

RISK MANAGEMENT. WITHOUT THE RISK.

## NON-SUBSCRIPTION PROGRAM FOR TEXAS EMPLOYERS



Frank Gates Service Co / Attenta

### Innovative Risk Management Solutions

- Claims Management
- Medical Managed Care
- Self-Insured Groups
- Alternative Risk Financing
- RMIS Technology

### Avizent™ helps Texas employers manage claims, reducing medical costs and lost time.

Under the current Texas workers' compensation system, costs have skyrocketed, with the average occupational medical claim cost nearly 80% higher than the national average. Many Texas employers have chosen to become non-subscribers, opting out of the traditional system, taking on responsibility for their own workers' compensation programs and saving on medical and other costs in the process.

Avizent can help Texas employers begin a comprehensive non-subscription program that meets their needs. Since 1991, we have been managing Texas non-subscriber claims. We can work with you to develop the best program for your employees and will assist in completing a smooth transition. Our team of experienced professionals will guide you in all aspects of your program, freeing you to focus on your business.

### Higher Savings, Greater Control

When you establish a program through Avizent, our goals include controlling wage replacement costs and minimizing the risk of disability. Our direct involvement and aggressive control over each claim significantly reduces the length of lost time and the medical costs you incur.

- Avizent will assist in developing a provider network and educating providers on the employer's workplace, light-duty programs, return-to-work programs, company philosophy and more.
- Our experts provide aggressive claims management to return the injured worker to the workplace, gain control over fraudulent claims and reduce overall costs.
- Avizent will assist with meetings to explain non-subscription to your employees.
- The adjuster will communicate with the treating physician concerning the availability of modified work and obtain the particulars of any work restrictions.

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## ERISA Expertise

As a non-subscriber, your program will offer benefits under an ERISA plan, in which you will be able to direct and manage medical care for workers' compensation claims. Your plan will clearly identify benefits, procedures and administration guidelines for your program.

- Avizent non-subscription adjusters are extremely experienced in ERISA plans and well versed in current laws governing ERISA.
- The adjuster will assist injured employees with all aspects of their claims and recovery to ensure prompt diagnosis, treatment, rehabilitation and return to modified and full duty.
- The adjuster consistently manages claims in accordance with the Plan Document to ensure fair claims handling and compliance with ERISA standards.
- Our claims administration philosophy is to avoid litigation and disputes.

## Future-Focused Technology

Our claims management software is one of the most advanced in the industry. VISUAL Claims Studio™ allows rapid access to data and incorporates an automated diary system, helping generate action plans. VISUAL Reports Studio™, its web-based component, provides custom, on-demand reports to fit your needs and allows instant, online access to claim reports, financial information, case notes and safety and loss prevention reports.