



The path

FORWARD



**Experts you
can rely on
every step
of the way.**

Challenges teach us how to forge ahead, be resilient, and find ways to remain steady on the path forward. When workplace injuries and illnesses occur, Sedgwick MCO helps guide employers toward strong outcomes for their employees, clarity in the claims process, and increased stability and peace of mind. No matter where the journey leads, our experienced team offers solutions to control costs and help injured employees get back to work and life as quickly and safely as possible.

caring counts

SEDGWICKMCO.COM | 888.627.7586

A note from our president



The team at Sedgwick Managed Care Ohio (MCO) is dedicated to helping Ohio employers control medical costs, minimize lost workdays and navigate the complex medical issues involved in workers' compensation claims. For nearly 30 years, we have been guiding clients and their employees through the managed care process, resolving challenges and ensuring appropriate care along the path to recovery. We focus on helping injured employees return to work and life as quickly and safely as possible. This approach has led to tangible results for our clients and their employees.

While Sedgwick MCO is the state's largest managed care organization for workers' compensation⁴, our size is not the reason Ohio employers have consistently retained our services year after year. We take the time to get to know your operations, your workflows and your needs. In addition, our expertise and depth of resources brings exceptional value to our clients that manage complicated claims.

- Medical director on site full-time
- Provider services team
- Dedicated pharmacy nurse
- Powerful clinical editing to reduce costs
- Return to work and modified duty off-site programs

The return to work results we produce for our clients in every industry are outstanding — and that begins with our experienced colleagues who work to ensure the employers and injured employees we support have all the right resources.

I encourage you to read the following pages to learn more about our expert services, our dedication to taking care of people and the results we help our clients achieve.

Quinn P. Guist, President

Expert resources

A cohesive team

Each client has a dedicated team assigned to their policy and claims and they take the time to get to know their operations and workflows. This approach ensures continuity, and our local knowledge of the provider community promotes communication, collaboration and quick problem solving in claims.

- **Nurse case manager** – Assists with all lost time claims and provides direct treatment oversight on cases that are medically sensitive or otherwise complex, and routinely engages with injured employees, treating physicians and employers to drive recovery and return to work plans
- **Case coordinator** – Monitors medical activity and return to work progress on all active claims, coordinates directly with the nurse case manager to ensure medically sensitive issues are considered and properly addressed, and communicates with employers, injured employees, physicians and therapists

- **Triage associate** – Organizes new injury reports and collects the required data elements to submit to the Ohio Bureau of Workers' Compensation (BWC) to establish a formal claim
- **Account executive** – Oversees the organization and delivery of our services to clients, and is the key resource for information, coordination, troubleshooting and workers' compensation program development

Our medical management and client services teams are located throughout Ohio – with concentrations in the Columbus, Cleveland, Cincinnati and Toledo areas. We have expertise and resources available where our clients need us.

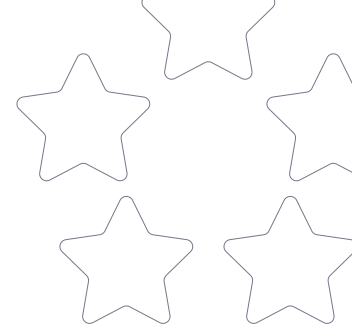


Nearly
400
COLLEAGUES



More than
100
REGISTERED NURSES

RESOURCES



Depth of medical management insight

Sedgwick MCO is built to address the most complex cost drivers in workers' compensation. Our disability management team offers services that are unique to the managed care organization (MCO) industry. They provide clinical and evidence-based support to our colleagues as they navigate meaningful medical treatment that is proven to drive return to work results. The emphasis is on helping injured employees get back to work as quickly and safely as possible. Our clinical experts engage with the treating physician to explore modified duty and other return to work programs to accelerate the process, while mitigating costs.

Aggressive treatment negotiation

Our management infrastructure provides our team with the confidence to respond to treating physicians with constructive dialogue that leads to better outcomes. Simply denying a request often leads to lengthy delays and frustration. Unquestioned approvals can lead to unproductive treatment that does not advance recovery and return to work. We support thoughtful engagement to address questions and potential alternatives, while focusing on the recovery impact of every treatment request.

