

Employees



TO:

All Locations in the Diocese of Boise

FROM: Catholic Mutual Group Service Team

DATE:

June 24, 2016

RE:

Workers' Compensation Coverage

In order to provide the Catholic Church with superior coverage, service and risk management at a fair price, Catholic Mutual has entered into a strategic alliance with Church Mutual Insurance Company. Effective 7/1/2016, Church Mutual Insurance Company will be replacing PPIC as your workers' compensation provider.

Should one of your employees experience a work injury, the steps listed below should be followed:

- If your employee suffers an injury that is a life threatening emergency, call 911.
- If your employee suffers an injury that is not life threatening and the employee has not yet received any outside medical care, the supervisor/manager (with the employee present) should contact the Church Mutual Nurse Hotline at (844) 322-4662. (Please see attached information regarding the Church Mutual Nurse Hotline). The Nurse Hotline should be utilized anytime the injury likely requires "more than a Band Aid but less than an ambulance ride".
- If an employee notifies you of an injury after they have already sought outside medical care, you should not call the Nurse Hotline number above, but should instead report the injury as a claim by calling Church Mutual directly at (800) 554-2642 Option 2.
 - If outside medical care has been sought at any point, A First Report Injury form (FROI) must also be submitted to Church Mutual. Please submit the FROI via email to claims@churchmutual.com or via fax (71 539-4651.

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Church Mutual Nurse Hotline (844) 322-4662

Available for non-life-threatening injuries, 24 hours a day, 7 days a week. If an injury is serious or life-threatening, call 911 immediately.

Here's how it works:

Step one: Make the call at the time of injury

- Immediately report the injury to your manager and he or she will make the call.
- If your manager is not available, then you make the call.
- The nurse will retrieve pertinent facts about the injury.

Step two: The nurse recommendation

- The nurse will provide guidance on injury treatment, either through first aid, the emergency room or a medical clinic.
- A summary of the call, including treatment instructions, will be provided along with the opportunity to ask questions or express concerns.

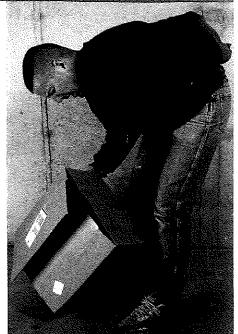
Step three: Debrief with manager, if present

• The nurse will summarize the call, the treatment recommendation and the level of urgency.

Step four: Timely record distribution

- If an outside referral is made, information will be transferred to the medical provider.
- The nurse will submit call information to Church Mutual, which will establish a formal claim only when outside care is administered.

For more information, visit www.churchmutual.com/nursehotline.





Church Mutual Nurse Hotline powered by



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WORKERS COMPENSATION - FIRST REPORT OF INJURY OR ILLNESS

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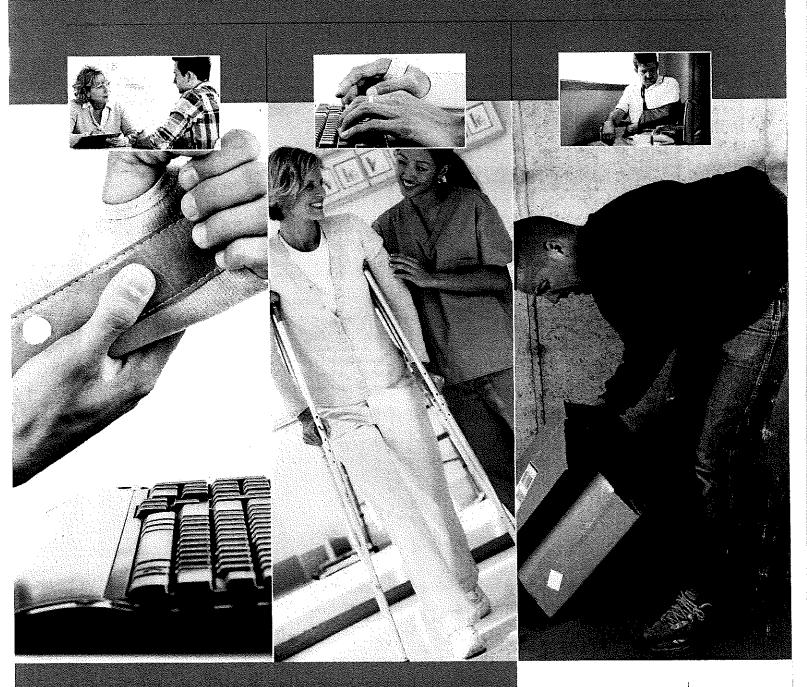
Filing this report is not an admission of liability. This report shall not be evidence of any fact stated herein in any proceeding in respect of the injury, illness or death on account of which this report is made. Idaho Industrial Commission, P.O. Box 83720, Boise, ID 83720-0041 IC Form IA-1

(08/2013)



Make sure your employees get the care they need with the Church Mutual Nurse Hotline (844) 322-4662

A VALUE ADDED SERVICE FOR OUR WORKERS' COMPENSATION POLICYHOLDERS AND THEIR EMPLOYEES

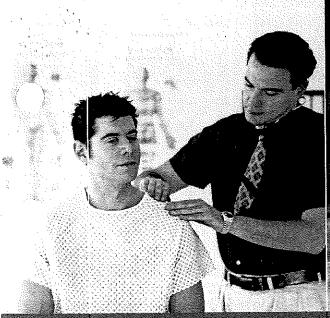


Learn what to do before you report a workers' compensation claim and before your employee sees a doctor.



