

FOR EASY CLAIMS REPORTING, MANAGEMENT
AND EMPLOYEE RETURN TO WORK



LWCC: The Smart Choice for Claims Management

LWCC is the smart choice when it comes to managing your claims. We understand that until your employee is back at work, costs can continue to impact your bottom line and your premium. So the goal of our claims management program is to help get your employees well and back to work as soon as possible. Here's what you can expect when you choose LWCC.

Claims Reporting

LWCC offers three ways to report claims quickly and easily: online at *LWCC Interactive*, by phone with our 24-hour Claims Reporting Hotline, or by fax. And that means faster treatment for your injured employees.

On-site Investigations

LWCC's claims staff are based in Louisiana, which means quicker response and more personalized attention. Staff includes investigative claims representatives who are trained to conduct thorough, on-site investigations on lost-time claims.

Medical Coordinators

LWCC's claims team includes registered nurses who manage the medical aspect of the claim and assist injured employees with scheduling appointments and explaining diagnoses.

LWCC Interactive

Obtain password-protected access to the status of claims, including payments made and claims notes about the progress of the employee's claim.

Reporting Purposes Only (RPO) Program

When you report minor injuries that don't involve medical expenses or lost time, your premium won't be adversely affected. However, if the injury grows more serious than anticipated, LWCC has the necessary information to begin handling the claim.

Claims Cost Recovery

Our experts pursue at-fault third parties to recoup your claims costs. We also seek reimbursements from the Second Injury Fund, a state program that covers employees with certain pre-existing conditions.

Medical Utilization and Bill Review

Backed by physicians, nurses, physical therapists and chiropractors, LWCC reviews requests for medical treatment to ensure they provide the care necessary for optimum recovery. Medical bills are also analyzed to make sure charges are appropriate and correct.

Catastrophic Claims Management

LWCC responds to serious or catastrophic claims with specialized service, including staff on call 24 hours a day, worksite counseling for your employees, and a claims representative for face-to-face meetings with you, the medical team, the injured employee and family members.

Return-to-Work Programs

Vocational rehabilitation specialists help injured employees get back to work by providing onsite job analyses through our WorkAction return-to-work program. LWCC also better manages lost workdays using OMNET®, a network of doctors, hospitals and other healthcare practitioners who share our return-to-work philosophy.

Employer Education

LWCC's client relations representatives provide relevant information about ways to lower your claims costs.

Legal Protection

LWCC's in-house law firm ensures your rights are protected should a claim result in litigation. We also offer a free newsletter, *Under Advisement*, to keep you advised of changes and issues in the workers' comp law.

Three Easy Ways to Report Claims

LWCC gives you three quick, easy ways to report claims. We also take care of meeting filing requirements and deadlines with state or federal agencies on your behalf.



1. Online (www.lwcc.com)

The fastest way to report your claim is through LWCC's password-protected website, *LWCC Interactive*. Simply complete the information about the injury, and we'll do the rest. To sign up, download the registration form directly from www.lwcc.com.



2. By Phone (800-395-0303)

Our toll-free, 24-hour Claims Reporting Hotline puts you in touch with a friendly claims service professional who will take your information, handle the administrative paperwork and process the claim for you.



3. By Fax (225-231-0951)

No internet access? Simply fill out the Employers' Report of Occupational Injury or Disease (LDOL-WC-1007) and fax the report to LWCC. An LWCC claims service professional will then call you within 24 hours to discuss the injury. If you're sending attachments with the form, include the employee's social security number or your policy number for identification purposes.

Report injuries within one hour, even if you do not have all the necessary information regarding the claim. Every moment you delay reporting an injury can substantially increase claim costs, which can drive up your premium. For more tips on how to report a claim, visit www.lwcc.com.

WorkAction: LWCC's Return-to-Work Program

The key to getting your injured employee back to work is early intervention. LWCC's return-to-work program, WorkAction, capitalizes on the window of opportunity right after an employee is injured to help create a return-to-work plan that works for you. Here's what you can expect.



1. Site Visit

A vocational rehabilitation consultant will visit your worksite to analyze the employee's current job and help identify appropriate transitional duty work.

2. Job Analysis

The analysis includes a written report as well as photographs of the job being performed. The job analysis is forwarded to the treating physician for review.

3. Physician Review

The physician will review the analysis and make a recommendation about the employee's ability to return to work, along with any restrictions.

4. Follow Up

LWCC will follow up to help you create a transitional duty plan based on the physician's recommendation.

What Our WorkAction Return-to-Work Program Can Do For You:

■ Faster Recovery

Research studies have shown that employees recover from their injuries faster when they are on the job, even in a modified or light-duty capacity. LWCC facilitates this process by incorporating work tasks into the physician-approved treatment plan.

■ Higher Productivity

By helping the employee back to work in some capacity, you ensure that productivity doesn't suffer. The ultimate goal is for the employee to return to his or her pre-injury duties.

■ Happier Employees

By helping employees get back to work, you are helping them maintain their financial security and self-esteem.

■ Lower Costs

Industry data indicates employer return-to-work efforts can result in significant claims cost savings.



To request our free booklet on creating and implementing a corporate return-to-work program—*Managing Workplace Injuries*—visit www.lwcc.com and click on “Free Resources.”

OMNET®: The Smart Choice for Work-Related Injuries

LWCC is the smart choice when it comes to treating workplace injuries. OMNET® is LWCC's statewide occupational medicine network of more than 2,000 healthcare providers. When employees use OMNET®, they get the best care possible for a faster recovery and return to work, and you get lower claims costs. Here's what you can expect when you choose OMNET®.



Specialized Providers

LWCC has selected providers across the state, even in rural areas, based on their expertise in occupational medicine, professional credentials, use of established treatment guidelines and effective return-to-work practices.

Choosing a Provider

Before an injury occurs, identify and establish a relationship with an OMNET® occupational health provider near your business. To find an OMNET® provider, search our online directory on *LWCC Interactive*, call our OMNET® hotline at 800-85-OMNET, or contact your client relations representative to request the latest copy of the provider directory.

More Medical Services

OMNET® has a complete network of healthcare providers and services including hospitals, clinics, specialists, pharmacies, physical therapists, chiropractors, diagnostic testing, durable medical equipment vendors, rehabilitation and home healthcare providers.

72-Hour Appointment Guarantee

With OMNET®, injured employees are guaranteed appointments with specialists within 72 hours.

Free Worksite Promotion and Training

LWCC helps you encourage network usage by providing free employee education materials. We'll even come to your worksite to train employees on what to do when they are injured on the job.

What OMNET® Can Do For You:

■ Lower Claims Costs

OMNET reduces both medical and lost-time claims costs, which directly impact your experience modifier (E-mod) and premium.

■ Fewer Lost Work Days

Faster care leads to a quicker recovery and return to work. This means higher productivity and lower costs for you.

■ Lower Litigation Rate

With timely, appropriate care and a quicker return to work, OMNET® keeps injured employees satisfied with their course of treatment. That's why claims in OMNET® involve less litigation.



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