



Workplace Injury Triage

User Guidebook



1-844-334-6470
24 hours a day
7 days a week

Table of Contents

Overview

The Problem 3
The Solution 3

The Triage Call Process – How It Works

When Employee Injury Occurs 4
Make the Call 4
Initiate the Triage Process. 4
Receive Treatment Recommendations 4
Finish the Call 5
WC Claim Reporting 5
Frequently Asked Questions. 5

Sample Triage Incident Report..... 6

Sample Self-Care Instructions 9

Overview

As a responsible employer, one of your primary goals is to provide a safe and productive work environment. But no matter how alert management may be to an organization's workplace risks, accidents and injuries can and do occur.

When they do, the strategy a company has in place to deal with injuries before, during and after can make a difference between no time away from work and a potentially long disability, with escalating direct and indirect costs, and possibly the permanent loss of a skilled, productive worker – an unsatisfactory outcome for everyone.

The information in this guidebook will help guide you through the process of utilizing Zurich's 24/7 Telephonic Workplace Injury Triage Service (powered by Medcor) in an effort to get your injured employees the right level of care at the right time.

The Problem

Responding to work-related injuries is challenging:

- Employees who work alone or in small worksites have limited access to immediate medical assistance.
- Supervisors who respond to injuries often lack proper medical training or experience to determine the seriousness of the injury and the appropriate response.
- Minor injuries such as strains and sprains that would respond favorably to first aid are often referred off-site for care that is more expensive and more time consuming but no more effective.
- Out-of-network clinics and hospitals are often not familiar with occupational injuries, modified duty and return-to-work programs.

- When injured employees seek treatment from an out-of-network clinic or hospital, they often become caught up in a system of care that thrives on increased utilization. This can lengthen the employees' recovery time and time away from work, and it reduces the company's ability to help direct effective care.
- Companies with many sites, mobile employees, multiple shifts, and other dispersed workforces have a difficult time being notified of injuries and tracking injured employees.

The Solution

Zurich's Workplace Injury Triage service powered by Medcor provides a simple and effective way to address the challenge of managing work-related injuries:

- Immediate access to medical professionals for injured employees and their supervisors, 24 hours a day, seven days a week.
- Sound recommendations about when first aid is appropriate and when off-site referrals are necessary.
- Consistent treatment recommendations and documentation of injuries.
- When off-site referrals are necessary, guiding employees to the most effective providers, when appropriate.
- Prompt reporting of injuries to all designated recipients.

The Workplace Injury Triage Call Process – How it works

Note that this service is only for employees who are injured at work, and should not be used for clients or customers of your company. Zurich's Workplace Injury Triage Line provides triage suitable for most injuries, but is not a 911 system for life-threatening situations.

When Employee Injury Occurs: If a supervisor is on-site, the injured employee should immediately contact the supervisor. If no supervisor is available, the injured employee should contact Zurich's Workplace Injury Triage service directly.

Always call 911 first for any potential life-threatening situations.

Potentially life-threatening symptoms include, but are not limited to:

- Choking
- Unconscious or disoriented
- Severe bleeding
- Off-balance, unable to walk
- Hot, dry skin
- Seizure or convulsions
- Difficulty breathing
- Chest pain or discomfort
- Profuse sweating
- Severe abdominal pain
- **Any other problem you feel may be an emergency!**

How it works

Step 1: Make the Call - 1-844-334-6470

Ideally, the supervisor and injured employee should place the call together, dialing the toll-free number listed on the front cover of this guidebook and immediately above. If the supervisor is unavailable, the injured employee can call Zurich's Workplace Injury Triage service directly. To be most beneficial, the call should be made as soon as possible after the injury occurs.

All calls are answered first by a digital phone system which plays a brief message for callers in both English and Spanish. Listening carefully to the entire message is very important. The caller must select the proper action from the phone tree. For injury reports, it's option 1. Please listen carefully if you need something else other than to report a new injury. After the message, callers are connected with a nurse. Most of the time, a nurse is available immediately with no waiting. In rare instances, a caller may have to wait for a few minutes because all nurses are busy with other callers. If this happens, the caller has the option to remain holding or to leave a voice mail message so the next available nurse can call back. You may select the voice mail option at any time by pressing 9. The system will prompt you to enter your 10-digit phone number first. Do not enter any additional digits or characters, as it will cause the system to reject the entry.

