As a responsible employer, one of your primary goals is to provide a safe and productive work environment. But no matter how alert management may be to an organization’s workplace risks, accidents and injuries can and do occur.

When they do, the strategy a company has in place to deal with injuries before, during and after can make a difference between no time away from work and a potentially long disability, with escalating direct and indirect costs, and possibly the permanent loss of a skilled, productive worker – an unsatisfactory outcome for everyone.

The Problem
Responding to work-related injuries can be challenging for employers, for a variety of reasons. Employees who work alone or in small worksites may have limited access to immediate assistance. Supervisors often lack proper medical training or experience to determine the seriousness of an injury and the appropriate response. Minor injuries that would respond favorably to appropriate on-site first aid are often referred off-site for care that is more expensive, more time-consuming and no more effective.

In addition, when employees seek treatment from an out-of-network provider they can become caught up in a system that emphasizes increased utilization, which can increase costs for both the employer and employee.

The Solution
Zurich’s Workplace Injury Triage service, powered by Medcor, provides a simple, effective way to address the challenge of managing work-related injuries. With a dedicated phone line available 24 hours a day, seven days a week, employees and their supervisors have immediate access to qualified medical professionals who will offer sound recommendations about when first aid is appropriate and when off-site treatment may be necessary.

Should off-site treatment be deemed appropriate, employees will be directed to in-network providers whenever possible. In either case, first aid or off-site referral, prompt reporting of all injuries will be made to all designated recipients.
**Step 1:**
Make the Call

Ideally, the supervisor and injured employee should place the call together, dialing the toll-free number. If the supervisor is unavailable, the injured employee can call the Zurich Workplace Injury Triage line directly. To be most beneficial, the call should be made as soon as possible after the injury occurs.

- **Note:** If the injury appears severe, call 911 immediately!

**Step 2:**
Initiate the Triage Process

A nurse will answer the call and speak with the supervisor first, then privately with the injured employee. Following specially designed protocols, the nurse will determine the seriousness and nature of the injury and recommend the best way to address it. The nurse can access interpreters to assist with over 200 languages when necessary. Depending on the situation, the employee may be guided in first aid ("self-care") or may be referred off-site for further evaluation and treatment.

**Step 3:**
Receive Treatment Recommendations

If the injured worker can safely return to work, the nurse will provide first aid ("self-care") instructions to the employee. Self-care instructions may be faxed or emailed to the employee/supervisor at the conclusion of the call. During the call, the nurse may determine that the employee should be referred off-site for further evaluation or treatment. If a referral for off-site treatment is made, the nurse will encourage the employee to go to an in-network provider in the area. After the nurse provides the treatment recommendation to the injured worker, they will ask to speak to the supervisor to conclude the call.

**Step 4:**
Finish the Call

At the conclusion of the call, the nurse will speak with the supervisor again to explain any first aid recommendations or confirm recommendation for off-site treatment. Upon call completion, Medcor’s reporting system will send an incident report to the appropriate designated recipients.

Injured workers are encouraged to call back with any questions, changes in condition, or concerns – a call confirmation number will be provided at the conclusion of the first call and should be referenced during subsequent calls. Zurich’s Workplace Injury Triage line is available 24 hours a day, seven days a week.

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**Flowchart Key:**
1. Make the Call
2. Initiate the Triage Process
3. Receive Treatment Recommendations
4. Finish the Call
Benefits of Zurich’s Workplace Injury Triage approach

This leading-edge risk management solution is designed to help you better understand, manage and control rising workers’ compensation costs, while helping to provide injured employees the appropriate care, compassion and return-to-work resources they deserve to restore them to health and productivity.

Benefits to the employer

- Rapid access to experienced, knowledgeable medical recommendations
- Improved lag times in incident reporting
- Improved PPO penetration
- Improved stay-at-work outcomes
- Decreased claims severity
- Reduced litigation rates and costs
- Removes responsibility of employer to make medical decisions

Benefits to the injured employee

- Immediate access to experienced, reliable medical professionals
- Reduced need for time-consuming visits to clinics or emergency rooms
- Reduction in unnecessary testing or procedures
- Decreased time away from work
- Peace of mind knowing that recommendations provided are intended to provide the best possible post-incident care
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