

# We take care of your employees

Helping you navigate workplace injuries

Your employees are like family, and when you trust us to protect them with workers' compensation coverage, you put a great responsibility in our hands — one we take seriously. When there's a workplace injury, we're committed to providing fair solutions and the care an employee needs.

**It's important to report workplace injuries as soon as possible. First reports of injury can be submitted by policyholders, injured workers or others with knowledge of the loss. All injuries and illnesses should be reported immediately, even those that appear to be minor.**

## What to do when an employee is injured

It is important to educate your employees on workplace injury reporting procedures and train your supervisors on how to report incidents to our claims department. Important steps to take are:

- Report all workplace injuries or illnesses immediately, even if the injury does not require medical treatment
- If the injury is minor and does not require immediate treatment, contact the Nurse Triage Hotline at 1-855-777-7090 for guidance; they will document and handle the reporting of the injury
- Document any information you receive from the injured employee, such as a written statement, medical treatment provider, contact information and wage information
- Be sure to photograph and/or secure any object that caused the injury (if applicable)
- Document accident scene information and obtain witness statements immediately
- Keep in touch with the injured worker to ensure they are being cared for and supported through their return

**All state-mandated workers' compensation postings should be displayed at all times in conspicuous locations frequented by employees. These postings will arrive with your policy documents.**

## Helping you manage claims effectively

Once you submit a claim, you will receive support that includes:

- Leveraging national relationships with case management nurses to ensure that injured workers obtain the needed treatment promptly
- Accessing pharmacy, physical therapy and diagnostic vendor partnerships focused on quality care and service as well as medical cost control to provide timely services and improve ease of use
- Using the First Fill Program, which allows prescription processing before workers' compensation is established, with no out-of-pocket cost for the injured worker



## Workers' compensation resources at your fingertips

We now offer tools and information online to help you service claims conveniently. By visiting [nationwide.com/business/insurance/claims/workers-compensation](https://nationwide.com/business/insurance/claims/workers-compensation), you can find:

- Our Medical Provider Referral System, which helps you quickly locate providers close to an employee's home or work
- The Workers' Compensation Toolkit, which provides workplace posting requirements, access to your state's claims office and other useful state-specific resources

## Preventing employee injury is what's most important

The most effective way of managing workers' compensation claims is to prevent workplace accidents from happening in the first place. To help our members manage risk, here are some of the services offered by our Loss Control Services group:

- Risk assessment — identifies exposures and controls evaluation
- Accident investigation consultation
- Integration of medical services into the safety process
- Assistance developing a return-to-work program
- Industrial hygiene consultation
- Safety training resources

For your risk management and safety needs, contact our Loss Control Services group at **1-866-808-2101** or [LCS@nationwide.com](mailto:LCS@nationwide.com). You can also visit [mylosscontrolservices.com](https://mylosscontrolservices.com) for additional information on workplace safety.

## Simple and accessible claims reporting

We offer several convenient ways to report workers' compensation claims:



For current, non-life-threatening injuries, call the Nurse Triage Hotline at 1-855-777-7090 to receive medical guidance while reporting the injury.



Nationwide policyholders:  
File a claim online at [nationwide.com/business/insurance/claims](https://nationwide.com/business/insurance/claims).



EMAIL  
Send a loss reporting form and any additional documents to [ENEWLOSS@nationwide.com](mailto:ENEWLOSS@nationwide.com).



Nationwide policyholders: 1-800-421-3535  
Customer service representatives are available to take your claim over the phone 24/7.



FAX  
Nationwide policyholders: 1-800-554-2899



Harleysville policyholders:  
Fill out the form on [harleysvillegroup.com/app\\_OnlineClaims](https://harleysvillegroup.com/app_OnlineClaims).

## There's always someone close by

If you have any questions about our programs or servicing your claim, contact your claims representative.



Nationwide is a Fortune 100, A+-rated carrier that insures more than 500,000 businesses and has served businesses for nearly 100 years. We have 8,000 claims associates and many support centers to help ensure you get prompt, fair claims resolutions.