

Workers' Compensation Insurance Claim Service Highlights

◆ Immediate 3 Point Contact - When A Claim Is Received

The employer, injured employee, and injured employee's doctor, will be contacted immediately upon receipt of your claim.

◆ Medical Bill Auditing

In 2007, NAICO had over a 57% reduction on medical bills compared to the amount invoiced.



◆ Medical Case Management

A medical case manager is assigned to every lost time claim to help your injured employee with their injuries (i.e. doctor appointment scheduling, counseling, recovery monitoring, and prescription drug monitoring).

◆ Nationwide PPO Network

NAICO has access to a network of over 500,000 medical facilities for injured employees, which means your injured employees can receive the benefit of discounted rates on their workers' compensation injuries.

◆ Diagnostic Testing

Typical 48 hour diagnostic testing—There is no need for your injured employees to sit at home and wait for an appointment with a doctor to get diagnostic testing when they can get scheduled quickly, typically within 48 hours of the request. Accelerate your injured employee's treatment, recovery time, and help them return to work sooner!

◆ Prescription Drug Program

- No out-of-pocket expenses to your employee
- Accepted at over 50,000 pharmacies, including major chains
- Prescription Drug Monitoring—prohibits abuse or filling of prescriptions which are not relevant to your employees injuries.
- Average 15% reduction in cost.



◆ Superior Information Technology System

Upon request and approval, you, as a policyholder, can gain access to the NAICO Claims database, having the status of claims at your fingertips.

You, as a policyholder, can also have access to your own loss history at any time. NAICO will provide the loss history upon request, and even set up an automated delivery schedule if desired.