Physician review

Through our physician review process, our clinical team validates any concerns we have with treatment requested by the injured employee's physician. Bringing together our medical director and physician review panel, this process offers an opportunity to explain our position on requested treatment and promote a closer evaluation of treatment options to help ensure a positive outcome.

Critical claims staffing

Our critical claims staffing is simply a formal claim review for especially challenging cases that brings our senior medical management team, medical director, vocational rehabilitation specialists and others together to review claim details and explore alternative approaches to make progress. We encourage our clinical teams to identify complicating factors as early as possible and leverage the extensive experience of Sedgwick MCO to brainstorm for potential solutions.

Comprehensive prescription oversight

Sedgwick MCO has a pharmacy nurse team dedicated to reviewing medications prescribed in workers' compensation cases to ensure appropriateness, cost-effectiveness and safety. Our emphasis is on identifying drugs unrelated to claims, and those that may cause side effects delaying a full duty return to work or create additional risks for the employee. Our pharmacy nurses initiate the drug utilization

review process to formally review medications for termination or to find better alternatives based on the claim. From 2023 to 2024, our team completed 2,218 pharmacy reviews and 41.7% resulted in discontinued and/or modified medications, saving clients more than \$418,000.



Dr. David Kessler

Medical Director

Dr. Kessler is on site full time and provides support on complex claims and challenging treatment issues. Having this unique resource provides our clinical team with the insight and confidence to engage with physicians and influence treatment plans that move injured employees toward recovery and return to work. Dr. Kessler collaborates with Sedgwick MCO colleagues and clients, BWC representatives and medical providers. He is also a recognized industry leader and policy resource for BWC and many trade organizations.

What this means for you

- Clinical guidance from our expert team ensures the best possible treatment focused on recovery
- Our high quality service, in-depth medical insight and carefully designed solutions help injured employees get back to work as quickly and safely as possible
- We work together to make the claims process as smooth as possible for everyone involved

RECOVERY



The path to recovery

Transitional work focus

We seek clarity from all treating physicians on work restrictions and collaborate with the employer to match the injured employee with a temporary position that can accommodate the full recovery process. If the employer has a formal transitional work program, or simply evaluates modified duty options on a case-by-case basis, our team partners with them to find the shortest path to returning employees to a productive work environment.

Return to work programs

Our clinical team identifies barriers early on in the claim process and considers the potential value of return to work programs and how they can help facilitate a full-duty solution. On-site physical therapy, remain at work, job retention and vocational rehabilitation are programs for employees with work restrictions who are having difficulty with job tasks and/or not progressing to full duty within expected timeframes for their injuries and job demands, and are in jeopardy of going off work. Our experts coordinate a full range of return to work programs and resources to solve challenges in claims and help injured employees stay productive.

Modified duty off-site with virtual option

Our modified duty off-site program matches injured employees with suitable work on a temporary basis when their employer is unable to accommodate restrictions. Progressing to meaningful, productive activities helps injured employees reduce long-term disability and keeps them invested in a full recovery and return to work. While many organizations charge up to \$1,500 per case for temporary off-site placement services, we provide our program to clients at no cost. We match employees through our network of non-profit partners and offer a virtual option to support sedentary or home-based work restrictions.

What this means for you

- We leverage a wide range of tools and expert resources to help you address challenges and resolve claims
- Our communications and focus on medical resolution and return to work help drive our client satisfaction and performance results

Specialized support

Catastrophe nurse services

Our catastrophe (CAT) nurses address the specific and highly sensitive needs often associated with catastrophic injuries. Navigating the specialty providers and medical equipment suppliers involved in these extreme situations is painstaking and time consuming. Recognizing the intensified level of anxiety for the injured employee and their family, our CAT nurses take the time to ensure they receive the additional level of care and support they need.

Provider services team

Our provider services group is a valuable resource for our clients and claims management staff. They can help locate treatment options for employers throughout the state, and routinely communicate with medical provider offices to assist with documentation and billing questions. We also offer BWC training to provider offices to support workers' compensation claims handling. In addition, our team communicates with BWC to address provider compliance concerns and identify opportunities for improved outcomes and workflows between treating physicians and other parties.

Clinical consultation

Our clinical consultation services include a time-of-injury telephonic assessment from a medical professional familiar with occupational injuries. The injury and symptoms are discussed and evaluated for medical treatment. The clinical consultation nurse can make recommendations for local treatment options and facilitate the initial reporting of an Ohio claim. Our team includes registered nurses who are available 365 days a year, 24 hours a day to help injured and ill employees get the care they need.

