



24/7 INJURY TRIAGE AND REPORTING



INTRODUCING WORKPLACE TRIAGE

Employees can get hurt—even at the safest worksites. And workplace injuries create challenges and costs for everyone involved. These challenges are especially difficult for companies that cannot have their own medical staff on-site in their facilities.

Today, facilities of any size can access state-of-the-art health care directly in the workplace. Medcor's patent-pending triage technology enables immediate assessment and treatment for injuries on any job.

In 2007, more than 30,000 worksites use Medcor's triage service because their workers' compensation claims and costs are reduced, and injured employees receive faster, better care.

WORKS WITH EXISTING SYSTEMS

Medcor's triage is an effective pre-claim activity employers can use to reduce the frequency and severity of their work-related claims. Medcor's triage service is fully compatible with all third party administrators, provider networks, brokers, and insurance plans. Employers do not need to change their existing systems to benefit from this service.

AFFORDABLE

Medcor's triage service costs as little as a few hundred dollars per year per location. Medcor's triage service is self-funding because the savings from claims reductions are much greater than the cost of the service.

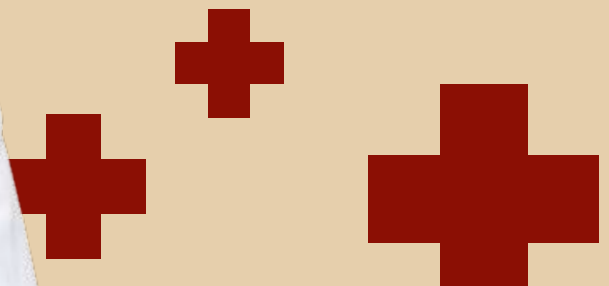


“Telephone triage is helping some employers reduce their workers’ compensation costs by eliminating unnecessary trips to hospital emergency rooms.”
— *Business Insurance Magazine*

THE CHALLENGES OF ON-THE-JOB INJURIES

The best treatment for any injured employee is not the most expensive or least expensive treatment, but rather the treatment that is medically appropriate to the type and severity of the injury.

When an employee is injured, supervisors and employees must decide what to do. For many, the decision is tough because they don't have medical training or guidance. Employers find it difficult to manage because injuries may be reported late and inconsistently, medical and legal systems are complicated to navigate, and injury assessment is not their core competency. As a result, employees with minor injuries are often sent for unnecessary and expensive off-site care when first aid would have been medically appropriate. Worse yet, employees with serious conditions sometimes do not get the care they need.



Workplace Triage



HOW MEDCOR'S TRIAGE WORKS

The faster injuries are assessed and treated, the better the outcomes for the employee and the company. Medcor's triage gives injured employees help within minutes. Medcor provides a reliable process and medical professionals to proactively help employees and companies determine the best course of action for injuries.

This service is much different than simple claims reporting. Medcor's triage proactively channels employees at the time of the incident rather than just collecting data after the incident.

EASY TO USE

When an injury occurs, the affected employee and the supervisor simply pick up a telephone and call Medcor's toll-free number at the moment of the incident. The call comes directly into Medcor's state-of-the-art call center. The call center is staffed 24/7, so injured employees can have access anytime.

SERVICE BY MEDICAL PROFESSIONALS

Medcor's call center is staffed by Registered Nurses. These are talented professionals, specially trained in workplace injury triage. They use proprietary clinical algorithms developed by Medcor's team of doctors and nurses, experienced in occupational health and emergency medicine. The operation is overseen by a full-time physician who is board certified in emergency and internal medicine.

TRiage PROCESS

When an injury call is received, the triage nurse speaks with the supervisor and the injured employee. If language is a barrier, a translator joins the call. The nurse gathers information about the incident, injury, symptoms, and the worksite. Using sophisticated software and professional judgment, the nurse assesses the injury. The nurse then recommends a treatment course that is medically appropriate for the specific case. The average call lasts 8-12 minutes.

If the injury is minor and does not require off-site care, the nurse provides injury-specific first aid instructions, and the employee may return to work. When the employee needs off-site care, the nurse makes an appropriate referral recommendation. The employer's preferred providers are pre-loaded into Medcor's system, which successfully guides employees "in network." In every case, the nurse takes time to answer the employee's questions and make sure the employee is comfortable with the recommendations.

Once the appropriate medical care is determined, the nurse collects OSHA reporting and client-customized data to document the incident. Finally, the nurse closes the call with the supervisor, explaining the treatment and process.

Employees can call back any time their symptoms change or if they have additional questions about their injuries—at no extra charge.

RAPID REPORTING

After each call, Medcor's software automatically sends detailed reports, customized for each company. Within minutes, all incidents are reported to safety, human resources, and risk management staff as directed by the client. Case managers learn about new claims in time to be proactive, safety managers are alerted to start investigations, and first reports of injury can be filed in all 50 states. When referrals are made, providers are notified in advance to ensure coordination of care and to emphasize the company's return-to-work policy. Risk managers can access their data enterprise-wide over a secure website to analyze trends. Medcor's triage system protects the privacy of personal medical information.

Record of Performance

EXPERIENCE

Since 1984, Medcor has successfully treated more than two million people at their worksites. Thousands of locations across all 50 states now rely on Medcor's clinical interventions. Medcor works in urban and rural areas, serving large and small organizations, meeting the needs of employers and employees nationwide.

LEADERSHIP

Medcor pioneered the medical specialty of workplace health care. Medcor has developed innovative clinical protocols, software, and operating methods that have become standards for best practice. Medcor physicians and staff are leaders in their fields.

SATISFACTION

Medcor's client renewal exceeds 95%. Clients report sustained reductions in workers' compensation claims and costs. Clients calculate high ROI's. Injured workers report high levels of customer service.

