



Workers' Compensation

Leading the Industry with Medical Management, Specialized Services and Risk Control

To keep Workers' Compensation and related costs affordable, Integrity works with customers to prevent injuries and assist those injured which allows premiums to be low and competitive.

Medical Management

Coverage	Customer Benefits
NEW Prescription drug triage program	Integrity leads the industry in this early intervention screening program. Our Triage nurse, pharmacy benefit manager and claims professionals work together closely to manage narcotic and compound drug utilization. Early management of physician prescribing ensures compliance with state formularies, official disability guidelines, patient safety, prevention of long-term misuse and controls prescription costs
Retail pharmacy card program	Designed for convenience and savings for the customer. Injured workers receive quick access to prescribed medications, without any out-of-pocket expenses. Access to a network of major pharmacies throughout the Midwest that offer substantial pricing discounts
Prescription first fill program	Ensures injured workers' medications are filled without delay or out-of-pocket expenses. All prescriptions will be checked for compliance with our customized formularies to ensure only scripts appropriate for the work-related injury are processed at our discounted rates
Nurse care management / vocational rehabilitation services	Nurse case managers are available to assist the injured worker in managing the recovery process. The nurses are responsible for working closely with the injured worker, physician and employer to coordinate a treatment plan focused on recovery and a successful and sustained return to work

Specialized Services

Coverage	Customer Benefits
Experienced claims team	Specialized claims representatives dedicated to workers' compensation claims who are experts in the state workers' compensation laws. Offers a specialized Subrogation Unit handling all subrogation recovery activities. Access to preferred attorneys focused on early claim resolution
Special Investigations Unit (fraud prevention)	Dedicated to fraud prevention, detection and investigation to help keep workers' compensation costs affordable
Convenient claim reporting	24/7 claims reporting by fax, phone or via MyIntegrity account on IntegrityInsurance.com
Cost Management	Beyond the rate you pay today also consider these benefits: <ul style="list-style-type: none"> • medical bill review resulting in significant savings • PPO provider networks for additional discounted medical costs • national diagnostic services, durable medical and ancillary networks • utilization review, peer review and independent medical evaluation programs that aid in managing over all claim costs • reduced days of disability



Risk Control

Coverage	Customer Benefits
Professional risk control services	Offer customers risk control services (subject to premium size restrictions) such as: <ul style="list-style-type: none">• Specialized loss control service plan based on client's need• Zero Accident Culture training• Summit/HSI Training Source: DVD's, video streaming, webinars, OSHA training• Ergonomic evaluation• OSHA compliance assistance• Job-site and on-site safety surveys• Assist implementing injury reduction or fleet accident reduction incentive programs• Specialized workers' compensation loss summary reports along with user-friendly loss run reports• Front-line Supervisor Safety Committee Development• Fall protection training• Post-accident injury reviews with management and injured workers• Development of transitional return-to-work programs• Machine guarding assessments• Safety program development

About Integrity

Integrity offers auto, home, business and life insurance through a network of independent agents in Iowa, Minnesota and Wisconsin. Affiliated with Grange Insurance out of Columbus, OH, combined, the Enterprise has \$2 billion in assets and \$1 billion in annual revenue along with an A.M. Best rating of "A" Excellent.

Coverages described above may not be available in all states. Please contact a local independent Integrity agent for complete details on coverages and discounts. If the policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies.

Workers' Compensation policies are underwritten by Integrity Mutual Insurance Company. "Integrity Insurance" is a tradename of Integrity Property & Casualty Insurance Company and Integrity Mutual Insurance Company.



The way it should be.®