Once the phone number entry has been confirmed, the system will ask for your name. Please provide first and last name, and if you have an extension or any other instructions on how to reach you, please provide that when recording your name.

- **NOTE: If the injury appears severe, call 911 immediately! DO NOT wait on hold for a Triage nurse.**

Step 2: Initiate the Triage Process:

A nurse will answer the call and speak with the supervisor first, then privately with the injured employee. Following specially-designed protocols, the nurse will determine the seriousness and nature of the injury, and recommend the best way to address it. The nurse can access interpreters to assist with over 200 languages when necessary. Depending on the situation, the employee may be guided in first aid ("self-care") or may be referred off-site to an in-network medical facility for further evaluation or treatment.

Step 3: Receive Treatment Recommendations:

If the injured worker can safely return to work, the nurse will provide first aid ("self-care") instructions to the employee. Self-care instructions may be faxed or e-mailed to the employee/supervisor at the conclusion of the call. During the call, the nurse may determine that the employee should be referred off-site for further evaluation or treatment. If a referral for off-site treatment is made, the nurse will encourage the employee to go to an in-network medical facility in the area. After the nurse provides the treatment recommendation to the injured worker, they will ask to speak to the supervisor to conclude the call.

Step 4: Finish the call

At the conclusion of the call, the nurse will speak with the supervisor again to explain any first aid recommendations or confirm recommendation of offsite treatment. Upon call completion, Medcor's reporting system will send a custom incident report to the appropriate designated recipients.

Injured workers are encouraged to call back with any questions, changes in condition, or concerns – a call confirmation number will be provided at the conclusion of the first call and should be referenced during subsequent calls. Zurich's Workplace Injury Triage line is available 24 hours a day, seven days a week.

Please note: Unless specifically requested in the set-up of your account, at this point in the triage process a claim has NOT been automatically reported to Zurich. Please follow your company's specific claim reporting guidelines. In order to report a claim to Zurich, please see the workers' compensation claim reporting information below:

WC Claim Reporting Delivering when it matters most

When a workers' compensation claim occurs, it is vital that you report it as soon as possible. Delays in claim reporting can contribute to higher claim costs and missed opportunities to mitigate medical spending. Prompt reporting of an alleged injury, regardless of severity, is the key to driving optimal outcomes. To make the claim reporting process as simple and convenient as possible, Zurich provides several ways to report claims, 24 hours a day, 365 days a year:

Report your claim:

Online webclaims.zurichna.com

Phone 1-800-987-3373

Fax 1-877-962-2567

Email USZ_CareCenter@zurichna.com

Should you need to make updates or changes to an existing claim, make sure you have your claim number and date of loss ready, then contact your claim professional for further assistance. If you have additional supporting documentation for your claim, note your claim number on the document and fax to 1-877-962-2567.

Frequently Asked Questions

1. What is the average length of a call to Zurich's Workplace Injury Triage Line?

The average call is 18-20 minutes including the introductory recording.

2. How is your call center staffed?

The call center is staffed with registered nurses 24 hours a day, seven days a week, under the direction of Medcor's full-time medical director. The Medcor Injury Triage medical director is board certified in emergency medicine.

3. Do your nurses speak any other language besides English?

If a language barrier exists, a translation service is quickly brought into the call. Over 200 languages are available.

4. When nurses recommend self-care, can employees still request to see their own doctor?

Absolutely. The service does not deny employees their right to medical care; however, it is intended to provide employees with expert information to aid them in making the best decision for their medical care.

5. If a referral recommendation is made to a designated medical facility, what information do employees need to take with them?

No further information is necessary unless your company requires specific paperwork.

6. What do we do if the injured employee is a minor?

Each employer should follow its own procedures for managing injured employees who are minors. Medcor does not require parental consent for triage, but medical providers at off-site facilities may require parental consent before treating employees who are minors.

