Three Ways to Take Control of Your Workers' Compensation Medical Expenses

What you can do to impact the cost of your insurance and favorably add to your company's bottom line.

1. Encourage injured employees to seek treatment from members of the Sentry utilized Workers' Compensation Medical Network offerings. Your employees receive high quality medical care, and you'll benefit from pre-negotiated rates.

In some states, you are allowed to direct the injured worker to a preselected physician for a limited period of time, if you post the names of those doctors in a readily visible area. These states include AL, CO, FL, GA, IA, ID, IN, KS, ME, MI, MO, NJ, NM, NC, PA, SC, TN, UT, VT, and VA.

If your State Workers' Compensation law does not allow you to direct an injured worker to a preselected physician, the injured employee may still appreciate your help in identifying a qualified care provider. However, never infringe on the legal right of injured workers to select their own physicians.

2. **Use the pharmacy network** to fill prescriptions for work-related injuries**.** Sentry's pharmacy network allows injured employees to have their medications filled at a local pharmacy with no out-of-pocket expense and at a discounted rate to your business. Visit www.workcompauto.optum.com/resources/pharmacy-locator or call 1-877-470-9572 to see a full list of network pharmacies.

Use the First Fill program so your injured employee can immediately receive pharmaceutical care, before the first notice of loss for the claim is fully processed. The program eliminates prescription issues by allowing a pharmacy to identify the carrier and process prescriptions electronically.

In these situations, providing a completed First Fill Prescription Form to a participating pharmacy within 30 days of the injury, Optum will allow a pharmacy to provide a 10-day supply (a Samaritan dose) to the injured employee, if the prescribed medication is part of the standard formulary. If the first notice of loss is not received or the claim is deemed non-compensable, Optum will absorb the cost of the 10-day supply at no cost to you or the injured employee.

3. **Report all injuries promptly** so Sentry can investigate the injury and ensure proper handling. Proper handling of a claim will ensure you get the best treatment at the best price.

Note: Workers' compensation claim handling can vary by state. For example, state regulations may differ on the waiting period before the injured employee can collect wage replacement benefits, or when he or she may be considered well enough to stop workers' compensation benefit payments.

1. Sentry Workers' Compensation Medical Network Frequently Asked Questions

QUESTION: **What will the Sentry utilized Coventry Workers' Compensation Medical Network do for me?**

ANSWER: It is an excellent tool to control medical expenses, which in turn allows Sentry to provide you with significant, long-term savings.

Medical care costs are a function of both volume and price per unit. By establishing contracts with hospitals, physicians, and outpatient care providers over a multi-year period, caps are obtained on annual increases and substantial discounts are obtained for our insureds who receive treatment from Coventry participating providers.

QUESTION: **Must my employees seek medical treatment only from members of the Coventry Workers' Compensation Medical Network?**

ANSWER: No. Depending on your state Workers' Compensation laws, your employees may receive treatment either from a provider you select, or from their choice of provider.

You can encourage any injured employee to use a specific participating provider in the Coventry Workers' Compensation Medical Network by placing worksite posters in each of your locations. Your employees will receive high quality medical care, and you'll benefit from the pre-negotiated rates that can decrease your medical costs.

QUESTION: **What forms or procedures do I follow to qualify for the discounts offered by the Sentry utilized-Coventry Workers' Compensation Medical Network?**

ANSWER: There are no additional forms. Participating providers automatically accept contractual rates for employees covered by a Sentry Workers' Compensation plan.

QUESTION: **How can I find out if a hospital or doctor is a participating member of the Coventry Workers Compensation Medical Network?**

ANSWER: You may access participating providers and create a customized worksite poster by visiting the VIIAD website at **www.viiad.com/sentry/public**. Instructions for accessing participating providers in your area are provided in the 4-step process noted below and are also accessible on the VIIAD Web Site. Or, you may call 800-473-6879, option 1 and option 4 to request the names of providers.

1) Access the VIIAD website **www.viiad.com/sentry/public**
2) Select the **Search Providers** option
3) Limit your search by ZIP code, State, Mile Radius. If preferred, narrow your search by Hospital/Group Name, Provider Last Name, or Provider Type.
4) Click the **Search Providers** action button.

QUESTION: **Can I recommend a doctor or hospital to become part of the Coventry Workers Compensation Medical Network?**

ANSWER: Yes. Contact your Sentry sales representative with the name of the provider. To become part of the network, the provider must meet quality assurance requirements, agree to annual cap increases, and negotiate fixed rates of reimbursement for services delivered.

QUESTION: **What does the star display mean next to providers that are displayed in the provider search tool and on worksite posters?**

ANSWER: The ⭐ indicator identifies those WC providers who have been statistically shown to have better overall claim outcomes as compared to their peers and should be referred to whenever possible or as applicable by state law.

HOW TO CREATE WORKSITE POSTERS

To create a worksite poster to display participating providers close to your business:

Step 1   Visit the Workers' Compensation Web site

www.viiad.com/sentry/public.

Step 2   Choose the Worksite Poster option.

Step 3   Enter Employer Name, Location ID, Address, City/State/Zip, Phone, Fax and document name.

Step 4   Create Worksite Poster action button.

Step 5   Edit or add providers or provider categories through the Add Category, Search and Add new action buttons.

Step 6   Select Create Provider Panel action button.

Step 7   E-mail, Print or Fax Worksite poster directly from the site.