Listening. Learning. Leading.







Now, you have access to a 24/7 nurse on call to help your employees get the right care, at the right time and the right place.

When someone is injured on the job, it's often hard to know what to do next. Church Mutual takes away the guesswork with our Nurse Hotline, powered by Medcor.®

The Church Mutual Nurse Hotline connects you with a medical professional who can advise you on next steps. Whether that means taking the employee to the hospital or simply icing the injury, we'll help make sure employees get the care they need without unnecessary costs, frustration or delay.

As a result, your employee can remain working without interruption or get back to work faster, your claim can be processed more quickly and the overall costs associated with your claim can be dramatically reduced.

It's just one of the many value-added services you get as a Church Mutual policyholder, and it's available at no cost to you.

If an employee experiences a non-life-threatening injury on the job, call the Church Mutual Nurse Hotline at (844) 322-4662.

Si se lesion en ele trabajo llame (844) 322-4662.



Here's what the hotline can do for your employees.

Even in the safest of workplace environments, injuries can happen. Supervisors, who usually aren't trained medical professionals, often don't know how to properly deal with an injury. As a result, employees with minor injuries are often sent for unnecessary and expensive off-site care when first aid would have sufficed. Conversely, employees with more serious injuries might not get the care they need.

Our no-cost Nurse Hotline provides you with 24/7 access to medical professionals who can help you appropriately manage work-related injuries.

You and your employees will benefit from:

- Sound clinically based decisions about when first aid is appropriate and when outside care referrals are necessary
- Consistent treatment decisions and documentation of injuries
- Off-site referrals to preselected providers
- Lower frequency and severity of workers' compensation claims
- Potential for reduced experience modification
- Greater confidence on the part of employees and less confusion for the employer

In addition to getting your employees the treatment they need in a timely manner, the Nurse Hotline also helps ensure that if you need to file a claim, you do so in a timely manner, which helps reduce costs, confusion and, potentially, litigation.

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Medcor — the leader in injury triage services.

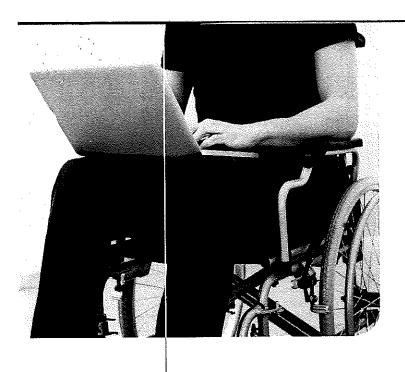
Church Mutual chooses all of its partners very carefully, and Medcor is no exception.

Medcor provides injury triage services from coast to coast, giving injured employees instant access to specially trained medical professionals and state-of-the-art triage protocols. As a result, employees experience better health outcomes and employers benefit from greater productivity, minimized frequency and reduced severity of workers' compensation claims. In fact, Medcor's services have shown to prevent 35 percent to 50 percent of injuries from becoming a workers' compensation claim, which can help reduce the experience modification.

Medcor pioneered telephone triage in 1997 and continues to set the standard for performance. Its call center is staffed by registered nurses who are specially trained in responding to workplace injuries, operating under the supervision of a staff physician.

They have unparalleled experience and reliability with regularly updated clinical algorithms that are designed specifically for workplace injuries. A commitment to continuous improvement helps ensure they are providing the best care available. Plus, Medcor is accredited by URAC, the preeminent independent nonprofit healthcare standards organization, and has earned four U.S. patents, with more pending.

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Here's how it works:

Step one: Make the call at the time of injury

Employees should be trained to notify their supervisor immediately in the case of an injury. At that time, the supervisor will make the call to the Church Mutual Nurse Hotline (844) 322-4662. Once the supervisor provides the nurse on call with pertinent facts, the injured employee will get on the phone so the nurse can ascertain the severity of his or her injuries. If the supervisor is not available, the injured employee can make the call directly.

Step two: The nurse recommendation

The nurse on call will provide the employee and supervisor with next steps for treating the injury. This could be anything from going to the emergency room, to making an appointment with a specialist to simple first aid. If the employee will self-treat, the nurse will forward patient follow-up care instructions in writing, directly to the employee.

Step three: Debrief with manager, if present

The nurse will confirm the treatment plan with the manager.

If self-care/first-aid is all that is needed, the nurse will advise the manager of this, and also will explain the specific recommendations provided to the employee. The nurse will fax or email follow-up instructions to the employee to reinforce the recommended steps for self-care/first-aid.

If outside care is recommended or sought, the nurse also will notify the manager of this (if available), along with the name of any specific provider for possible evaluation and treatment.

Step four: Timely record distribution

All calls will be documented in some way.

