



Eastern Alliance Insurance Group Workers' Compensation Claims Information

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Welcome to **ecovery**[®]: Injured Workers First

Eastern's **ecovery**[®] redefines workers' compensation as workers' *recovery*: a unique 360° approach that's innovative, personal, and holistic. **ecovery**[®] begins before an injury occurs and doesn't end until the worker returns to wellness and a productive life. Working together, we educate and collaborate with everyone—you, your employees, your agent, medical professionals, and our preferred services providers—in the most straightforward, easy-to-understand way possible. We are committed to helping return injured workers to wellness and achieving the best possible outcome. It's the responsible way of approaching workers' recovery – it's the Eastern Way.

Dedicated Experts

Our highly coordinated and systematic model is built on a team of dedicated experts that includes: Claim Representatives, Nurses, Client Outcomes Specialists, Marketing Representatives, Underwriters, and Risk Management Consultants. Each team member is accountable and engaged from day one, unafraid to have the honest, sometimes tough, conversations that ensure each injured worker achieves an optimal recovery and Return to Wellness. We've found when an insurance company is passionate, forthright, and focuses on putting the injured worker's needs and recovery first, good things happen.

Focus on Outcomes

Our comprehensive medical care management helps us achieve better outcomes and resolve claims promptly. Provider panels, early nurse intervention for the worker, premier physicians, pharmaceutical and durable medical equipment providers, complex pain program, and more—all aspects of medical care are expertly coordinated and managed. Combined with our careful evaluation of medical provider bills, we effectively manage and contain medical costs and simultaneously deliver superior outcomes.

Strategic partnerships

These outcomes are not based on chance or luck; they are the results of our innovative approach and our strategic partnerships, which we have developed for over 25 years. Our partners are assessed on how well they mirror Eastern's core values and our Eastern Way service model.

- Our partners are individually evaluated and strategically chosen for their expertise in their field and their ability to apply fresh outlooks and obtain better outcomes for all workers' compensation stakeholders.
- They must also align with our **ecovery**[®], Return to Wellness, and N3L3[®] risk management philosophies.
- We also have unique partnerships with non-profit organizations that can assist with returning employees to meaningful work when temporary restrictions are difficult to accommodate.

We are proud to be your partner in protecting your employees and your bottom line. Please do not hesitate to call on any member of your Eastern team if we can be of service to you.

www.EasternAlliance.com

A variety of resources, including this claim packet, are available via www.EasternAlliance.com. By registering on the website, you can access tools and perform a variety of tasks:

- **Become a Workers' Recovery expert** – Access educational materials and extensive safety resources through our Workers' Comp 101, Safety Library, on-demand videos and webinars, fraud prevention resources, and more. Our Solutions/**ecovery**[®] section and **ecovery**[®] Library offers customizable tools, industry links, and education geared towards employers and injured workers.
- **Report an injury and download temporary pharmacy cards** – You can report a claim online (or over the phone) 24/7. Then, print out a temporary pharmacy card to fill prescriptions right away. Need help? Watch our tutorial or download a step-by-step guide to help you get started.
- **Access Claim Information** – View key metrics, claim details, key contacts, and important data through our Service Portal and the Monthly Reports tab on the website.

Put www.EasternAlliance.com's power at your fingertips—get started today:

1. Select an individual to register your policy online. This person's user account will automatically have administrative permissions. They can create additional user accounts for your organization and manage their permissions. You can have as many user accounts as you wish, and each one can have different permissions. Multiple users can have administrative permissions to your policy.
2. Go to www.EasternAlliance.com and click on the "Register" link. On the Profile Information screen, enter your policy number and registration code (found in your Welcome email and policy packet). You'll be emailed an activation link—you have 30 days to activate your user account.
3. When administrators sign-in, there will be a "Manage Users" link in the drop-down box under their name. The Manage Users table displays all users, and lets administrators create additional users, adjust permissions, and disable user access to your policy.
4. To protect your information, www.EasternAlliance.com uses two-step authentication through an emailed verification code and encrypts passwords. Neither Eastern nor policy administrators can set or view a user's password information. Passwords can be automatically reset through the "Forget your password?" link in the login box. Passwords require a combination of upper- and lower-case letters, numbers, and symbols.

For additional information on registering and administrating your policy on www.EasternAlliance.com, please refer to your policy packet. You can also contact Eastern with your questions at 1.855.533.3444—press #5 for website assistance!

