

The United Heartland Difference

More than 30 years of experience has led to our success in providing superior workers' compensation solutions to policyholders. We've learned that when someone gets hurt on the job, it impacts more than just the injured worker. Our team is committed to doing what it takes to bring injured workers back to their families, back to their jobs and back to life as usual.

TeleCompCare[®]

**Investigative
Services Unit**

22%

Claims Cost Lower Than Industry*

**Real-time
Claim Texting**

Safety Programs Pharmacy Program



29%

E-Mod Reduction**

Our Commitment and Expertise

Our goal is superior claims management, underwriting expertise and value-added services designed to reduce costs for policyholders. Our industry-leading services, such as our pharmacy and narcotics programs utilize medical professionals who understand work-related injuries and can provide superior care that help get injured employees back to work as quickly as possible. What does this mean for you? Better care for your employees and lower premiums for your bottom line.

Creating Efficiencies

We offer a unique pay-as-you-go solution that bases premium on actual payrolls (rather than estimates) and allows for convenient online payments. Our website offers a complete library of resources – including workplace safety training and videos, safety tip sheets and guidebooks, claims information and fraud information – at no cost to you.

UnitedHeartland.com
1-800-258-2667

 **UnitedHeartland**

 **AF Group**

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Our Team of Experts

- **Loss Control Consultants** – With workplace safety as their number one goal, our consultants provide personal, unrivaled safety services and support to our policyholders.
- **Internal Nurse Case Managers** – Our nurse case managers work closely with injured workers, employers, physicians and claims handlers to ensure the best care while assisting in early return to work which helps to reduce claim costs.
- **Corporate Medical Director** – Our in-house medical director provides guidance on a range of medical management and cost containment initiatives, with a focus on improving the quality of care for injured workers.
- **TeleCompCare®** – This 24/7 nurse triage hotline provides quick access to medical assessments, medical referrals and a convenient option for injured workers to connect with a physician via live video conference.
- **Pharmacist** – Our staff pharmacist works closely with our Claims team to recommend changes to medications and identifies inappropriate dispensing to help avoid opioid addiction and prolonged recovery times.
- **Investigative Services Unit** – With billions of dollars lost in the industry each year to insurance fraud, our team of former law enforcement professionals partner with our Claims team to investigate and expose potential fraud.
- **Premium Audit** – Our auditors are the best in the business, working with customers to verify payroll and class codes to ensure accurate premiums.
- **Claim Handlers** – Our seasoned field claim professionals understand their local legal and medical environment – and can guide the injured worker through the recovery process.
- **Medical Bill Review** – Our Medical Bill Review team collects all injured worker bills to review for accuracy.
- **Causation** – Our Causation team conducts investigations to examine work methodology in relation to injury risk factors in order to assist medical professionals in making informed decisions regarding compensability.
- **Client Relations** – Our Client Relations team are experts at handling large and complex accounts that require special coordination and a heightened level of interaction.

Protecting Your Employees – And Your Bottom Line

By proactively caring for injured workers and helping business owners improve workplace safety, we have successfully helped lower experience mods – which means lower premium costs for our policyholders.

For more information, visit [UnitedHeartland.com](https://www.unitedheartland.com).

* Based on a 2016-2020 comparison of UH's total lost-time claim counts and NCCI's industry estimates, adjusted for state and hazard group mix. Excludes medical-only.

** Average e-mod savings obtained by accounts with an initial mod >1.25 who've been with an AF Group Workers' Compensation Division subsidiary brand for at least four years. Based on 2005-2022 policy year data.