

## Workers' compensation

# Help is just a phone call away

When a workplace injury occurs, an employee needs to be able to trust their employer to make the right decisions. By extension, that includes trust in the healthcare providers, insurance companies and third-party administrators with whom the employer partners.

One way that employers can establish credibility at the time of injury is to give employees ready access to a registered nurse. Nurses are the ideal professionals to establish a roadmap for success when an injury occurs. That's why The Hanover partners with NT24—a 24/7/365 telephonic nurse triage service—to provide quick, actionable and expert advice in the event of a workplace injury.

## Making informed decisions

An injured employee often isn't sure where to turn for immediate help. In some cases, they may opt to visit their own personal physician, who may be out of your network. If an injury occurs after hours or on weekends, employees may be forced to visit a clinic or the emergency room.

The consequences of these scenarios can include:

- Under-treatment
- Over-treatment
- Unnecessary costs
- Employees who don't follow a treatment plan
- Strained employer/employee relationship



# How it works

INJURED EMPLOYEE CALLS



NT24 ADVISES



THE RIGHT CARE—  
AT THE RIGHT TIME



Emergency room



Physician/clinic



Self-care first-aid instruction

## NT24 works for workers

- **80 percent** were able to stay at work
- **93 percent** say **NT24** helped them make the right decision
- **99 percent** worker satisfaction rating
- Service available **24/7/365**

## Avoid unnecessary hospitalization

- **55 percent** of all visits to emergency rooms are unnecessary
- **25 percent** of all visits to physicians are unnecessary
- Nearly half of all **NT24** calls lead to self-care
- Next day follow-up at no additional cost for employees who opt for self-care

## Additional benefits

- Spanish-speaking nurses on staff, with access to language line for other languages
- National relay center for the hearing impaired
- Nationally recognized triage guidelines
- Seamless integration with first notice of injury vendors, claims management and managed care services
- Channeling to preferred providers
- Medical and pharmacy ID card coordination
- Telephonic or text messaging follow-up on all self-care
- Comprehensive point-of-injury reports transmitted within 15 minutes of call documentation completion
- Monthly trending and outcomes reports
- Expertise coordinating blood borne pathogen exposure

## It's the right call

Talk to your independent agent to see how **The Hanover** and **NT24** can take some of the pain out of a workers' compensation claim.

The **Hanover**  
Insurance Group®

The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America  
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[hanover.com/personalinsurance](http://hanover.com/personalinsurance)  
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