



Why Choose Frank Gates/Avizent?

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We are leaders, redefining the industry, equipped with years of experience and innovative thinking. We are here to help you understand risk.

Frank Gates/Avizent is a preferred claims administrator for Ohio group rating, state fund and self-insured employers, providing advice and expertise to control workers' compensation costs. With our integrated solutions model and a focus on personal customer service, we create programs tailored to fit your needs—and designed to deliver optimum results.

We know all businesses are not the same, so we do not force fit ready-made solutions. Instead, we are flexible, drawing from our array of services to create a program tailored to fit your specific business needs—and designed to deliver optimum results.

At Frank Gates, we listen. Our experienced claims and risk management specialists serve as your trusted advisors, cultivating an expert knowledge of your business.

We have satisfied clients across many industries who benefit from our approach to risk management. And in addition to the in-depth knowledge we've gained by serving Ohio employers since 1946, we offer you the strength and expertise of one of the nation's premier risk management providers. Avizent's national service capabilities include claims management, managed care, alternative risk options and RIMS technology.

COMPREHENSIVE SERVICES FOR OHIO EMPLOYERS

- Visit Your Ohio Locations — Our team is available to meet to determine the needs of your company, provide premium projections and discuss claims activity upon request.
- Facilitate Initial Notification — We will verify claims information. If a claim is rejected, we will obtain medical documentation to substantiate your points of contention. If the injured worker is off work, we will coordinate with your managed care organization (MCO) to determine light duty capabilities and restrictions, as well as salary continuation options.
- Manage Ongoing Claims Issues — Frank Gates reviews each claim to determine the appropriate action needed in order to control costs. Options include Ohio Bureau of Workers' Compensation (BWC) rehabilitation services, 90-day exams, independent medical exams and physician reviews, private investigation and review for excessive medical treatment. We work together with your MCO to coordinate early return-to-work options and/or pursuit of MMI.



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- **Attend Hearings and Review Orders** — We have attorneys who will attend BWC hearings for your company unless otherwise instructed. We will contact you with recommendations if the decision rendered by the BWC/Industrial Commission should need further action.
- **Cost Containment/Handicap Reimbursement and Settlement** — Frank Gates' experts will analyze if an injured worker's recovery was delayed due to a BWC-recognized, pre-existing handicap condition. If justified, the necessary steps will be taken to obtain reimbursement on the employer's behalf. Claims are also reviewed for potential benefit of a lump sum settlement, and efforts will be made to settle such claims to minimize your BWC premium.
- **Safety Services** — Frank Gates offers free safety advice through our 'Email a Safety Expert' and our safety web page with valuable safety resources.
- **Manual Classification Review** — We provide assistance with establishing new coverage, ensuring proper manual classification, payroll reporting, transfer of coverage sales, mergers acquisitions, lapses in coverage, name and address changes, audit reviews and protests, and extraterritorial coverage.

WE ARE HERE TO HELP

Frank Gates provides comprehensive, results-oriented programs tailored to your specific needs. We will do all we can to protect your bottom line by controlling and reducing workers' compensation costs.