

## Protecting a business' most valuable asset with workers' compensation from Nationwide®

As a business grows, so does the potential for injury to their most valuable asset — their workers. Businesses need comprehensive workers' compensation solutions that not only consider how to care for employees and protect businesses, but also how to reduce the likelihood of employee injuries through expert loss control services.

### Standard coverage offerings.

Nationwide's Middle Market workers' compensation appetite is clear and concise, and coverage is offered on a multiline or monoline basis. Our workers' compensation coverage protects both businesses and their employees by offering benefits to help cover medical expenses, lost wages, rehabilitation expenses, and death benefits resulting from an employee injury.

### Preventing employee injury is what's most important.

The most effective way of managing workers' compensation claims is to prevent workplace accidents from happening in the first place. To help our members manage risk, here are some of the services offered by our Loss Control Services group:

- Job site safety analysis
- Ergonomic assessment
- Safety training resources
- Industrial hygiene consultation
- Successful return-to-work program guidance

For risk management and safety needs, contact our Loss Control Services group at **1-866-808-2101** or **LCS@nationwide.com**. You can also visit **mylosscontrolservices.com** for additional information on workplace safety.

### Successful Return To Work Resources at your fingertips.

- We offer tools, templates and guidance to help set up a successful Return to Work program at <https://www.mylosscontrolservices.com/programs-members/return-to-work>.

- Successful Return to Work Brochure that explains the benefits of the program along with outlining the key elements of a successful program.
- Sample Successful Return to Work program including downloadable templates that allow customization to meet the needs of a customer's operations.

### Resources to help workers stay safe during the coronavirus.

The coronavirus will have a long-lasting impact on how businesses keep employees safe and protected. Our Loss Control Services group has developed a list of helpful resources to help businesses understand how to navigate this constantly changing environment which include:

- COVID-19 SMART response guide.
- COVID-19 preparation resources for various industries including construction and restaurants.
- Emergency response planning tools.
- COVID-19 trends and regulations.

### More than a policy.

Nationwide workers' compensation solutions come with dedicated services and support from a highly rated business insurer, including:

- Service model that includes Territory Managers, dedicated support staff, Loss Control and Claims.
- Loss Control and Claims services that target loss avoidance and reduction.



Learn more about our workers' compensation capabilities. Talk with your representative today.



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## Report your claim 24/7 to Nurse Triage Hotline 1-855-777-7090

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- Claims Advocacy Model consistent with Nationwide values of extraordinary care.
- Special Investigations Unit to combat fraud in order to help control insurance costs.
- Premium Audit team that partners with policyholders to conduct their annual audit. For more information, visit <https://www.nationwide.com/business/insurance/premium-audit/>

### Simple and accessible claims reporting:

We offer convenient ways to file a workers' compensation claim:

For serious life or limb threatening injuries, members should immediately call 911. Then report the claim to Nationwide.

- **For non life nor limb threatening injuries**, the preferred method to submit a claim is through our Nurse Triage Hotline available 24/7. 1-855-777-7090.
- Members who have a username and password can log in to their account to file a claim. No username and password? No problem. Members can **register here**.
- Email us at **ENEWLOSS@nationwide.com** and attach a loss reporting form and any additional documents.
- Call us at 1-800-421-3535 anytime.
- Fax a new loss reporting form to: 1-800-554-2899

### Information needed to submit a claim:

- Contact information for the member and others involved
- The member's policy information (if available)
- The date of the incident
- A description of the injury

### Helping members manage claims effectively.

Once a claim is submitted, members will receive support that includes:

- Leveraging national relationships with case management nurses to ensure that injured workers obtain prompt, needed treatment.
- Accessing pharmacy, physical therapy and diagnostic vendor partnerships focused on quality care and service, as well as medical cost control to provide timely services and improve ease of use.
- Using the First Fill Program that allows prescription processing before workers' compensation is established, with no out-of-pocket cost for the injured worker.
- Fax any additional documents to: 1-800-363-8904

### Workers' compensation resources at your fingertips.

We now offer tools and information online to help members service claims conveniently. By visiting [nationwide.com/WCClaims](http://nationwide.com/WCClaims), you can find:

- Our Medical Provider Referral System, which helps members quickly locate providers close to an employee's home or work.
- The Workers' Compensation Toolkit, which provides workplace posting requirements, access to state claims offices and other useful state-specific resources.

### There's always someone close by.

For any questions about our programs or servicing a claim, please contact a Nationwide claims representative.



For more than 85 years, Nationwide® has put our members first. As a Fortune 100 Company<sup>1</sup> and top 10 commercial insurance carrier<sup>2</sup>, we work tirelessly to provide our business customers the insurance solutions they need to build secure financial futures.

<sup>1</sup> Fortune Magazine, May 2020.  
<sup>2</sup> A.M. Best, December 17, 2019.



<sup>1</sup> Based on revenue, Fortune magazine (May 2020).  
<sup>2</sup> AM Best (Dec. 17, 2019).  
<sup>3</sup> 2019 Annual Report.