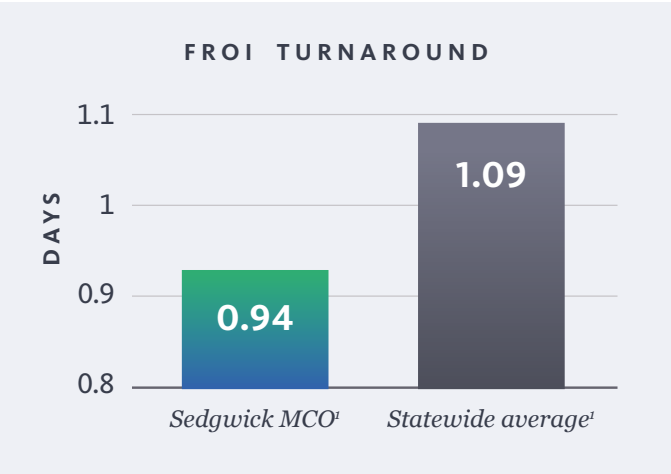
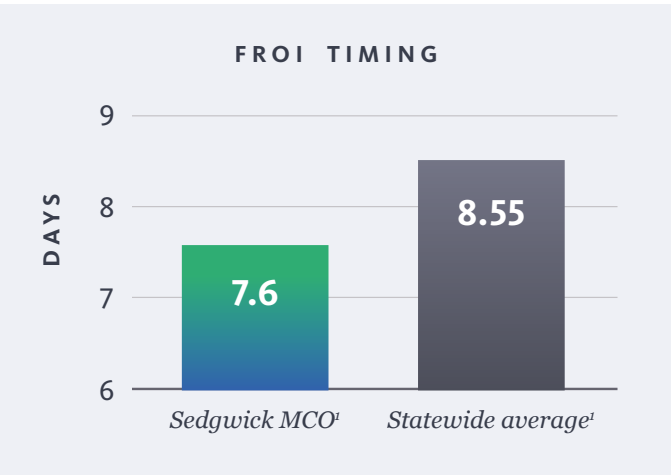
Taking care of people
is at the *heart* of
everything we do.



Faster claims reporting

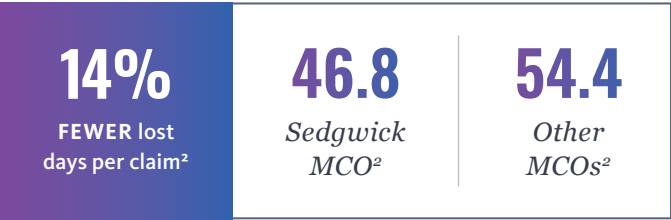
Timely and accurate injury reporting is a key step that helps ensure an organized, efficient claims resolution process. Our triage team helps identify convenient options for initial medical treatment to establish a sound framework for a new claim. Our dedicated triage researcher will become familiar with the employer's account, operations, special instructions and other details to support a smooth injury reporting experience.

In 2024, we outperformed the statewide average in first report of injury (FROI) timing and FROI turnaround by 11% and 13%, respectively.¹ FROI timing measures the average days between the date of injury and the MCO's submission of the claim to BWC. FROI turnaround is the number of days from an MCO's receipt of a new claim and final submission to BWC. FROI efficiency sets the table for our clinical team to address medical treatment and the return to work process, while minimizing lost workdays.



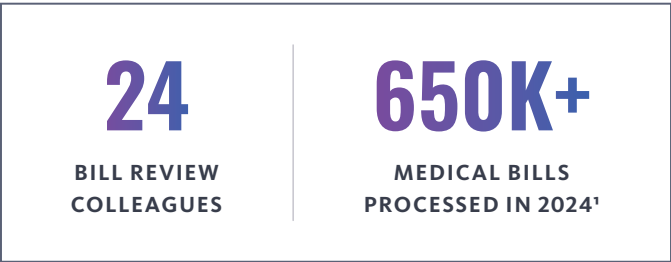
Fewer lost workdays

At Sedgwick MCO, our goal is to ensure a safe and efficient return to work, minimizing costs and lost workdays. We have been extremely successful in this area. In fact, Sedgwick MCO averaged 14% fewer lost days than other managed care organizations (MCOs) combined in claims from 2021-2024.² Driving our successful outcomes is our emphasis on engagement and coordination with physicians to provide clarity on treatment plans and resolve complicated claims issues.