If self-care/first-aid is all that is needed, the nurse will provide Church Mutual Claims an incident report, but no formal claim will be established within the claims system, and the incident will not appear on any loss runs.

If outside care is recommended or sought, the nurse will send a report to the Claim Reporting Center, and a formal claim will be created within the claims system, and an appropriate claim handler will be assigned to manage the file. The claim will appear on loss runs.

If an injury is serious or life threatening, call 911

These include, but aren't limited to, the following conditions:

- Choking
- Unconsciousness or severe disorientation
- Severe bleeding
- Lack of balance or inability to walk
- Hot, dry skin
- Seizures or convulsions
- Difficulty breathing
- Chest pain or discomfort
- Profuse sweating
- Severe abdominal pain
- Any other problem you feel might be an emergency





Frequently asked questions

What is the average length of call to the Church Mutual Nurse Hotline?

In total, 15 minutes.

How is the 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.

Do your nurses speak any other language besides English?

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

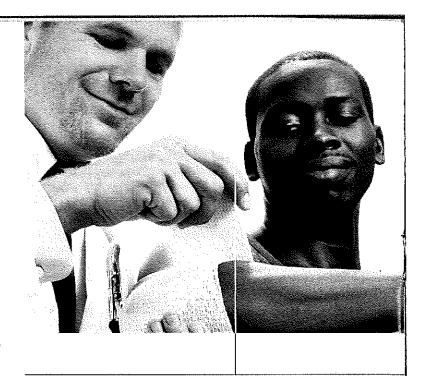
When nurses recommend self-care, can employees still request to see their own doctor?

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.

If a referral is made to a designated medical facility, what information do employees need to take with them? No further information is necessary unless your organization requires specific paperwork. The Medcor nurse will automatically fax or email an injury alert form to the designated clinic prior to the injured employee's arrival.

Is the hotline nurse our workers' compensation claims examiner?

No. The Nurse Hotline is a telephonic injury management service. If appropriate, the nurse will fax or email the necessary information to Church Mutual's claims department.



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 might require parental consent before treating employees who are minors.

Are the calls recorded?

All 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.

Is the service available for non-work-related injuries? No. You should follow your organization's guidelines for non-work injuries.

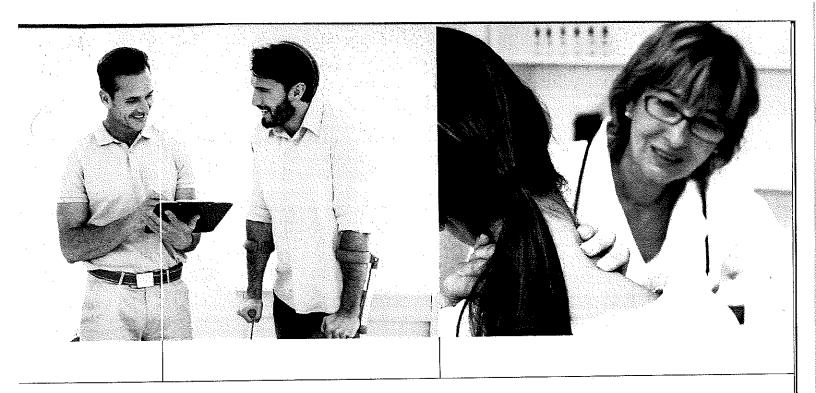
Should we call the Nurse Hotline if a guest is injured at our location?

No. You should follow your organization's guidelines if a guest is injured at your location.

Should I call the Nurse Hotline with billing, payment, insurance or authorization questions?

No. The Nurse Hotline is not able to answer these types of questions. Please follow your organization's guidelines.

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Train your employees

Make sure all of your employees are aware of the Church Mutual Nurse Hotline and how to use it. Then, post the hotline number in a place where it is highly visible. We have posters and other items available that you can share with your staff.

For more information on the Church Mutual Nurse Hotline, powered by Medcor, talk to your Church Mutual representative, agent or broker.

Sample Triage Incident Report

The hotline nurse will complete the form when speaking to the injured worker.

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The Church Mutual Nurse Hotline — just another one of the value-added benefits you get as a policyholder.

When you work with Church Mutual, you get so much more than just insurance coverage. You also get value-added services you can't get anywhere else. From our Nurse Hotline, to discounts on specialty services to no-cost safety and risk control materials, we're here to help you do everything you can to help protect your property and your people.

To learn more about the value-added extras you get as a Church Mutual policyholder, visit www.churchmutual.com.

For questions regarding the Nurse Hotline, email us at nursehotline@churchmutual.com or call (715) 539-5212. Please do not use this email address or phone number to report an injury. Injuries should be reported only to (844) 322-4662.

To connect with the Church Mutual Nurse Hotline, call (844) 322-4662.

Si se lesion en ele trabajo llame (844) 322-4662.



Listening. Learning. Leading.

3000 Schuster Lane | P.O. Box 357 | Merrill, WI 54452-0357 | (800) 554-2642 | www.churchmutual.com
For more information, contact info@churchmutual.com.

Para obtener asistencia inicial en español puede telefonear al (800) 241-9848 o enviar un correo electrónico a la dirección espanol@churchmutual.com.

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