



Experience the UH Claims Difference

Our approach to claims management enables us to achieve the most cost-effective results while returning injured workers to a healthy, productive lifestyle

Efficient, Effective Case Management

- Adjuster caseloads are limited to 120, lower than industry average.
- Dedicated claims teams handle all accounts; for accounts \$100,000 or more, we assign a designated adjuster.
- Proactive oversight through multiple touchpoints provides:
 - More predictable outcomes
 - More accurate reserving
 - Aggressive plans of action for early return-to-work
- Reserve change notifications to customer and agent at \$25,000.
- Every claim is investigated, including medical only.
- In-house investigation services are used whenever possible with causation investigators used to determine compensability in repetitive motion claims.*

UnitedHeartland.com
1-800-258-2667

UnitedHeartland

Part of the AF Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

Superior Medical Management

- Medical bill review is provided at no additional charge.
- Internal nurse case managers are available to every claims team.*
- Pharmacy benefit manager program employs a stringent workers' compensation formulary allowing aggressive management of prescription use.
- Access to physician consultants, who provide expertise on complex claims, consult on individual treatment regimens and train nurses on new procedures.*

Patented State-of-the-Art Care Analytics® Platform

- Care Analytics® identifies providers who treat more aggressively upfront and who are more successful in getting injured workers back to work as well as:
 - Connects injured workers with physicians knowledgeable in occupational medicine.
 - Conducts prompt discovery and early intervention on concerning prescribing patterns.
 - Educates providers on long-term effects of prescribed medications.
 - Corrects course of medical care to help achieve best recovery results.
 - Monitors medical and pharmacy bills in real time.

* Customers are not charged or billed separately for these services unless an outside vendor is used.

