



Workers Compensation

UPMC
WorkPartners
Providing Health & Productivity Solutions

Introductions

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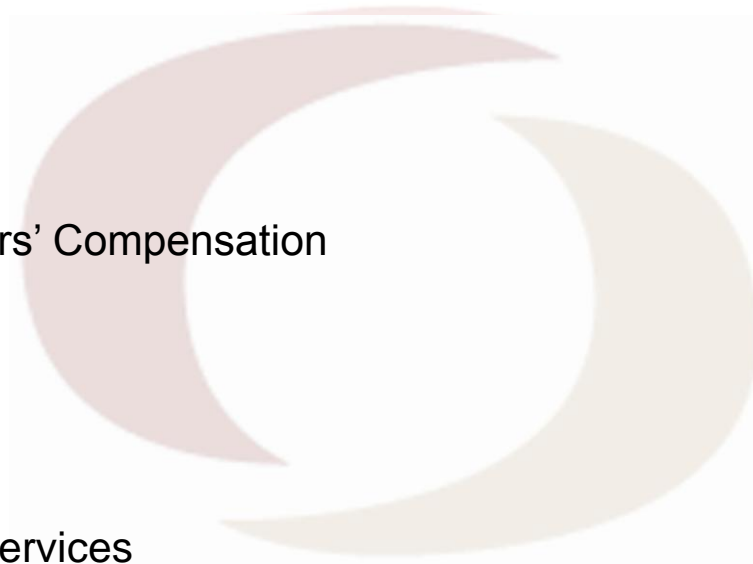
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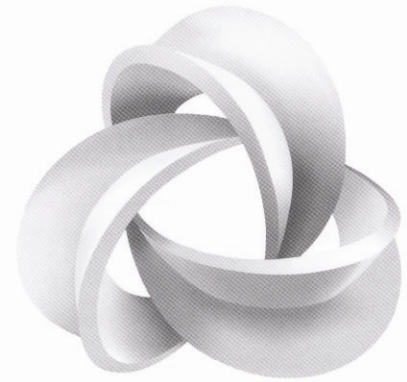
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UPMC
LIFECHANGINGMEDICINE

 **UPMC HEALTH PLAN**

UPMC
WorkPartners
Providing Health & Productivity Solutions



- Established in 1997
- Initially provided Workers Compensation TPA services for 50+ business units that make up UPMC
- Expanded to include TPA services for City of Pittsburgh, Allegheny County, Port Authority, and other commercial clients
- Today offers a full suite of integrated or stand-alone health and productivity services

Integration Drives Value

Absence Management



Workers' Comp Advantage



- Claims Management Services
- Workers' Comp
 - Leave Management
 - FMLA
 - Military
 - Employer-Sponsored
 - Short-Term Disability
 - ADA Claim Management

- Primary Care Support/Triage
- Pharma Care
- Occupational Care
- Urgent Care
- Education and Awareness Programs
- Incentive Programs
- Policy and Workforce Assessment
- Easily understood analytics and reporting

- FULLY INSURED**
- Professional claim and case management services
 - Accident investigation
 - Program management
 - Expert risk/loss control services
 - Administrative burden relief
 - Easily understood analytics and reporting
 - Escalated case review

- Employee Assistance Program (EAP)
- Executive coaching and counseling
- 24/7 manager & leadership consultation on employee-related issues
- Return- to-work programs
- Workplace trauma response
- Intimate partner violence support
- Worklife concierge services
- Easily understood analytics and reporting

- Award winning comprehensive healthy lifestyle campaigns (weight mgmt., smoking cessation, stress mgmt., musculoskeletal fitness)
- Lifestyle health coaching
- Condition management programs and coaching (diabetes, musculoskeletal, maternity / well baby, asthma, hypertension)
- Incentive design and consultation
- Health risk assessments
- Biometric screenings
- Healthy workplace certificate programs
- Health tools and trackers, analytics and reporting

WorkPartners – Not Just Another Insurance Product

- Strategic Program Management – not simply claims processing
- Medical Delivery Network
- Cost Containment Strategies
- State of the Art Technology & Business System Analysis Support



Proven Success in Providing Workers' Compensation Solutions

Program Costs

- UPMC WorkPartners' program costs measure in at **half the industry standard**¹
- UPMC WorkPartners' comprehensive program management approach was instrumental ***in reducing large government clients' future liabilities by an average of \$9.5 million***
- UPMC Work Partners reduced ***the overall program budget for a large municipality by \$3 million*** in 2010
- ***In comparison to the EMPAQ® cost per FTE benchmark, WorkPartners saved UPMC over \$3.2 million in one year***²

¹Internal study as compared to Towers Watson (2010). *2009/2010 Staying @work report: The health and productivity advantage*. Retrieved from http://www.towerswatson.com/assets/pdf/648/TW_NA_2010_16703_SatW.pdf

²National Business Group on Health (2010). *2010 National Business Group on Health: EMPAQ Benchmarking Report for 2009 Program Data* (proprietary document).