7. Are the calls recorded?

Calls are digitally recorded for quality assurance and to accurately document the facts of the injury. Callers are notified that the call is recorded and they consent to the recording by participating in the call.

8. Is the service available for non-work-related injuries?

No, you should follow your company guidelines for non-work injuries.

9. Should we call Zurich's Workplace Injury Triage Line if a guest is injured at our location?

No, you should follow your company guidelines if a guest is injured at your location.

10. Should I call Zurich's Workplace Injury Triage Line with billing, payment, insurance, or authorization questions?

No, Medcor is not able to answer these types of questions. Please follow your company guidelines.

Sample Triage Incident Report



Workplace Injury Triage & Reporting Confidential: Incident Report

Call Reference Nbr 20000001

Initial Call Reference Nbr

Company Location

Company Name & Address Sample Company 123 Main Street McHenry, IL 60050		Location Name & Address / Off-Premises Address 0001 Sample - McHenry 999 Main Street McHenry, IL 60050	Special Client Information
Location Phone 815-555-1800	Location Fax 815-555-0399	Client Incident Nbr	

Caller

Name Sample Person	Title MOD	Callback Phone 815-555-1800
---------------------------	------------------	-----------------------------

Additional Caller Info

Was employee present during call? **Yes**

Employee Demographics

Last Name Person	Date of Birth 4/5/1980
First Name Sample	SSN xxx-xx-0001
Middle Initial	Marital Status Single
Home Address 1500 South St McHenry, IL 60050	Dependents 0 Sex M
Home Phone	
Mobile Phone 815-555-0001	
Email	

Employment

Employee ID 999999	Date of Hire 1/1/2016
Occupation	Status Part Time
Division	Shift
Base Location	
Department	
Supervisor	

Incident Report

Triage Agent 01011014

Incident Date 6/26/2018	Call Date 6/26/2018	Date Rpt'd to Mgmt	Shift Start Time	Incident Location
Incident Time 09:00 CT	Call Time 10:03 CST	6/26/2018		

Injury & Recommended Action

Nature of Injury - Body Part Abdomen - Lower
Impression(s) Contusion
Mechanism of Injury Bending/Stooping
RN Recommendation Self-Care
Employee Decision Self-Care
Employee Decision Definition Self-Care
Recommended Action Care Instructions Provided

Referral

Referred NO	
If referred, was the provider in client's designated network?	
If no, why?	
Primary Provider Name & Address	
Provider Phone	Provider Fax
Secondary Provider Name & Address	
Provider Phone	Provider Fax

Date and Time Report Printed: 07/16/2018 07:50

Incident Report Page 1

Copyright © 2004 - 2018 Medcor, Inc. All Rights Reserved.



Workplace Injury Triage & Reporting

Confidential: Incident Report

Call Reference Nbr	20000001	Initial Call Reference Nbr
--------------------	----------	----------------------------

Witness to Incident			
Witness 1 Name	Phone	Witness 2 Name	Phone

Other Incident-Related Questions

Additional Information (If Applicable)

Sample Triage Incident Report continued



Workplace Injury Triage & Reporting Confidential: Incident Report

Call Reference Nbr

20000001

Initial Call Reference Nbr

Call Notes

[Note Entered: 6/26/2018; Ref Nbr: 24714946]

Initial Scenario. This is a test call for sample purposes.

[Note Entered: 6/26/2018; Ref Nbr: 24714946]

Initial Assessment: Abdominal Injury With Direct Trauma(Location: Lower)(Body Part: Abdomen). No Deep wound to chest/back/upper abd. No SOB. No Dizziness w/rising. No Severe abd/chest/back pain. No Vomiting. No Abd cramping w/preg. No Vaginal bleed w/preg. No Vaginal fluid w/preg. No Bloody urine. No Bruised abd w/preg. No Decr fetal activity. No Possible uterine inj w/preg. No Mod abd/chest/back pain. No Pain no better after 3 days.

Sample Self-Care Instructions



SELF-CARE INSTRUCTIONS

Abdominal Injury

Call Reference Number: 20000001
Location: 0001 Sample - McHenry

These instructions were generated based on the information you provided during your triage call. Please call us if you have any questions or concerns about your condition or if you get worse.

