

Preferred provider organization (PPO) networks and certified programs

We believe managed care is more than just reducing your claim costs. It's about helping to ensure that the injured person receives quality care and returns to work as soon as medically possible.

We offer numerous programs and an experienced staff armed with the latest technology to help achieve these goals.

One of our services is the availability of preferred provider organization (PPO) networks. Managed Care offers a comprehensive portfolio of provider networks and promotes the use of these providers whenever possible. Studies have found that even in states where employees have the right to choose their own provider, they often look to their employer for direction on where to obtain immediate medical care in the event of a work-related injury. Zurich Services Corporation contracts with several regional and national networks and works with more than 580,000 providers nationwide.

Why use a PPO?

The consistent use of a PPO has many benefits, but most notably the following:

- Credentialed providers help ensure a high-quality service network.
- Negotiated rates, possibly below fee schedule and/or reasonable and customary rates, depending on the jurisdiction. A WCRI study suggests that the use of

an exclusive network can reduce the number of medical payments up to 46 percent.

- Medical providers understand return-to-work goals.
- Nationwide access to providers is easier.

How do I find a PPO provider?

With such large network coverage, we found ways to make it easier for our customers and injured employees to quickly find the right provider. One way is through our C.A.R.E.® Directory Online, located on our Web site, www.zurichna.com, under the Online Services option. We continually update this directory to offer a list of nearby providers based on ZIP codes. This service is available to anyone with Internet access. We also offer a toll-free phone number, 866-732-5342, to access providers.

Can I nominate a provider into the network of one of our service providers?

Yes. Although our networks are fairly comprehensive, we recognize that, from time to time, you will find a provider who is not a member of one of the networks. If you encounter this

To learn more about our managed care services, contact your distributor or Managed Care directly at 866-732-5342.

situation, you have the option to nominate a provider for one of our vendor networks. To initiate this process, you can make an online nomination request via the C.A.R.E.® Directory Online or by simply calling a Managed Care representative at 866-732-5342.

Certified programs

Zurich Services Corporation provides certified programs to meet statutory requirements.

We work with preferred vendors when appropriate to arrange for certified Managed Care programs.

Key fact

- National PPO penetration averaged 69 percent in 2006

Because change happenzSM

Zurich Services Corporation

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