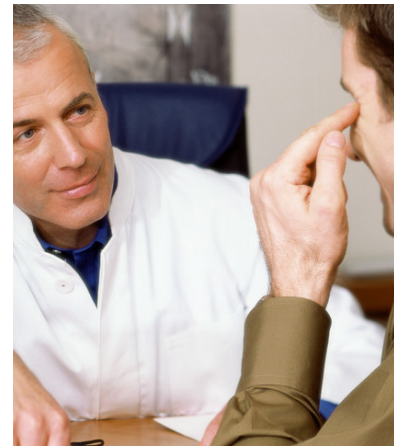


Medical Management And Rehabilitation



When an employee is injured on the job, WCF Insurance is there to help in more ways than just cutting a check to pay for medical expenses. The Medical Management and Rehabilitation program ensures that injured workers receive the best medical treatment possible for medically appropriate services and all efforts are made to assist the employee in returning to work. Ultimately this is the best way to manage claims costs.

UTILIZATION REVIEW

Utilization review is a managed care program to determine the medically necessary and appropriate treatment for the injury. Claims are reviewed by WCF's nurses and medical director in addition to other physician specialists to ensure that the best treatment practices are recommended to promote quality medical care for the injured worker. Professionals negotiate the best prices on quality medical equipment, products and services. Coupled with WCF's preferred-provider network, costs are managed without compromising the quality of care. Resources:

- Medical Director and physician consultants
- Experienced nurses
- Medical policies/clinical screening criteria
- Preferred-provider agreement
- Preferred-vendor agreements
- Quality care with cost controls

MEDICAL-CASE MANAGEMENT

Medical case management is provided on all catastrophic injuries and injuries with medical and psychological complications. WCF's certified registered nurses provide on-site evaluations and assessments of injured workers' medical needs and coordinate with the medical providers to establish treatment plans to facilitate optimal functional outcomes. WCF has a specialized review team that closely monitors the catastrophic injuries and long term medical treatment.

Resources:

- Registered nurses certified in rehabilitation and case management

- On-site evaluations and coordination of care
- Catastrophic-injury-review team

VOCATIONAL REHABILITATION

WCF employs vocational-rehabilitation counselors who assist injured workers in the return-to-work process. They offer employment options that help injured workers to return to work in a timely manner. Formal training is offered for employers to help develop return-to-work programs for their employees. Job development is offered for injured workers unable to return to their previous employment. Expert testimony can be provided to prevent unnecessary permanent total disability claims.

Resources:

- Vocational experts certified in disability and rehabilitation counseling
- Job development
- Expert testimony
- Return-to-work training for employers

For more information on these programs, please call:

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Insurance coverage in all states other than Utah is provided by Advantage Workers Compensation Insurance Company, a wholly owned subsidiary of Workers Compensation Fund, doing business as WCF Insurance. Advantage is domiciled in Indiana; NAIC number 40517

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