INDEPENDENCE

Medcor is not financially affiliated with any hospital, clinic, insurance carrier, or third party administrator. This independence ensures Medcor's incentives are aligned only with employers and their employees. This independence also allows Medcor to work cooperatively with any designated networks.

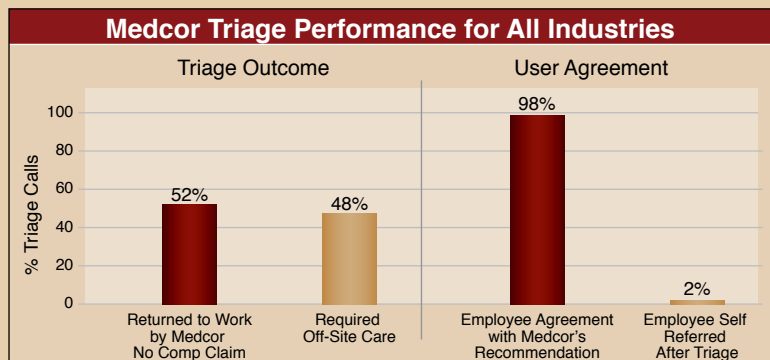
"Triage screening is not expensive relative to the savings generated, and requires surprisingly little time or resources to manage."

– Client Risk Manager

INDUSTRIES SERVED:

A wide range of industries use Medcor's services:

- Agricultural
- Construction Sites
- Distribution Centers
- Food Processing
- Grocery Stores
- Health-Care Facilities
- Hospitality
- Manufacturing Plants
- Restaurants
- Retail Chains
- Schools
- Service Organizations
- Transportation



ACCREDITED
HEALTH CALL CENTER

URAC is an independent, nonprofit health care accrediting organization dedicated to promoting health care quality through accreditation, certification and commendation.

BENEFITS FROM MEDCOR'S TRIAGE SERVICE

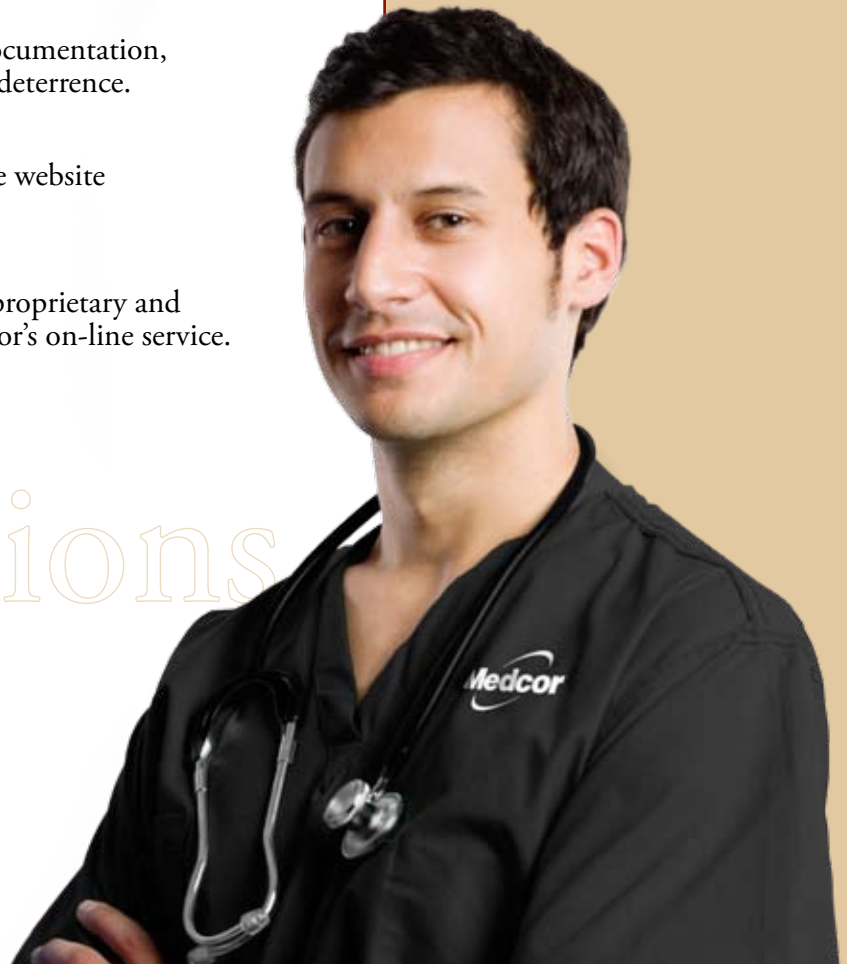
- Employees receive immediate attention from medical professionals, toll-free, 24/7.
- Injuries receive appropriate treatment right away.
- Unnecessary doctor visits are avoided, reducing unnecessary claims.
- When off-site care is necessary, employees are guided to the employer's "in network" panel of providers.
- Translators are used for non-English speaking persons.
- Supervisors are freed from making medical decisions.
- Liability for triage decisions transfers from the employer to Medcor.
- Employers receive notice of injuries within minutes.
- Calls are recorded for case documentation, quality assurance, and fraud deterrence.
- Data is available over a secure website for risk and safety analysis.
- AFKAM™ triage software is proprietary and only available through Medcor's on-line service.

Risk & Safety

*"It offers us access to a resource that can help avoid or minimize a claim."
– Workers' Comp Broker*

Medical Decisions

*"It's a win-win. The employees like it. It's easy. It's simple. They have someone paying attention to them immediately."
– Client Executive*






For more information about Medcor's innovative health services for the workplace, please contact:

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