

# Workers Compensation



In today's ever-changing workers compensation climate, it's critical to have the best carrier working with you to fight rising loss cost trends. In every area, Travelers uses the latest and best tools, integrating them in the most effective fashion, to produce industry-leading outcomes. Early intervention, advanced claim and medical technology, an appropriate return-to-work strategy, and network savings all play a part in helping to keep loss costs under control.

With Travelers Workers Compensation, you can count on medical and claim professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claims, all at a price you can afford.

## Early intervention

Once a claim notice is received, a case manager will strive to call you, your employee and the medical provider within 24 hours. In addition to providing contact information, the case manager will discuss the employee's workers compensation benefits and return-to-work goals. Travelers state-of-the-art claim systems allow case managers to transmit and access critical claim and medical information in real time. This enhanced communication capability saves time and increases efficiency.

## Prompt and accurate determination of compensability

More than 3,000 co-located medical and claim professionals thoroughly investigate and fairly resolve claims to ensure only appropriate claims are paid.

## Stay-at-work or return-to-work plan

Travelers works with the employer to create a program that specifically targets the unique needs of each employee.

Our claim professionals work with the physician(s) and the employee to arrange modified or temporary duty so that your injured employee can resume work as soon as medically appropriate.

## On-site access to medical expertise

Our nurse and claim case managers work side-by-side to provide medical expertise.

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### Workers Compensation Web site

Travelers brings information directly to the injured employee via the Internet. Employees can go online at [mywcinfo.com](http://mywcinfo.com) to securely access state benefit information, review their claim payment information, obtain medical self-care tips and find a doctor using our online directory.

### Claim reporting day or night

24-hour claim-reporting is available, including Internet-based claim reporting with HR data prefills.

### Network of highly qualified medical professionals

Travelers has access to medical networks of more than 425,000 physicians and 10,000 hospitals across the country. Countrywide presence leverages jurisdictional knowledge and local medical relationships.

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