



Policyholder Guide



AccidentFund.com
1-866-206-5851



AccidentFund
Insurance Company of America

Part of the AF Group

Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

Dear Valued Policyholder:

Thank you for choosing Accident Fund Insurance Company of America for your workers' compensation needs. As the WorkSafe People™, we partner with you to help you protect your most important asset: your employees. Our goal is to provide friendly, timely and knowledgeable customer service to you in collaboration with your independent insurance agent. Our partnership with outstanding insurance agents creates a support network that puts you and your business first, ensuring that your insurance needs are met and your employees get the best care when they need it. Here's what you can expect from us as your new workers' compensation carrier:

Commitment and expertise. As the WorkSafe People, we're experts at helping our customers keep their workers safe and their costs down. Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.

The WorkSafe difference. We provide your business access to a wide array of loss control services and online safety materials. Our convenient WorkSafe Toolbox™ is your one-stop safety resource, offering you no-cost safety training modules, low-cost safety training videos, loss control booklets and other printed materials, and more.

Superior customer service. When it comes to managing claims, you'll find that our experienced medical management team and extensive provider network help us ensure you get superb care at the lowest possible cost.

We realize you have several carriers to choose from, and we're honored that you chose us for your company's workers' compensation insurance coverage. We look forward to partnering with you.

Sincerely,
Your Accident Fund Team

Website Access & Claims Reporting



As an Accident Fund policyholder, you now can access our secured policyholder website. The site provides links to paying your invoices online; claims reporting; useful forms; and our WorkSafe Toolbox™, which provides you access to tip sheets, online safety training modules, marketing materials and more.

To register for the first time on the Policyholder site, go to AccidentFund.com, and click on Login under the Policyholder section and then select Register Here under the For Initial Policyholder Login heading. You will need your policy number, Federal Employer Identification Number (FEIN) and your policy expiration date to register, which are all available on your policy. You will be asked to create a username and password for your account, complete your user profile and answer authentication questions as part of the registration process.

Please note: Only one person can perform the initial registration process for the site. The first person to do so will be designated as the Security Administrator for their organization. This role is typically managed by a Human Resources staff member because of the responsibilities attached to the designation, which allows the individual to grant other users at their organization access to the site and any necessary applications via the Security Administrator tools. Instructions for Security Administrators as to how to set up other users are available on the site. All registered users will automatically be granted access to the WorkSafe Toolbox features; the Security Administrator will need to provide users with access to any applications they require, including Online Payments and Report a Claim.

Advantages of Early Claims Reporting

As a business owner, it's your business to worry about your people and your bottom line. Timely claims reporting can save you money, dramatically reduce the severity of an injury and lessen the amount of time your employee is off work. According to National Underwriter, early reporting can reduce the cost of a claim by as much as 15%. Our highly trained, experienced claims team handles each claim with the care, expertise and attention it deserves. It's a team comprised of WorkSafe Consulting specialists, claims examiners, medical professionals and customer service representatives — most with more than 10 years of experience — all working to keep your workers safe and your costs down.

