



# A-O Injury Hotline

a 24/7 triage service for workplace injuries



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Dear Policyholder,

We are pleased to introduce to you the A-O Injury Hotline, a 24/7 triage service for workplace injuries. This new and innovative service is provided at **no additional cost** to you as part of your Workers Compensation policy with Auto-Owners Insurance.

In partnership with Medcor, this injury triage service will provide a fast and appropriate medical response to your employee in the event they are injured at work. We know that even in the safest workplace environment, accidents can occur. The A-O Injury Hotline will provide immediate access to medical professionals to assist with triage advice and recommendations.

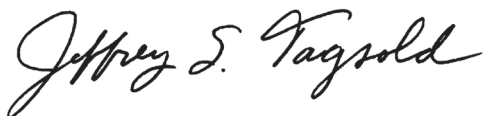
The A-O Injury Hotline is available 24 hours a day by calling toll free 844.334.6475. In the event one of your employees is injured, the on-site supervisor and employee should call the hotline as soon as possible. If the injury is life-threatening, please call 911. Once the call is placed to the A-O Injury Hotline, a specially trained registered nurse will speak with the injured worker confidentially. Using sophisticated software and a patented process, the nurse will help determine how serious the injury is and recommend a course of treatment.

Please note that this service is designed to help employees when they are injured at work. **It will not automatically initiate a workers compensation claim.**

Included in this packet you'll find detailed information, signage for your offices, instructional information and wallet-sized cards for supervisors or employees to carry.

Although this service may seem new, it has been in use by tens of thousands of other worksites for over 17 years with great success. Employees who have used Medcor's triage service report high levels of satisfaction. We hope the service will not be needed, but if it is, we are glad to make it available.

Sincerely,



Chairman & CEO

# Benefits of A-O Injury Hotline

- Employees receive immediate attention from highly trained, skilled medical professionals.
- Injuries receive appropriate and timely treatment.
- Unnecessary doctor visits are avoided, reducing needless claims.
- Supervisors are freed from making medical decisions, giving this responsibility to an objective, neutral third party.
- Translators for over 200 languages are used when needed.
- Calls are recorded for case documentation and quality assurance.

## Benefits to You & Your Employees

- Allows a better process for managing injury response.
- Immediate injury assessment from a skilled medical triage professional, toll-free 24/7.
- Puts employees at ease with proven, trustworthy medical protocols.
- Decision support at point of injury occurrence and health care recommendations.
- Improves productivity from employees & supervisors by avoiding unnecessary lost time.

In order to take advantage of these benefits, you'll want to be sure that supervisors and employees make A-O Injury Hotline their first call.

Enclosed, you will find signage for display and wallet cards to hand out.

Note: if you require additional cards or signs, contact your Auto-Owners agent or visit our Customer Center at [auto-owners.com](http://auto-owners.com).



# A-O Injury Hotline

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# 844.334.6475

If injury is life-threatening, CALL 911

1

**Injury occurs.**  
If life-threatening,  
call 911.

2

**Supervisor &  
employee call.**  
Call even if  
supervisor is  
unavailable.

3

**Talk to nurse.**  
Injury is assessed.

4

**Treatment is  
recommended.**  
Resolved on-site  
or referral to  
healthcare provider.



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# Make A-O Injury Hotline Your First Call

Our goal is to work with you as a partner and prevent workplace injuries from becoming expensive claims that drive your premiums higher. It's important that supervisors and employees know to call promptly after a work-related injury.

A simple call to the A-O Injury Hotline gets the injured employee in immediate contact with a specially trained registered nurse. See below for a step-by-step outline of the process.

**PLEASE NOTE: This service is designed to help employees when they are injured at work. It will not automatically initiate a workers compensation claim.**

## Step-by-step

### 1. When Injury Occurs

Ideally, the supervisor and injured employee should place the call to A-O Injury Hotline together. If the supervisor is unavailable, the injured employee can call A-O Injury Hotline directly. **ALWAYS CALL 911 FIRST FOR ANY POTENTIALLY LIFE-THREATENING SITUATIONS.**

### 2. Injury Assessment

A registered nurse will answer the call, determine the seriousness and nature of the injury, and the way to address it. Using patented methods and following specially designed protocols, Medcor can ensure your employees receive effective triage results. Medcor can also access interpreters to assist with over 200 languages when necessary.

