



Workers' Compensation

Your employees are the lifeblood of your organization, and you care about their well-being. When accidents happen, it's good to know you've got the coverage, service, and resources needed to get their lives and your business back to normal.

A proven solution for Work Comp

With SECURA's Workers' Compensation, employees receive better care and you experience fewer unnecessary claims, saving time and expense.

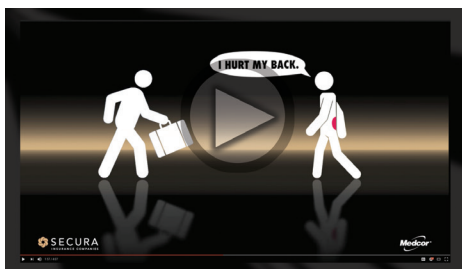
Included with every SECURA Work Comp policy:

Nurse Hotline

When employees are injured, a call to Nurse Hotline gives them immediate 24/7 medical advice from a registered nurse, and results in:

- **Reduced claims.** More than 40% of injuries reported to the hotline result in employees going back to work without a claim.
- **Reduced costs.** Most injuries can be treated with self-care methods and no hospital visit. When claims are reduced, premiums typically follow.
- **Reduced uncertainty.** Every call is digitally recorded to ensure accuracy and provide accountability. If a report is disputed or needs to be investigated, a precise version is available.
- **Reduced paperwork.** Nurse Hotline jump-starts the paperwork process in the event a claim is filed, typically within 30 minutes of completing the call.

To learn more about Nurse Hotline, watch our video or visit secura.net/nursehotline.



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Work injury guide

You receive an easy-to-follow instructional kit that outlines the steps employees need to follow when an injury occurs. It includes:

- Step-by-step instructions for taking advantage of Nurse Hotline and all the other services provided with your Work Comp policy.
- Information about our exclusive Nurse Hotline Mobile Dialer for employees' smartphones, providing quick and easy one-touch access to the service.
- Bilingual wallet cards and stickers.
- Bilingual workplace instructional poster.

Crisis Care

When a workplace incident goes beyond injury to tragedy, it can result in emotional trauma for all involved and require psychological support in addition to any medical treatment. Our Crisis Care service can provide:

- **Qualified evaluation.** An accredited call center will help determine next steps.
- **Convenience.** Master-level behavioral health specialists trained in trauma provide on-site visits as needed.
- **Customized support.** Receive large and small group, or individual psycho-educational care as needed.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



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Additional Work Comp benefits

SECURA policyholders also have access to the following benefits that help reduce costs and streamline care:

Return-to-Work program

Our claims representatives and case managers will work directly with the employer, injured worker, and their doctor to determine appropriate work duties and restrictions, minimizing the emotional and economic impact to both the employee and the employer.

- Saves costs for hiring/training replacement employees and lost wages
- Promotes faster recovery and increased morale
- Reduces fraud

Medical provider network

Save time and money by encouraging employees to use SECURA's medical network, among the largest in the industry.

Prescription drug card

Injured employees pay nothing out of pocket when they use the SECURA prescription drug card at one of more than 58,000 pharmacies nationwide.

In-house occupational nurses

We employ nurses to help resolve claims quickly and monitor your claim to make sure employees are receiving proper medical care.

Bilingual services

Communication barriers are removed with Spanish-speaking claims representatives and translators fluent in additional languages.

Bill review

Careful review of medical bills ensures accuracy and is an additional check to make sure you do not overpay for services.

Mobile dialer

One-touch access to Nurse Hotline is fast and easy when employees and supervisors download SECURA's exclusive custom mobile dialer on their phones.

Compassionate claims service

If a work injury becomes a formal claim, we have the expert staff and services in place to efficiently manage the process from treatment to returning to work. Your company and injured employees come first with:

- Immediate and constant communication
- Progress monitoring
- Return-to-work focus
- Controlled costs

For non-emergency workplace injuries, contact:

Nurse Hotline phone number: 888-333-3334
On your smartphone: nursehotline.net

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