



## What happens after you report a claim? Here's how the ecovery process works:



**EMPLOYER REPORTS CLAIM AND A CLAIM REP IS ASSIGNED:** The claim is reported to Eastern and assigned to a Claim Representative. Prompt reporting is critical to the process! Report your claim immediately so Eastern can start managing it appropriately.

**MEDICAL TREATMENT BEGINS:** The injured worker seeks medical attention and treatment begins. If you have a medical provider panel in place, your employee may need to sign an acknowledgement form prior to treatment (except in emergency situations). Physicians should be informed that the injury is work-related and that you have a Return to Wellness (RTW) program. This way, the treatment plan can be tailored with the goal of restoring productivity and returning to work. All medical bills should be submitted for Eastern's review.

**CLAIM WORK IS INITIATED:** Eastern initiates a 3-point claim investigation by contacting the injured worker, employer and medical provider. This results in approval or denial of the claim. Regular contact among all three parties is encouraged and plays an integral role in a successful outcome.

**WEEKLY WAGE BENEFITS ARE DETERMINED:** Eastern obtains wage information to determine the amount of weekly wage benefits the injured worker will receive.

**RESERVES ARE DEVELOPED:** Reserves are developed based on disability and medical diagnosis, treatment plan and your ability to offer modified duty.

**SUBROGATION IS INVESTIGATED:** Eastern investigates any viable subrogation possibilities.

**ABILITY TO WORK IS ADDRESSED:** The medical provider addresses the injured worker's ability to work by reviewing your pre-injury job description and the proposed modified duty job description.

**UTILIZING MODIFIED DUTY RESOURCES:** You should then utilize the ecovery modified duty task lists and the restrictions provided by the treating physician to develop a modified duty job offer.\*

**MODIFIED DUTY/RTW STARTS:** The injured worker returns to the workplace, performing modified duty within the physician's restrictions.\*

**MEDICAL TREATMENT CONTINUES:** The injured worker continues to recover and receive the physical, financial and psychological benefits of modified duty.\* Additional medical treatment continues, as appropriate, and the treating physician re-evaluates the injured worker's work capabilities.

**RISK MANAGEMENT IS ASSESSED:** Your designated Risk Management Consultant reviews the accident information and makes recommendations to prevent future injuries.

**WORK RELEASE/RESTRICTIONS ARE DETERMINED:** The injured worker is either released to his/her pre-injury job without restrictions or is given permanent restrictions. The outcome is influenced by a variety of factors including jurisdiction, job availability, individual details of the claim and other considerations.

**ADDITIONAL BENEFITS ARE PAID:** Any additional benefits due are paid and the claim is brought to resolution.

*\*Modified duty options should be consistently re-evaluated and monitored to achieve the best possible outcome for all parties.*

