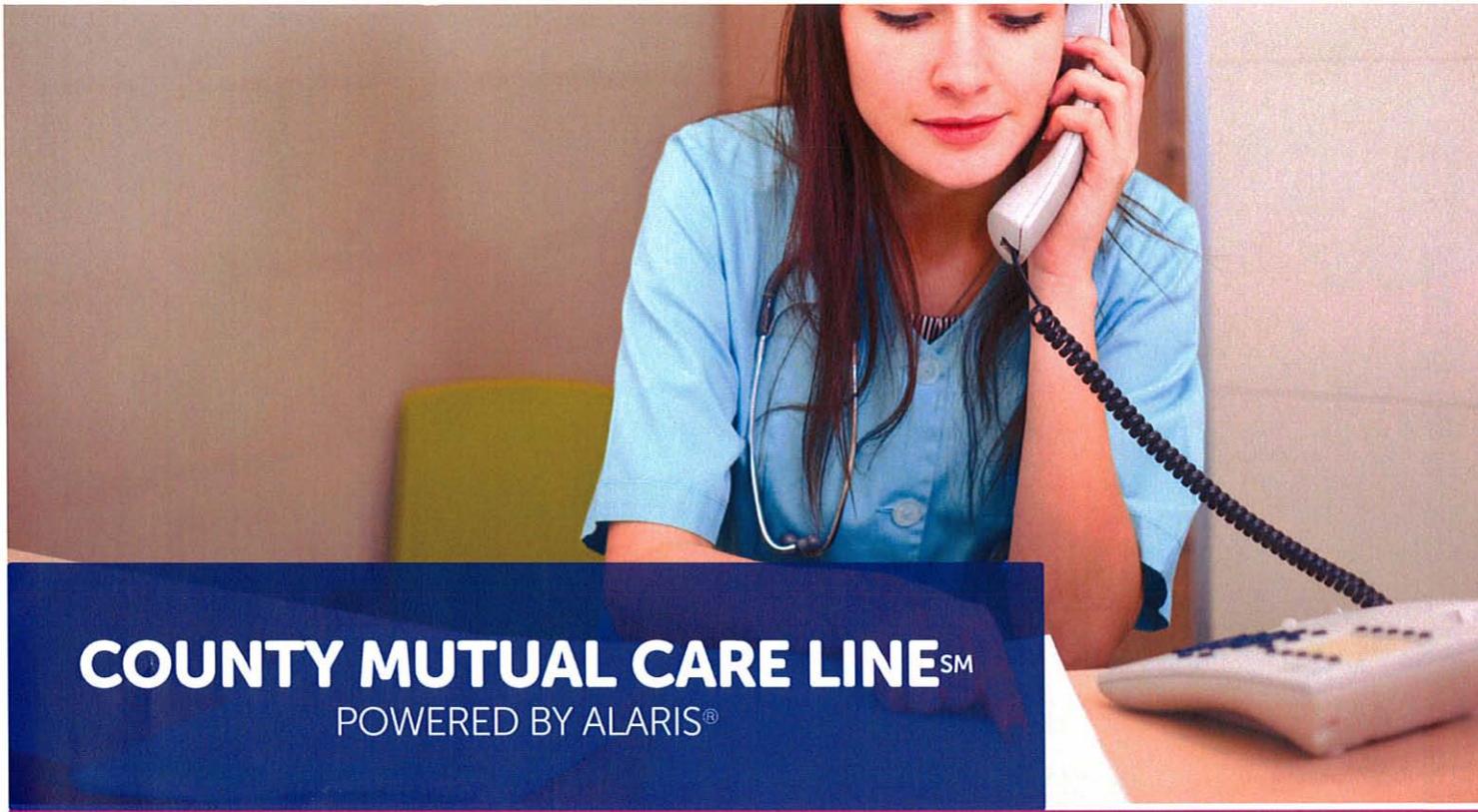


Wisconsin County Mutual Insurance Corporation



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This is a general workflow of the 24/7 Care Line program. However, we can alter accordingly to accomodate specific customer needs.



# COUNTY MUTUAL CARE LINE<sup>SM</sup>

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## 24/7 CAPABILITIES

### REDUCTION IN WORKER'S COMPENSATION COSTS

The Care Line Nurse will walk the employee through the facts of the injury including when it happened, when symptoms were noticed, first treatment, and prior history. In some instances, the employee's medical concern isn't worker's compensation related, but sustained on personal time. After speaking with the Care Line Nurse about causation and determining that the injury was sustained on personal time, the employee's often pursue treatment on their own, through their health insurance. We have found that employee's appreciate speaking with the nurse as a 'feel good' experience for them. This can be effective in limiting the number of legitimate worker's compensation claims.

### SITE SPECIFIC MEDICAL PLANS

The Care Line Nurses will identify, in advance, various occupational health clinics, post-accident drug testing facilities, orthopedic specialists, and emergency departments in order to be able to assist instantly. We will contact these clinics to lay out a specific groundwork for the handling of your occupational health needs, including your policy on return-to-work.

### REDUCTION IN EXPERIENCE MODIFICATION FACTOR

Due to the early intervention and immediate contact with the provider's office, the Care Line Nurse will coordinate an early return-to-work, reducing or eliminating lost time claims. The claim will remain a medical only, which in Wisconsin, qualifies for a 70% reduction in overall claims costs. This means your organization's Experience Modification Factor (or Mod) will be directly impacted by avoiding lost time claims through our approach. This will have a direct impact on your annual worker's compensation premium, as the Mod is a weighted factor in calculating premium.

### MITIGATION OF OVERALL WORKER'S COMPENSATION CLAIMS COST

With the Care Line Nurse being the first point of contact following a work-related injury, we are able to institute early intervention in order to mitigate overall worker's compensation costs. The nurse will work with the employee to confirm causation, diagnosis, treatment, appropriate diagnostics, and proper providers. The nurse will also immediately contact the provider's office to discuss the employee who is on their way and lay out an immediate return-to-work. The employee no longer has to try and navigate through the complex health system on their own.

### AREA PROVIDERS NETWORK

Prior to the specific Care Line program effective date, quality providers in the area are identified. In Wisconsin, we cannot direct treatment, however, if we can suggest or recommend an employee to a provider within the area, we will do so.

### OSHA RECORDABILITY IMPACT

The Care Line Nurses are trained to contact the provider's office prior to the employee's initial visit in order to set the stage for the OSHA impact. Our Care Line Nurses are trained on what constitutes an OSHA recordable. Therefore, based upon the facts of the injury, if there is any opportunity for the nurse to speak with the provider's office and request, for example, a butterfly bandage instead of sutures, we will proceed accordingly. All OSHA impact opportunities are recorded and presented to the employer on a quarterly basis. This initiative has proven to be hugely successful for Care Line participants thus far.

### ELIMINATES UNNECESSARY EMERGENCY ROOM VISITS

The Care Line Nurse will speak with the employee regarding the injury, whether occupational or non-occupational, and discuss appropriate treatment options. If treatment with a physician is warranted, the Care Line Nurse will guide the employee to an occupational health clinic or general health clinic and only use an emergency room when it's absolutely necessary for emergent needs. Eliminating emergency room visits that are unnecessary is a major cost savings initiative for both worker's compensation and health insurance.



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