



WORKERS' COMPENSATION SOLUTIONS

Customized Risk Management Solutions From a Market Leader

Working cooperatively with our insureds to navigate the complicated risk management landscape, MSIG USA delivers workers' compensation solutions that help bridge the gap between cost containment and high-caliber care. Our unique structure allows MSIG USA service professionals to work hand-in-hand with insureds and producers to effectively manage loss exposures, loss costs, and total program expenses.

Our Mission

To contribute to the development of a vibrant society and help secure a sound future for the earth, bringing security and safety through the global insurance and financial services business.

Our Vision

To create a world-leading insurance and financial services group that continues to seek sustainable growth and enhance enterprise value.

MSIG USA PHARMACY BENEFIT PROGRAM

Quality Care & Cost Control

As your most valuable assets, your employees deserve experienced, compassionate care when the unexpected happens.

As a business owner or facility manager, you deserve an insurance partner committed to delivering optimized outcomes and proven program savings. At MSIG USA, we provide pharmacy management solutions that:

- Restore employee wellness, productivity & quality of life
- Promote medically appropriate prescribing
- Carefully monitor high-risk drugs
- Decrease potential for substance abuse & fraud
- Minimize hidden cost drivers
- Limit physician dispensing & ensure network compliance

Helping industry partners navigate the complexities of pharmacy benefits management, MSIG USA's Pharmacy Benefit Program assures quality care while regulating pharmacy spending.



Pharmacy Benefit Program Features & Advantages

Pharmacy Drug Card.

Employees with open workers' compensation claims can receive a pharmacy ID card via mail, email, or text. Valid at an expansive network of walk-in pharmacies, the card provides easy access to occupational injury prescriptions.

First-Fill Benefits.

Injured employees are automatically enrolled in first-fill benefits, allowing them to fill medically necessary prescriptions fast — and at no cost to them.

Mail-Order Benefits.

Serving employees with ongoing post-injury medications, our home delivery program saves patients time and money while managing client prescription costs.

Proactive Prescription Monitoring.

MSIG USA's prescription benefits management system carefully tracks, refills and performs drug utilization reviews that safeguard patients, flag allergies, and prevent harmful drug interactions.

Custom Formulary Management.

Standard and injury-specific formularies are used to optimize therapeutic benefits and contain costs through the use of generics and preferred brands.

Peer-to-Peer (P2P) Medication Reviews.

Physician peer review helps reduce pharmacy costs by using evidence-based guidelines to evaluate the medical necessity of recommended prescriptions.

Chronic Pain Prescription Management.

Opioid narcotics are the most costly of all drug classes for workers' compensation claims. MSIG USA's Pharmacy Benefit Program flags chronic pain prescriptions and provides a secondary alert system for claims professionals. This process facilitates safe, cost-effective care while reducing the incidence of opioid misuse.



- **Customized Formularies & Drug Tiers**
- **24/7 Customer Care Team**
- **Convenient, Robust, Web-Based Claims Portal**
- **Stringent Oversight of Narcotics**
- **Delivery Service**

MSIG USA NURSE CASE MANAGEMENT**Expert Medical & Return-to-Work Guidance**

With MSIG USA's Nurse Case Management (NCM) Program, your employees receive assistance from registered nurses with proven expertise in the injuries common to physically demanding fields such as construction and manufacturing.

In addition to providing skilled, caring service for injured team members, our nursing staff partners with the MSIG USA Risk Engineering Department to further reduce injury occurrence. This is achieved by performing job site analyses and recommending preventative steps to mitigate workplace risk.



Nurse Case Management Program Features & Advantages

Account-Specific Flexibility.

Like the other facets of your MSIG USA Workers' Compensation Program, your NCM program is custom-designed with features that meet your unique business needs.

Return-to-Work Focus.

Proactive case management ensures that employees receive medically appropriate treatment to expedite their recovery. Nurse case managers work with your employees and healthcare providers to emphasize an early return to work.

Medical Care-Team Coordination.

Nurse case managers are leaders in care coordination, acting as a single point of contact for employees, insureds, and medical providers. Focused on providing safe, cost-efficient care, our NCM staff partners with patients and care teams to streamline communication, reduce medical errors, and provide treatment plans aimed at total wellness.

Billing Guidelines & Audit Program for Nursing Vendor Invoices.

MSIG USA has developed a strategic list of approved Nurse Case Management vendors. All nursing vendor invoices are audited for compliance using evidence-based billing guidelines, and are monitored for billing inconsistencies and outcome-based results.

Early Intervention.

To reduce the occurrence of workplace incidents, our credentialed Nurse Case Managers are trained to perform jobsite analyses, ergonomic assessments, body mechanics training, and risk injury evaluations. These intervention programs can be tailored to your industry and are designed to educate and protect your staff from undue risk.

MSIG USA Values

Customer Focus.

Continually striving to provide security and achieve customer satisfaction.

Integrity.

Acting with sincerity, kindness, and fairness in our dealings with everyone.

Teamwork & Accountability.

Achieving mutual growth by respecting one another's individuality and opinions, and by sharing knowledge and ideas.

Innovation.

Listening to our employees and stakeholders while continuously seeking ways to improve our work and business.

Professionalism.

Making continuous efforts to improve our skills and proficiency to provide high quality services.

MSIG USA CLAIMS HANDLING GUIDELINES

A Client-Centric Approach to Claims Resolution

Your Company invests in creating a safe, risk-free work environment where employees can thrive — but accidents are inevitable.

All too often, mishaps or major disasters can threaten organizational workflow and derail an injured worker's productivity and employability. Guided by your company's mission, budget, and risk profile, MSIG USA designs customized workers' compensation programs that are built on strategy, focused on recovery, and facilitate a prompt return to work.

Our clients tell us that MSIG USA Claim Services differentiate us from the competition. Our unique way of doing business provides people, products, and services that include:

- A dedicated team of MSIG USA professionals & best-in-class service partners
- Convenient reporting via web, phone, fax & email
- Multilingual capabilities at intake & throughout the claim lifecycle
- Web-based tools to follow claim progress, view adjuster notes & track costs
- Online analysis of account trends that impact overall claim costs

Prompt Reporting Pays Off

Reporting your workers' compensation claim within one to two days of an accident helps to keep insurance costs low, reduce overall claim expenses, minimize lost work time, and decrease the potential for litigation. Prompt reporting also protects your employees and ensures that they receive benefit payments and skilled care in a timely manner.

Did You Know?

MSIG USA data shows that claims reported within three days of injury produce better results and ultimately cost less.



STEPS TO REPORTING A LOSS

ACT Quickly

First things first:

If an employee is injured at work, ensure that the employee gets the medical attention and support that he or she requires. Seek medical care through our expansive Preferred Provider Network.

REPORT Immediately

1. Fill out a First Report of Injury, which includes information about:

- Type of injury
- How, where & when the injury occurred
- People who witnessed or were involved with the injury
- Related equipment or facility damage
- Emergency response or medical intervention information

2. Set up a new claim with our fast, friendly claim-reporting tool. Use your secure MSIG USA-provided credentials to log in at www.msigusa.com.

3. If preferred, you may also report a claim by phone, fax, or email:

T: 866-MSMMUSA (866-676-6872)
(Interpreter services available upon request.)
F: 866-FAXMSMM (866-329-6766)
E: newloss@msig-na.com



TRUST Our Team

Once you have reported a claim, our highly experienced technical staff handles it with clear communication and a genuine personal touch. High-exposure claims receive home-office oversight, and all cases are dealt with professionally, equitably, and promptly.