Page 1 of 3

Abdominal Injury Overview

Abdominal injury can cause many different conditions. These problems are difficult to evaluate. Injuries range from sprains or strains of the muscles in the abdominal wall to serious injury of the internal organs. The symptoms listed below are warning signs of a bigger problem.

Self-Care

1. **Regular Strength Acetaminophen** (Tylenol) may be taken for pain. Take this medication as recommended on the package instructions. **Please review the following warnings. Discuss with your doctor if you have questions!**

! WARNING: An adult should NOT take any more than 2 regular strength acetaminophen (325mg) four times a day. Be careful when combining medicines because many contain acetaminophen.

! WARNING: Acetaminophen should not be taken if you have liver problems or you drink more than 2 alcoholic drinks each day. If you drink or have liver disease, talk to your doctor before taking acetaminophen.

2. **Apply ice** to sore areas for 15-30 minutes four times daily for two days. You may want to use the ice when you get up in the morning, during break and lunch times at work, when you get home from work, and before you go to bed. Make sure you place a cloth between the ice and your skin.
3. **Heat** may help, but do not use for 1-2 days after an injury.
WARNING! Do not sleep on a heating pad—you may burn yourself!

If you experience any of the following and have not seen a doctor for this injury, please call Medcor Triage. If you have seen a doctor for this injury, please call the doctor.

- Recurrent abdominal pain
- Abdomen sore when touched
- Vomiting

For further questions or concerns call **844-334-6470**

24 Hours A Day - 7 Days A Week

These self-care instructions are intended for use only by the person they were originally issued to. These instructions should not be used for other persons or situations without proper medical assessment and direction. Copyright © 2004 Medcor, Inc. All Rights Reserved. No part of this document may be reproduced, stored in a retrieval system, or transmitted in any format or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior written permission from Medcor.

Sample Self-Care Instructions continued



SELF-CARE INSTRUCTIONS

Abdominal Injury

Call Reference Number: 20000001
Location: 0001 Sample - McHenry

These instructions were generated based on the information you provided during your triage call. Please call us if you have any questions or concerns about your condition or if you get worse.

Page 2 of 3

- Vaginal discharge or unusual bleeding
- If you are pregnant, seek medical care for these symptoms:
 - Decreased movement of the baby
 - Bleeding
 - Abdominal pain or cramps
 - Fluid discharge

FAQs

Q: How do I know if I have appendicitis?

A: People who have appendicitis have fever and abdominal pain that doesn't go away. Follow up with a doctor if you have abdominal pain that worsens or if you develop fever with abdominal pain.

Q: Can I take pain relievers?

A: We discourage the use of pain relievers for abdominal pain. Pain relievers can make some conditions worse. Also, these medicines can hide serious symptoms. If your pain is so severe that you need a pain reliever you should be seen by a doctor. You can continue to take acetaminophen or antacids if they helped the same pain in the past.

Q: What do black stools mean?

A: Black stools can mean that there is blood in the bowels.

Time Off Work, Light Duty and Restrictions

Medcor Triage does not authorize employee absences from work, or any work modifications, restrictions, or light duty. Such absences or modifications must be at the discretion of the employee's supervisor, and in accordance with your Company's policies and procedures.

For further questions or concerns call **844-334-6470**
24 Hours A Day - 7 Days A Week

These self-care instructions are intended for use only by the person they were originally issued to. These instructions should not be used for other persons or situations without proper medical assessment and direction. Copyright © 2004 Medcor, Inc. All Rights Reserved. No part of this document may be reproduced, stored in a retrieval system, or transmitted in any format or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior written permission from Medcor.

24 hours a day / 7 days a week
Workplace Injury Triage | 1-844-334-6470

For more information on Claims services,
visit our website at zurichna.com

Zurich
1299 Zurich Way, Schaumburg, IL 60196-1056
800 382 2150 www.zurichna.com

Claims

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

©2018 Zurich American Insurance Company

A1-112007333-C (09/18) 112011373

