

Your Partner in California Workers' Compensation

We are an innovative insurance company committed to promoting workplace safety, controlling claims costs, and providing quality care.

We have an A (XII) rating with A.M. Best and extensive workers' compensation experience, knowledge, and resources. Learn more about us at wcf.com.



CLAIMS

Our claims services bring together a medical provider network, prescription and drug discounts, provider bill and utilization review, medical case management. This combination gives injured employees a solid foundation of care and support. It also allows our policyholders to participate in controlling claims costs.

With our claim service there is the advantage of having a local claims adjuster who will answer questions and concerns when an injury occurs. When you file a claim online, you will be assigned an immediate claim number. Our team of professionals are also available to help employers manage your claims costs, and help your injured employees get back to work.

PROVIDER BILL REVIEW

We look at every submitted bill along with any doctors' notes to ensure payments are made correctly. We also provide training within the medical community on workers' compensation billing procedures.

MEDICAL PROVIDER NETWORK

Our partnership with Signature Networks Plus gives our customers' employees access to the finest medical care in the region. With nationally-recognized doctors and state-of-the-art facilities, our providers offer injured employees high-quality care close to home. To view facilities within our medical provider network, go to wcf.com.

MEDICAL CASE MANAGEMENT

Coordinating medical care is critical to control costs while providing quality care. Our nurse case managers evaluate each injured employee's circumstances and coordinate care to help in their recovery.

RETURN TO WORK COORDINATION

Returning injured employees to productive work in a timely manner is cost-effective for the employer and boosts employee morale. Our certified counselors work with employers, injured workers, and physicians to confirm work capabilities and assist with job modifications.

FRAUD

Workers' compensation insurance fraud costs Americans \$5-\$6 billion each year. That's money from the pockets of honest employers and employees. Fortunately, WCF's Special Investigations Unit works diligently to discover fraud.

If you suspect fraud, call our Fraud Hotline at 866.FRAUD.50. We will actively and confidentially investigate the incident.

POLICYHOLDER ONLINE TOOLS AND RESOURCES

We focus on developing friendly and accessible internet services to get you the information you need quickly. We also offer a variety of services to help you manage your workers' compensation policy. From our website you can do the following.



FILE A CLAIM

Claims filed online are processed within four hours.

REVIEW CLAIMS STATUS

After inputting a claim number, the claim status feature will allow you access to specific information about existing claims.

OBTAIN A LOSS RUN

Loss runs provide a history of compensation and medical payments made on claims during a certain period of time. They are available in summary, partial, and full-detail format.

MAINTAIN AN OSHA 300 LOG

The OSHA 300 Log application was created for policyholders to generate and maintain a report of claims that have been marked as OSHA-recordable. There are many links with pertinent information about OSHA regulations as well as information on maintaining an OSHA 300 Log.

MAKE A PAYMENT ONLINE

You can easily make premium payments online. All you need to make a payment online is your policy number, invoice number and your federal tax I.D.

SIGN UP FOR THE ELECTRONIC POLICYHOLDER NEWSLETTER

Policyholders can sign up to receive current safety and policy information with our electronic newsletter.

INVOICE VIEWING

Invoice viewing is a service available on our website to assist you in accessing information regarding your policy. Online you can:

- View periods of policy coverage
- View payment history
- View and print invoices
- View and print payroll reports

Detailed information and copies of previous invoices are available online by selecting any options available in blue text.



SAFETY

Our Safety and Loss Prevention Department offers a variety of loss-prevention services, including safety and health audits, program assistance with general safety, substance abuse prevention, safe driving practices and OSHA-required programs.

Safety training is strongly encouraged for all WCF policyholders and is provided at policyholders' places of business and in regional seminar formats. We also provide online safety seminars. To register for a safety seminar, visit wcf.com. We also offers more than 200 safety resources in English and Spanish; all resources are available at wcf.com.