



# Workers' Compensation Solutions for Education

## 29.3%

### Experience Mod Savings

Average experience mod savings obtained by all accounts who came to UH with an EMF of 1.25+ and stayed with UH for four or more years.



### Segment Significance

Serving the needs of the education sector since 1991, UH has a rich knowledge of the unique needs of the education industry.

## 24%

### Claims Difference

Since 2012, our average claim costs across all UH business segments has remained 24% below the industry average.\*

## United Heartland: Making the Grade

In today's demanding and competitive world, United Heartland (UH) understands educational institutions face an array of changes as operations expand in scope and complexity — from rising operational costs and fluctuating enrollment, to a rise in safety, health and security concerns.

We're workers' compensation specialists with experience and success handling the unique needs of educational organizations, as well as the risks inherent with ancillary operations, such as food service, transportation and facilities. We're a strategic partner helping to improve the safety of your operations, while reducing claim costs and getting your employees back to work as quickly as possible.

\*Based on a 2019 study comparing UH's severity to NCCI's industry estimates, adjusted for state and hazard group mix.

UnitedHeartland.com  
1-800-258-2667

**UH** UnitedHeartland



AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

## The United Heartland Difference

More than 30 years of experience has led to our success in providing superior workers' compensation solutions. Our team is committed to doing what it takes to bring injured workers back to their families, back to their jobs and back to life as usual.

### Claims

- Seasoned claim professionals located in the field who understand their local legal and medical environment – and can guide the injured worker through the recovery process.
- With an average caseload lower than our industry peers, our claims team is empowered to provide personalized attention and a high-touch experience.

### Medical Management

- **In-house medical director** provides guidance and strategic direction on a wide range of medical management and cost containment initiatives, with a special focus on improving the quality of care for injured workers.
- **Nurse case managers** work closely with injured workers, employers, physicians and claims handlers throughout the claim process to ensure the best care is provided while assisting in early return to work.
- **Staff pharmacist** works closely with our claims team to recommend changes to medications and identify inappropriate dispensing to help avoid opioid addiction and prolonged recovery times.
- **Care Analytics®** technology helps identify problematic treatments, over-utilization of medical care and potential narcotic drug overuse.

### Return-to-Work

- Return-to-work requires regular contact with employers and injured workers to stay at the forefront of every claim. We ensure lost time expenses and medical care are managed effectively.
- Claims and Loss Control work collaboratively to support customers as they develop their own return-to-work program.

### Causation Analysis & Investigation

- Causation investigation evaluates an injured employee's work environment and their specific work practices, and then relates those risk factors to the injury reported.
- The information obtained is provided to the claim representative and may be submitted to medical resources to assist in making informed decisions regarding compensability of the claim.

### Investigative Services Unit

- With billions of dollars lost in the industry each year to insurance fraud, our team of former law enforcement professionals partner with our teams to investigate and expose potential fraud.

### Complimentary Resource Library

Visit our website at [UnitedHeartland.com](http://UnitedHeartland.com) to access a complete library of resources — including workplace safety training and videos, safety tip sheets and guidebooks, claims and fraud information — at no cost to you.

## Loss Control Specialization

Our team of loss control consultants provide personal, unrivaled support to our policyholders. We understand the many challenges our customers face, which range from exposure to viruses and pathogens, material handling injuries, fleet/motor vehicle safety, as well as handling combative individuals and serving the needs of those who may require special accommodations — and more.

With an average of 20 years experience, our team of loss control professionals understands the importance of getting to know your organization, your specific loss drivers and your safety needs. Together we develop programs to help you reduce or eliminate injuries unique to your organization.

### Manage & Assess Risk with eSMART

Our eSMART program was designed for administrators in educational institutions to help identify and assess

exposures, and offer solutions to help mitigate loss trends. Additionally, the program helps organizations evaluate the important aspects to their safety program, such as:

- Safety management and culture
- Post injury management
- Training
- Job specific risk exposures
- Regulatory programs — such as OSHA compliance

The eSMART program companioned with our Tools for Schools kit and materials available in our [UnitedHeartland.com resource library](#) offer an end-to-end suite of tools and information for our education customers.

# eSMART



#### Step 1: Assessment

UH loss control consultants and your safety leadership team collaborate to perform a thorough assessment of your safety and injury management systems and common risk exposures for job-specific duties.



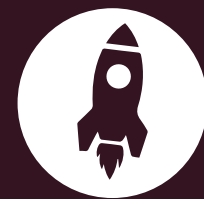
#### Step 2: Loss Analysis

Together, we'll analyze prior loss trends, identify loss leaders and other sources of potential risk exposures.



#### Step 3: Findings Report

The findings of the assessment help to identify the strengths of the current safety systems, potential safety gaps and areas of opportunity.



#### Step 4: Action Plan

A collaborative action plan is developed to address results of the assessment. Follow up actions may include program development, supervisory training, facility audits, post-injury management controls, etc.

eSMART is an acronym for Safety Management and Risk Tool.

We make it our business to know your business.

For more information about United Heartland or our service offerings, call **1-800-258-2667** or visit **UnitedHeartland.com**.



## Success Story

### Teaming Up for Safety

A UH partner since in 2013, Wisconsin's Mount Horeb Area School District has transformed their safety standards — lending priority to safety while encouraging open communication and idea sharing — and vastly reduced their risk exposures. In fact, in just five years, their experience modification reduced from 1.22 to 0.63.

Annually, the district hosts a Building & Grounds Safety Meeting, focused on key loss trend topics and grounded in dialog and team building. It was through one recent meeting exercise with United Heartland, where they covered proper lifting techniques, that they were ultimately able to implement a new piece of equipment to help lift and empty trash bins into large dumpsters — and reduce what could be a serious injury exposure.

Not only this, but if an injury occurs, Mount Horeb's return-to-work program helps to ensure their team members are transitioned back to their daily routines as quickly as possible. This effort not only helps employees but also positively impacts loss trends often associated with employee time off post-injury.