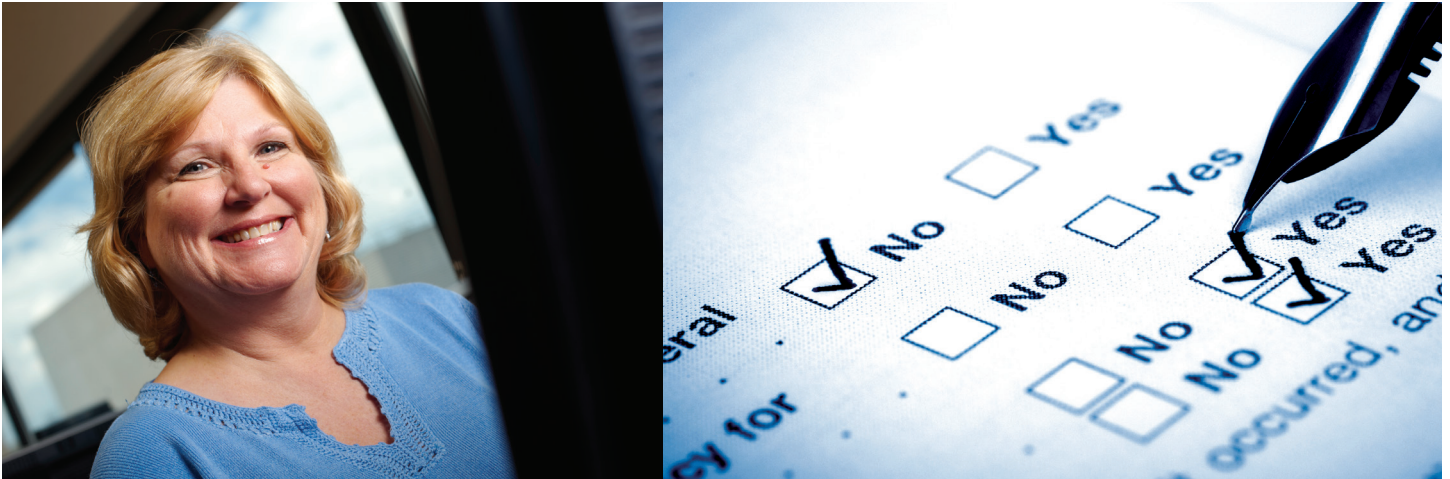
Accident Fund's Online Claims Reporting

Our enhanced Report a Claim functionality, available on the Policyholder site, allows you to complete a claim quickly with your specific policyholder information pre-populated on the claim form. Once submitted you are immediately provided with a claim number. Or go to AccidentFund.com and click on the Report a New Claim icon to be taken to our general First Report of Injury form for completion.

In the Event of a Workplace Injury

1. Always take care of the employee first. If it's an emergency, dial 9-1-1 immediately.
2. Contact Accident Fund's Express Claims service within 24 hours.
3. Communicate with your injured employees. Show you care by checking in with them to see how they are recovering. Let employees know you value their work and want to see them back to work as soon as possible.

Filing a Claim



How to report a claim:

Online — AccidentFund.com

Email — [ClaimsExpress@
AccidentFund.com](mailto:ClaimsExpress@AccidentFund.com)

Fax — 1-866-814-5595

Phone — 1-866-206-5851

To expedite or submit claims at any time, please utilize our website.

An example of the information needed to report a claim is below. You'll need all the information requested on the form in order to file a claim (some states require more information than others).

- What is the Accident Fund policy number?
- What is the injured employee's name?
- What is the injured employee's Social Security number?
- What is the injured employee's date of birth?
- What is the injured employee's home address? (Include city, state and ZIP code)
- What is the injured employee's home phone number, including area code?
- What was the date and time of the injury?
- Was the injured employee paid in full for the day of injury?
- What is the injured employee's job title or occupation?
- What is the full address of the location where the injured employee works? (Include city, state and ZIP code)
- What is the injured employee's date of hire?
- What is the injured employee's hourly rate?
- What time did the injured employee begin work on day of injury?
- Will the injured employee miss time from work? If yes, how many days?
- What was the last day the injured employee worked due to the injury?
- What date did the injured employee return to work or is expected to return to work?
- What date was the injury reported to the employer?
- What type of injury did the employee sustain? (for example: contusions, lacerations or burns)
- What body part(s) was affected?
- How did the accident happen?
- Did the employee seek medical treatment?

WorkSafe Services



WorkSafe Solutions

Our monthly WorkSafe Solutions e-blasts contain safety information and updates applicable to a wide variety of industries. You can sign up to receive e-blasts for a specific industry or several industries at AccidentFund.com/worksafe.

We have more than 90 safety-training modules for you to choose from — including Spanish-language options. Our catalog has everything you need for complete safety training, including a variety of administrative features — completion certificates, custom course libraries, group presentation options and more.

- New employee safety orientation
- Hazard communication
- Lockout/tagout
- Fork truck safety
- Accident investigation and reporting
- Back injury prevention
- Bloodborne pathogens
- Respiratory protection
- Emergency action plans
- Electrical, slip and fall prevention
- Food service safety
- Defensive driving

To ensure that we're bringing you the best possible service, we take a comprehensive approach to workplace safety to help minimize or avoid accidents altogether. Accident Fund's team of WorkSafe consultants are in the field providing our policyholders workplace job-hazard analysis, ergonomic evaluations, loss-trending analysis, recommendations for injury cost-reductions, and more. The result is better compliance with safety standards, reduced losses, and most important, safer employees.

In addition, we provide an array of WorkSafe materials, industry-specific monthly e-blasts, safety-training modules, and access to our WorkSafe Toolbox™ at no additional cost to you. We have also partnered with CLMI Safety Training to provide a wide variety of low-cost safety-training videos available from our online library. We subsidize the cost of Blueprints safety video programs to reduce your price from \$399-\$549, to just \$99 plus shipping.