Claim Reporting

Promptly returning your employees to wellness and productivity is our central focus. Our efforts are most effective when you report your claims to us immediately. **All work-related injuries should be reported to us as soon as possible.** The worksheet on the following pages will help you gather information needed to report the claim to us.

Eastern Alliance Insurance Group offers two options to report your claims:

Option #1: Call our Claim Support Center at 1.800.336.3658 (available 24/7) to speak with an Eastern Associate Claim Specialist. The Associate Claim Specialist will provide you with a claim number.

Option #2: Report your claim online. Log-in to www.EasternAlliance.com and click on “Report a Claim” (found to the right side of the Eastern logo). Then click on the Report a Claim Online link (*must have claim reporting permissions*).

Whichever option you choose, immediately after you report a claim, the claim number will be listed on our Service Portal (accessed through www.EasternAlliance.com) on the “My Claims” tab. After a quality control review, copies of the First Report of Injury form will be sent to the policyholder, agent and appropriate state agency (as required).

CLAIM REPORTING FAQ:

What is required to report a claim?

Required information will be indicated by a red bar (online) and with an asterisk (*) on the following Claim Reporting Worksheet. Certain information is not initially required to submit a claim as it may not be available yet; however, due to state reporting requirements, if those details are not initially provided you will receive a call from an Associate Claim Representative to collect the information. Those fields are identified with a double asterisk (**) on the Claim Reporting Worksheet that follows.

What do I do with additional documents or medical bills that the injured worker gave me?

If you report the claim online, there is an area for you to upload documents after submission. If you reported by phone, you can upload your documents on the Service Portal—click the “My Claims” tab, find the “Action” button beside the associated claim, select the drop down arrow, and click “Upload Files.”

What’s the billing address for medical bills?

Direct all claims correspondence (including medical bills and reports) to us at:
Eastern Alliance Insurance Group
PO Box 14138
Lexington, KY 40512

What can I expect after the claim is reported?

After the claim is reported, we’ll perform a quality control review and provide copies of the First Report of Injury form to the insured, agent, and appropriate state agency. After your claim is submitted, you can log into our Service Portal for updates and to easily view real-time claim details, including claim notes, financials, and contact information for your assigned Claim Representative, who is readily available to discuss the claim with you.

As an Eastern insured, you can also access a variety of tools and resources on our website, such as:

- **ecoverly** and Return to Wellness materials and templates, modified duty task lists, fraud prevention resources, and much more.
- Extensive safety tools, webinars and videos to help your organization prevent workplace accidents.

Eastern Alliance Insurance Group Claim Reporting Worksheet
Report 24/7 through Teleclaim: 1.800.336.3658 or online: www.EasternAlliance.com
DO NOT FAX OR EMAIL THIS FORM TO US (FOR INFORMATION GATHERING PURPOSES ONLY)

Injury Information

*Date of loss/injury: _____ *Jurisdiction/State Injured Worker was hired : _____

Time of Injury _____

Injured Worker-Personal/Wage Information

*Injured Worker's name: _____

**Birth date: ___/___/___ **Injured Worker's Social Security Number: ___-___-___

**Injured Worker's mailing address: _____

**Hire date: ___/___/___ Gender: ___ Marital status: _____ Primary Language _____

Job Title: _____

Employee Status (Full-time/Part-time) _____

**Injured Worker's phone # with area code: (___) _____

Injured Worker's Email _____ # of dependents: _____

**Days Worked Per Week _____ **Hours Worked Per Day _____

**Full Wages Paid for Date of Injury? (Yes/No/Unknown) _____ Did Salary continue? _____

*Location where injured worker reports to/works : _____

*Class Code: _____

Department (location code): _____ Sub Department _____

Occurrence -Accident Information

Last Day Worked: ___/___/___ Employer first knowledge of Injury Date ___/___/___

Claim Administrator First Knowledge of Injury Date ___/___/___

Initial Date Disability Began ___/___/___ Employer Knowledge of Disability Date ___/___/___