Medical bill review efficiency and accuracy

Sedgwick MCO's 24 bill review colleagues processed more than 650,000 medical bills in 2024¹ (46% of all bills). We had the fastest bill timing and the second best bill data accuracy score among all MCOs.¹ Our customer service team takes inquiries from injured employees and medical providers daily to address questions and drive accurate, timely bill processing.



What this means for you

- Less time away from work lowers claim costs and reduces operational challenges
- Quick response to injuries enhances employee confidence and cooperation with policies and best practices
- We ensure all bills are accurate and review all charges to ensure employers are saving as much as possible

Exceptional medical savings

Along with re-pricing medical bills to meet BWC’s fee schedule, Sedgwick MCO secures additional cost savings for clients through PPO network discounts, clinical edits on specific procedures, and direct negotiations with treating physicians. For all bills processed in 2024, our state-of-the-art bill review and re-pricing software reduced medical costs for our clients by 19% beyond BWC’s fee schedule — an additional cost reduction of \$38 million.³



Outstanding performance

Controlling claim costs and lost time are essential for achieving low premium rates and qualifying for discounts and rebates. We provide expert services that help employers manage costs, lower EMR (premium rates), and preserve options for savings. As a result, our clients achieve more success with lower EMR and higher participation in savings programs.⁴



Technology and data to support your needs

viaOne – online access to claims information

With viaOne, our easy-to-use information hub, clients can view details on claim status, treatment, payments, providers and more. Through a secure website, users can access real-time claims data, set alerts, identify watch list claims and download reports. Ask about a demonstration to view the range of information and reports available in viaOne.



Management reports

We can provide routine reports that address virtually any type of data need our clients have. Our most common reports include:

- Lost days – Tally of all claims with lost and modified workdays
- High acuity claims – Summary of activity and demographics of active claims
- Recent medical activity – Claims that have been active within specified time period
- Medical billing and pharmacy utilization – Detailed medical and pharmacy costs in claims
- Stewardship – Thoughtful overview of annual trending on a variety of claims activity metrics
- OSHA/PERRP – Designed to facilitate annual reporting obligations

TECHNOLOGY



What our clients say

I have had the pleasure to work with Sedgwick over the past 9+ years and have had a great experience. Their customer service is really what keeps me there. I never have to wait for a response, moreover I feel like their team, whether on the medical side or settlement side, is always proactive, looking at ways to help us. The team at Sedgwick has provided guidance and expertise over the years that has saved us money and time. One thing I really appreciate about my experience with them is their ability to walk us through the situation, explain complex terms and help us sort through what is best for us. I would definitely recommend Sedgwick to anyone looking for a new provider.

Agnes Pawlicki

Human Resources Specialist, New Albany-Plain Local Schools

We have depended on our Sedgwick team for many years to assist us and our employees in navigating the challenging workers' compensation system. They strike just the right balance of resources and care for our injured workers while ensuring our interests as the employer are also met. Though they may be one of the biggest MCOs in the state, we still get the one-on-one attention we prefer and expect.

Lisa Hale

Assistant County Administrator, Director of Risk Management, Greene County

I have been working with this team for quite some time. What I love about them is that they keep track of the little nuances that apply to us specifically and how we like certain situations to be handled. The quarterly meetings keep me from being overwhelmed and give a bird's eye summary of my claims to the point where I am confident that I am proceeding in the right way. I can count on them to always be on top of things. It shows that they really work as a team and keep each other informed. When [our account executive] is out, someone quickly picks up and keeps the ball rolling without delay. I am so confident with them. They are definitely my crutch. I don't know what I would do without Sedgwick!

April Abbott

Executive Assistant, Business and Operations, Shaker Heights City Schools

I would like to express our appreciation for how Sedgwick has played such an important part in the success Beverage Distributors has experienced in the workers' comp realm. We appreciate how professional [our account executive] and the entire staff have been by staying in touch with us and forwarding information on a regular basis. Thank you for always being available when called and your willingness to help when needed. We are looking forward to our continued partnership.