WorkSafe Toolbox™

Having Accident Fund's WorkSafe Toolbox™ is like having a personal WorkSafe consultant onsite at every business we insure. Information applicable to general work environments, as well as specific industries, is available, including quick, accurate and complete answers to a variety of safety questions. You can find our toolbox at AccidentFund.com by logging into the Policyholder site and clicking on Order Supplies at the top of the page.

Toolbox Features:

- Safety topics A-Z
- Basic safety tools
- Tip sheets
- Links to OSHA
- Safety program downloads
- Links to articles
- Helpful hiring practices
- Return-to-work program outline

Programs and **Services**



Care Analytics®

Our state-of-the-art platform combines data analysis, best practices in medical management and effective partnerships with experienced medical professionals to return workers to health and to work quickly. Occupational medicine providers identified by Care Analytics outperform non-experienced providers with a 22% average total claim cost savings.

Medical Management

Our in-house team is comprised of nurse case managers and a full-time medical director. Using peer-to-peer reviews, we're able to manage and control care for our claimants, reduce their time away from work and keep medical costs in check. Our specialized catastrophic claims team works with other nurses, doctors and family members to coordinate medical care and partners with centers of excellence to ensure optimal recovery results.

Pharmacy Benefit Manager Program

This program integrates a workers' compensation focus which has helped to improve control over medication costs and achieved \$2.4 million in cost avoidance in 2013.

Narcotics Program

Our award-winning narcotics technology platform utilizes real-time alerts to notify our clinical staff when an injured worker is at risk or when fraud is suspected.

Subrogation

Our in-house subrogation team is comprised of legal, liability and workers' compensation experts who review and analyze all claims with strong subrogation potential. Our aggressive approach ensures that recoveries are made timely and maximized in negotiation.

Medical Bill Review

Each year, we process nearly 300,000 bills, which generates a net savings of 53% vs. an industry average of 40-41%*. Our specialty-network partnerships and comprehensive line-by-line bill review ensures we pay medical bills properly.

Keep-at-Work/Return-to-Work Programs

If you don't already have an established Keep-at-Work/Return-to-Work (RTW) program, the time to start one is now. According to the National Council on Compensation Insurance data, lost time accounts for more than 40% of the total cost of

an average workers' compensation claim. These programs can have the single-largest impact on cost savings related to workers' compensation premiums. They help keep costs down and morale up, saving you money and increasing employee self-esteem.

For more information, please log onto our Policyholder website at AccidentFund.com and visit our WorkSafe Toolbox.

Translation Services

Accident Fund provides language translation services for your non-English-speaking employees. When you call Accident Fund with the first report of injury, inform your Accident Fund representative that the injured employee speaks a language other than English.

Group Programs

Through our Group Programs, smaller businesses are able to save on premiums and earn dividends based on the group's loss performance. Between 1995 and 2013, we paid out \$42.6 million in dividends to policyholders. Programs are made up of businesses from the same industry or that share certain traits. Participation also grants members access to our WorkSafe Toolbox safety materials.

Fighting Fraud



Accident Fund is committed to preventing and detecting fraud through our experienced claims team and Investigative Services Unit (ISU). Our ISU is staffed with several former law enforcement professionals who are experts in investigating potential fraud. Our claims examiners detect fraud early in the claims reporting process, preventing unnecessary expenses. Some examples of workers' compensation fraud are:

- An employer falsely reporting payroll figures to reduce premium.
- A workers' compensation claim made for an injury sustained someplace other than at work.
- An employee collecting workers' compensation wage payments while working at another job.
- Physicians billing for services not rendered.

To Help Avoid Fraud at Your Workplace

Keep in mind that very few claims are fraudulent. Supporting your fellow employees and treating injured workers with care is the best way to prevent fraud.

- Verify references and work history upon hire.
- Report all claims immediately.
- Report suspicious activity, or relay concerns about a claim by calling Accident Fund's toll-free Fraud Hotline at 1-800-944-FRAUD (3723).
- Post Accident Fund fraud posters in the workplace. These can be ordered at no cost to you by going to AccidentFund.com, logging into the Policyholder site and clicking on Order Supplies at the top of the page.

Fraud Reporting

If you or an employee suspect workers' compensation fraud, call our anonymous hotline at 1-800-944-FRAUD (3723).

All calls are treated confidentially.

Fraud Warning Signs

- Claims reported first thing in the morning, especially on Mondays or just after lunch.
- Claims in which the details surrounding the incident change over time.
- A medical bill that reflects services not rendered.
- An injury sustained in a highly populated work area, but without any witnesses.



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