



Experience the UH Claims Difference

Our approach to claims management enables us to achieve the most cost-effective results while returning injured workers to a healthy, productive lifestyle.

Efficient, Effective Case Management

- Dedicated claim teams and claim representatives.
- Proactive oversight through multiple touchpoints provides:
 - More predictable outcomes
 - More accurate reserving
 - Aggressive plans of action for early return-to-work
- Reserve change notifications to customer and agent at \$25,000.
- Every claim is investigated, including medical only.
- Internal investigative services are used whenever possible with causation investigators used to determine compensability in repetitive motion claims.*

Superior Medical Management

- Medical bill review is provided at no additional charge.
- Internal nurse case managers are available to every claims team.*
- Pharmacy benefit manager program employs a stringent workers' compensation formulary allowing aggressive management of prescription use.
- Access to physician consultants, who provide expertise on complex claims, consult on individual treatment regimens and train nurses on new procedures.*

* Customers are not charged or billed separately for these services unless an outside vendor is used.

UnitedHeartland.com
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 AF Group

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