If the injured employee can safely return to work, the nurse will provide first aid ("self-care") instructions. Self-care instructions may be faxed or emailed to the employee.

Or, the nurse may determine that the employee should be referred off-site for further evaluation or treatment or the employee may request to be referred off-site. If an off-site recommendation is made, a fax alert of the employee's arrival may be sent to the selected medical facility.

### 3. Triage Report Information

Whenever a triage call is placed, certain information must be collected to properly identify the employee. This information is kept confidential and is only released to those who have a right to access it. Examples of the required information include company name and facility, employee details and injury location.

### 4. Post-Injury Resource

At the end of the call, the employee will be given a unique call confirmation number and the A-O Injury Hotline toll-free number so he or she can call back with any questions, changes in conditions or concerns. A-O Injury Hotline is available 24 hours a day, seven days a week.

A decorative blue geometric pattern consisting of various shades of blue and white, forming a series of overlapping triangles and lines, located on the left side of the page.

# Our Award-Winning Claim Service

**Using the A-O Injury Hotline does not automatically constitute reporting of a workers compensation claim.** If medical treatment is sought and a claim needs to be reported, please follow your normal claim reporting procedures and contact your Auto-Owners agent.

If a claim is then reported to Auto-Owners, you can expect prompt service from one of our dedicated claims professionals. When a claim is reported, you will receive timely contact from a claim representative who will:

- Thoroughly investigate the accident
- Explain the claims process
- Answer any of your questions
- Make appropriate recommendations
- Follow up with you regularly until the claim is resolved

We are dedicated to providing you with our highly rated “No Problem®” claim service as we strive to be the best provider of claim service in the industry.

# Frequently Asked Questions

## **Does a call to the A-O Injury Hotline automatically initiate a workers compensation claim?**

No, please contact your Auto-Owners agent to begin the claims process if needed.

## **What is the average length of a call to A-O Injury Hotline?**

The average call to A-O Injury Hotline is less than 15 minutes including the introductory recording.

## **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 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. Over 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.

## **Is A-O Injury Hotline acting as our workers compensation claims examiner?**

No. A-O Injury Hotline is a telephonic injury management service.

## **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 company requires specific paperwork. The A-O Injury Hotline nurse will automatically fax an injury alert form to the designated clinic prior to the injured employee's arrival.

## **What if the injured employee is a minor?**

Parental consent is necessary prior to treating a minor. The minor's legal guardian should be contacted prior to calling the A-O Injury Hotline.

## **Are the calls recorded?**

All calls are digitally recorded for quality assurance and to accurately document the facts of the injury.

## **Is the service available for non-work-related injuries?**

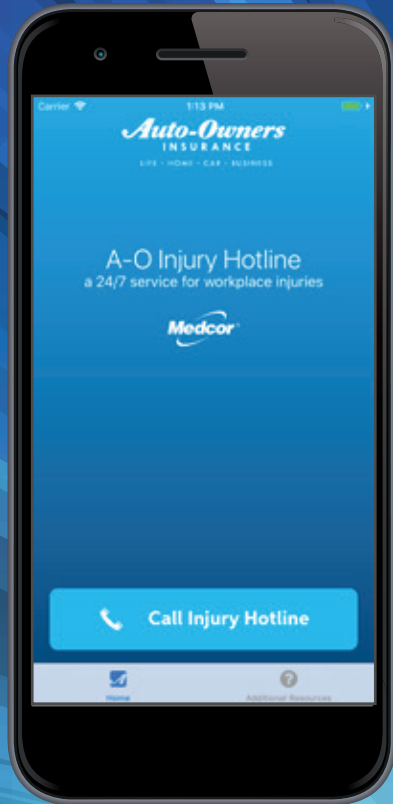
No. Your company guidelines should be followed for non-work related injuries.

## **Should a call be made to A-O Injury Hotline if a non-employee (guest/customer) is injured?**

No. Your company guidelines should be followed if a non-employee (guest/customer) is injured.

## **Should I call A-O Injury Hotline with billing, payment, insurance or authorization questions?**

No. A-O Injury Hotline is not able to answer these types of questions.



# A-O Injury Hotline Mobile App

Keep the hotline phone number at your fingertips with our mobile app. For a quick one-touch call option, download the A-O Injury Hotline mobile app, now available on Google Play.



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