Preexisting Disability? Y/N

*Nature of Injury: _____

*Part of Body Injured: _____

Part Injured Location (L/R/Bilateral): _____ Finger/Toe: _____

Address where accident occurred: _____

Accident Site Narrative (any additional information): _____

*Accident/Injury Description: _____

*Cause of Injury (drop-down online): _____

Injury Severity (drop-down online): _____

**Initial Return to Work Date: _____

Initial Return to Work Type: _____

Initial Return to Work Physical Restriction (Y/N): _____

Restrictions: _____

Initial Date of Lost Time: _____ Date of Death: _____

*Death Result of Injury (Y/N): _____

*Accident Result on Employer Premises (Employer/Lessee/Other): _____

Describe the events that caused the injury: _____

Object that directly injured the employee: _____

Activity the employee was engaged in when event occurred: _____

Additional comments about accident: _____

Witness Name and phone number (up to 3): _____

Supervisor Name and phone number: _____

Treatment Information

Provider: _____

Provider Address: _____

Provider Phone: _____

Hospital: _____

Hospital Phone: _____

*Initial Treatment (drop down online): _____

Follow-Up Treatment: _____

Was Panel Provided (Y/N)? _____

Hospital Address: _____

Contact Information

Preparer Name and email: _____

Preparer Work Phone: _____ *Is Preparer the contact (Y/N): _____

Contact Name: _____

Contact Phone: _____ Contact Email: _____

Contact Title: _____

Insured Comments: _____

Return to Wellness

What is a “Return to Wellness” program?

Return to Wellness is Eastern’s innovative, holistic program to help return injured workers to wellness and productivity by using work as a therapeutic tool. Unlike basic “return to work” programs, Eastern’s **Return to Wellness** program focuses on all aspects of a lost-time claim, including the economical, physical, psychological, and financial benefits of returning injured workers to modified duty. **Return to Wellness** empowers employers and injured workers to move through a difficult claim, restoring them to a state of wellness.

Why should I implement a Return to Wellness program?

By starting a **Return to Wellness** program, you are taking the first step in showing your commitment to the wellbeing of your company and your employees. Effective **Return to Wellness** programs are a best practice for employers and they can help reduce your workers’ compensation insurance costs.

What are the benefits of Return to Wellness programs?

A **Return to Wellness** program provides you with the resources to promote faster recovery, reduce your insurance costs, increase productivity, improve retention, and promote a culture of commitment to your employees’ wellbeing. Your employees also benefit from a **Return to Wellness** program. Employees gain an increased sense of job security, a safe rehabilitation program, and the social interaction with and support of coworkers.

What resources does Eastern provide?

Eastern provides you with the tools and resources that you need to implement a successful **Return to Wellness** program. Through our website, you have access to a variety of tools, resources, and training materials to assist in your return to wellness initiatives, including program templates. The website also provides valuable information specifically for your injured workers.

When should I start a Return to Wellness program?

Return to Wellness programs are most effective when they are implemented before an injury occurs. Visit www.easternalliance.com today for resources to get started or contact your Eastern service team for assistance on creating a program that works for your organization!

What if I have a claim and I don’t have a formal Return to Wellness program in place?

If claim occurs prior to implementing your formal **Return to Wellness** program, don’t worry! Many of the tools can be effectively used at any stage of the claim. Your Eastern service team is here to help you navigate any **Return to Wellness** challenges that may arise.

Medical Care Management

Eastern's focus on early intervention and proactive disability management produces better outcomes that matter to your employees and your bottom line. Our knowledgeable professionals use proven claim handling and medical care management measures that return injured workers to wellness faster and reduce your claim costs. Eastern directly applies these savings to the medical portion of your claim total.

Medical Provider Panels/Preferred Provider Listings (alternatively, Directing Medical Care)

Eastern uses a variety of tools to direct medical care as jurisdictionally appropriate. Helping injured workers receive the best care possible results in better outcomes, faster claims closings and reduced costs. One of these tools is the implementation of medical provider panels/preferred provider listings where appropriate. These panels make use of various PPO networks to ensure that injured workers receive the highest quality of care through a combination of qualified medical providers focused on occupational injuries. Since each jurisdiction has its own regulations regarding direction of medical care, please refer to your policy materials for information specific to your situation.

Telemedicine

Eastern's partner, Concentra Telemed, is the first telemedicine platform designed for the treatment of work-related injuries and illnesses. Using a smartphone, computer or tablet, workers can connect with a licensed Concentra clinician and receive immediate attention to minor medical issues, work injury care rechecks and more.

Benefits of using telemedicine for workplace injuries include enhanced access to physicians, reduced wait times, and immediate treatment of injuries. Injured workers experience greater satisfaction with medical care and a quicker return to work and their life. To learn more or ask if it is an appropriate option for your organization, please contact your agent or an Eastern team member.

Pharmacy Card Program

Eastern has partnered with KeyScripts, a pharmacy benefit manager, to ensure your injured workers receive medications in a timely fashion. Their First Fill program prevents pharmacy phone calls to confirm coverage, avoids waiting for authorization of medicines, eliminates out-of-pocket expense for injured workers, and eliminates the need to forward additional paperwork for reimbursement.