Ron Natola

Beverage Distributors

I couldn't be more pleased with the exceptional service provided by Sedgwick Managed Care Ohio in managing our workers' compensation claims. I have been working with most of the team for years and they are ALL FANTASTIC and why we have not even looked into other options. I have learned a lot from all of them over the years and would highly recommend their services to any business looking for a reliable, knowledgeable, and efficient MCO. Any time we had a question or concern, their responsive team was quick to offer guidance and assistance, always with a clear and thoughtful solution.

Julie Stertzbach

HR Business Partner, Transcendia

I highly recommend Sedgwick as your MCO for workers' compensation. Our company has been working with Sedgwick for over 20 years and we have always been satisfied with their customer service. Our team at Sedgwick is attentive to our outreach and communicates effectively for every claim on our policy. We are thankful for our partnership with Sedgwick and trust them to do what is right each time for both the injured worker and the company.

Karissa Lisch

Human Resource Manager, Woeber Mustard Manufacturing Company





Our experience with Sedgwick Managed Care Ohio has been exceptional. They have consistently demonstrated proficiency, accuracy, and efficiency in managing our cases. Their dedication to service excellence and thorough approach make them a trusted and reliable partner. We highly recommend them to any organization seeking a knowledgeable and effective MCO.

Judy West, MBA

Business Partner Manager, People & Culture, I Am Boundless

Allen County appreciates the partnership we have with Sedgwick and the representatives that are assigned to our county. The Sedgwick team is always motivated when providing responses and endlessly willing to offer professional guidance. Our Sedgwick representatives are friendly and positive contacts to reach out to in regards to workers' compensation claims...

Sofia A. Clifton

Programs Coordinator, Allen County

As a county Human Resources Director, ensuring the well-being of our employees while effectively managing workers' compensation claims is a top priority. Partnering with Sedgwick MCO has been truly helpful to our organization. Sedgwick MCO's commitment to communication and personalized support makes them a trusted partner in our risk management strategy.

Courtney L. Lower

HR Director, Knox County

The Human Resources and Treasurer's departments at Licking Heights Local Schools greatly value our partnership with Sedgwick MCO. [Our account executive] consistently provides outstanding support, ensuring we make informed decisions that prioritize both our employees' well-being and the district's best interests. Her proactive approach, attention to detail, and exceptional follow-up ensure that we are always connected with the right experts when needed.

Dr. Jocelyn Cosgrave

Director of Human Resources, Licking Heights Local Schools

Sedgwick is a STELLAR partner. They are professional with a delightful blend of personable. Could not ask for a more capable team of people to collaborate with. They are accessible and always approachable. They have taught me applicable and relevant information that's contributed to a better understanding of work injuries so I can navigate tough situations with my team members. Keep it up, Sedgwick!

Wendy Parker

Team Member Experience Leader, Kalmbach Feeds

We have had the pleasure of working with Sedgwick Managed Care Ohio as our managed care provider, and we couldn't be more satisfied with their services. Their team is professional, responsive, and consistently goes above and beyond to ensure that our needs are met. The support and guidance they provide has been invaluable in helping us navigate the complexities of incidents and claims. We truly appreciate their commitment to excellence...

Cory Kriechbaum

Plant Manager, Magnum Magnetics

Since 1997, we have used Sedgwick Managed Care Ohio and will continue using them in the future. They have an expert staff available to me with a simple phone call. I know from my experience with Sedgwick, they also care about our injured employees.

Jim Hughes

Safety Director, Miami Township

There is such care and professionalism from our team at Sedgwick. I have never been met with a negative tone when asking questions that I'm sure they have received before. Instead, they are kind, collaborative and communicative with each other to find an answer. With quick, knowledgeable responses and updates with each injury, we are always well-informed.

Leah Lawrence

Corporate Human Resources Coordinator, Echoing Hills Village





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FORWARD

Visit **SEDGWICKMCO.COM** to learn more

P 888.627.7586 | **E** clientservices@sedgwickmco.com | **F** 888.711.9284

¹ MCO Weekly Summaries, provided by BWC for calendar year 2024.

² BWC Public Data, Claim information by MCO, NCCI Manual. Injury Years 2021-2024, as of 1/14/2025.

³ Sedgwick Managed Care Ohio medical billing data – 2024 bills processed.

⁴ BWC Public Demographic Data, January 2025. Current year EMR.