

# WORKERS' COMPENSATION INSURANCE



**AFFORDABLE, RESPONSIVE & RELIABLE**

FrankCrum and Frank Winston Crum Insurance share a commitment to provide PEO clients protection from the risk of loss. We have a stake in your success because your losses are our losses.



## WORKERS' COMPENSATION HIGHLIGHTS

- Reliable and affordable workers' compensation
- No down payment, pay-as-you-go program, no year-end audit
- Nationwide network of medical providers
- Managed pharmacy program

## SAFETY AND RISK MANAGEMENT

- Worksite consultations to identify hazards
- Safety program creation
- Library of safety training resources
- Year-end OSHA 300 reports
- OSHA workers' comp posters

## EMPLOYEES GAIN

- Protection in case of injury
- Efficient claims benefits
- Expedient quality medical care
- Prescription card system

## CLAIMS MANAGEMENT

- Multiple, convenient options for reporting claims, 24 hours a day
- Efficient claims processing and compliance with state rules and regulations
- Resources and expertise to control claims costs and expenses

## RETURN-TO-WORK PROGRAM

- Return employees to modified roles and minimize lost productivity
- Options when alternative roles aren't available
- Claims cost reduced while giving the worker time to heal

## EMPLOYERS GAIN

- Assistance managing safety
- Ability to pay as you go and eliminate audits
- Reduced cost of medical services and Rx
- Assistance returning employees to work