Our website offers information on the First Fill program and downloadable temporary prescription cards. If you do not have a temporary card (included with your Welcome email), you can contact your Eastern service team or download one. On www.EasternAlliance.com, click 'Report a Claim' and then click on the link for a temporary KeyScripts Pharmacy Card. When an employee reports a claim to you, activate the card before providing it to the employee to use at the pharmacy. Activation takes less than 5 minutes—the supervisor calls the listed number and provides basic information to KeyScripts. A claim number is not necessary to get the process started. Your employee will receive a permanent card via USPS about 7-10 days after the claim is reported.

Due to jurisdictional laws, temporary cards will not and should not be provided for claims in Delaware and West Virginia. Cards for those states will be issued once the claim is received. If an injured worker in those states has an immediate prescription need, please contact Eastern.

Subrogation

When an employee has been injured, Eastern utilizes several steps to manage the resulting claim towards a cost-effective and fair conclusion. One of those steps is to determine subrogation potential, and wherever possible, to pursue recovery on behalf of you, the employer.

Subrogation is when an insurance carrier seeks reimbursement for the benefits paid out to the injured worker, from the person or entity legally responsible for the worker's accident, on behalf of the employer. An example of subrogation potential is when a person, product, machinery, or circumstance bears some responsibility for causing a worker's injury. For workers' compensation purposes, that individual or entity is known as a third party. While the presence of a third party does not change who bears ultimate responsibility for compensating the worker for their work-related losses (the employer must pay the workers' compensation benefits), subrogation allows an employer paying workers' compensation benefits to either step into the worker's place or participate with the worker in a lawsuit against the third party.

The injured worker is paid only once for the medical expense and wage loss benefits associated with the workers' compensation claim. Through subrogation, a portion of a settlement or award from a lawsuit that includes amounts for losses paid by workers' compensation is **refunded** to the carrier/employer who asserted the subrogation claim.

To assist Eastern in determining and pursuing subrogation potential, evidence must be retained when a potential third party is at fault. This may involve:

1. Keeping machine parts, equipment parts, appliances, chemicals, containers
2. Photos of the accident scene
3. Purchase agreements or any associated records

There can be legal consequences for not keeping evidence. Evidence that is lost or not kept is referred to as spoliation. Should you have any questions on the preservation of evidence, please contact your Eastern claims representative.

Insurance Fraud Prevention

According to some estimates, fraudulent insurance claims cost American businesses more than \$18 billion per year. “True” fraud occurs when the employee alleges a nonexistent injury or claims that a condition is work-related when it is not. More common than “true” fraud is abuse of the system, commonly referred to as “malingering.” This occurs when the employee sustains a compensable injury and then prolongs the disability period by means such as exaggerating their symptoms, failing to comply with their treatment plan, or “doctor shopping.”

You, the employer, play a crucial role in detecting potential fraud. The following are some positive steps you can take to minimize the cost of fraud and malingering to your organization.

- **Employee Screening** - An employee who misrepresents information on their application is more likely to commit fraud, so check references and verify information.
- **Educate Employees** - Clearly communicate your company’s workers’ compensation philosophy and safety policy. Educate employees on the financial impact of fraudulent claims to your company and to them through higher insurance premiums. Encourage them to report possible fraud.
- **Be Alert** - Watch for these “red flag” indicators of workers’ compensation fraud. None of these by itself is necessarily suspicious, but the presence of one or more should be reported to Eastern for closer scrutiny.
 - Injured worker was recently disciplined or is soon to be laid off.
 - Injured worker is new to the job.
 - Injured worker has a history of excessive or unexplained absences.
 - Injured worker changes physicians when released to return to work.
 - Injured worker is difficult to reach by phone after injury.
 - Injured worker fails to keep physician appointments.
 - Incident is not witnessed or occurs outside of the normal work area.
 - Incident occurs at the beginning or end of the work week / shift.
 - Incident is not promptly reported by worker.
 - Details of incident are vague or inconsistent.
 - Rumors among coworkers that the incident is not legitimate.

Additional information and resources regarding insurance fraud prevention is available through the www.EasternAlliance.com Resources menu.

If you suspect a fraudulent workers’ compensation claim, please notify Eastern immediately so we can conduct a thorough investigation and, if warranted, notify the appropriate criminal justice authorities.