Lost Time Claims

Our professional claim and case management services have enabled us to **reduce the number of open claims across our book of business by 12 – 15% in the last year while reducing the total number of lost time cases by 10%.**

Cost Containment Strategy

In 2010 our cost containment program, including access to our comprehensive medical delivery network, ***reduced client medical spending by 12% across our book of business.***

Vast Network of Resources

- Experienced Claim Professionals
- Vocational Rehabilitation Specialists
- Safety & Loss Control Experts
- Nurse Case Managers
- Dedicated Medical Director
- Collaboration with world-renowned UPMC system



Comprehensive Medical Delivery Network & Cost Containment



**Pharmacy
Benefits**

**17% - 30%
Savings**



**Physical
Therapy**

**20% - 35%
Savings**



**MRI/Trauma
/Burn
Services**

**32% - 40%
Savings**

Provider Panel Services

- **Existing Panel Review**
- **Recommendations**
- **Create New Panels**



Commercial Workers' Compensation Product

- Built on our proven, best-practice TPA Foundation
- High Touch Approach
- Experience Modification Factor Management
- Competitive Pricing
- Aggressive Commission Structure
- Product Expansion



Risk Control Services

- Accident & Illness Prevention Services
- Certified Safety Committee Development for PCRB Credit
- Other Services
 - *PA DLI Certified Safety Committee Training*
 - *Risk Management and Consulting Services*
 - *Project Safety Audits*
 - *Safety Program Development*
 - *OSHA Training*
 - *Large Claim Accident Investigation*



A Win-Win for All Parties

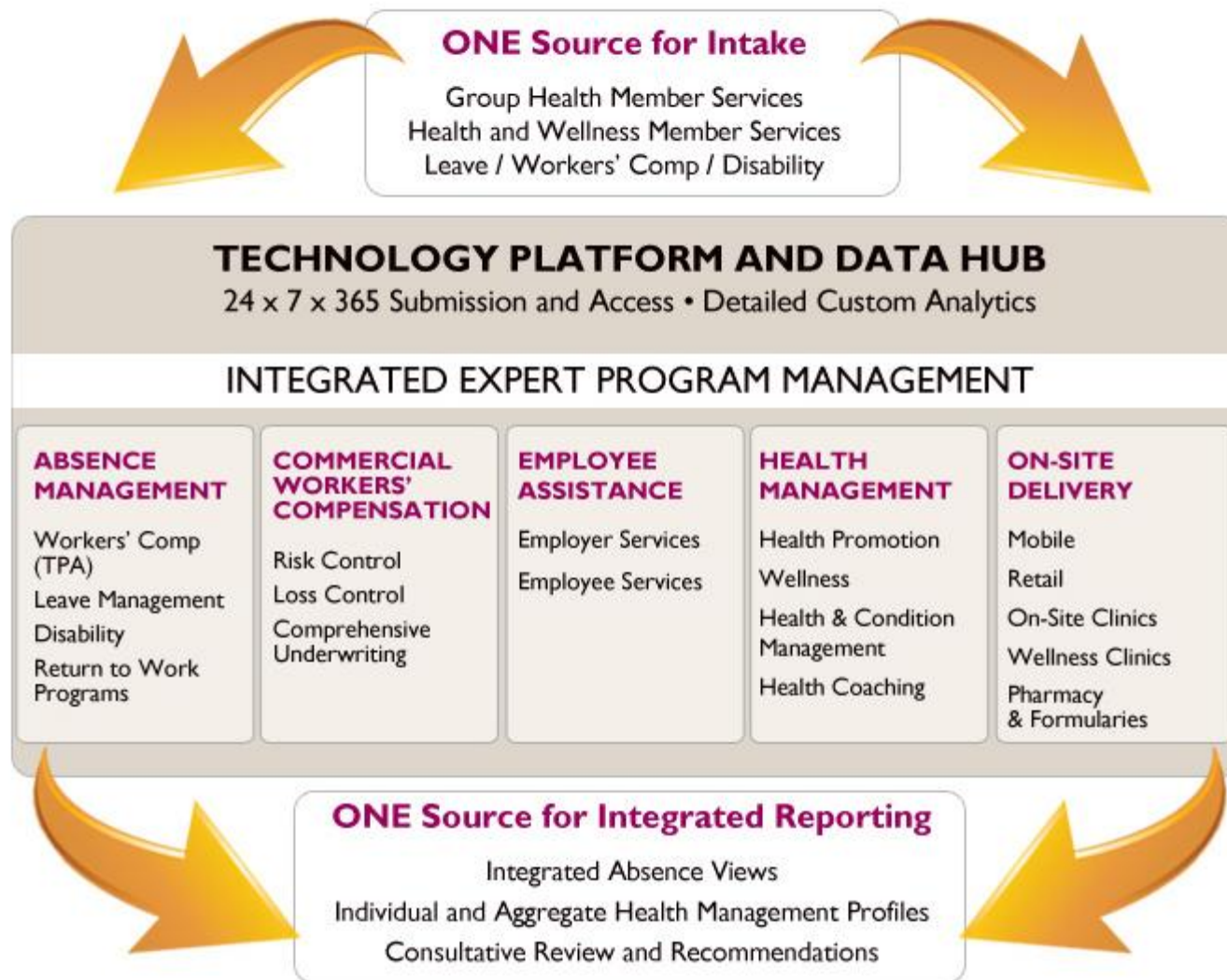
**Employees return to work
sooner and are more productive**

Insured saves money on care

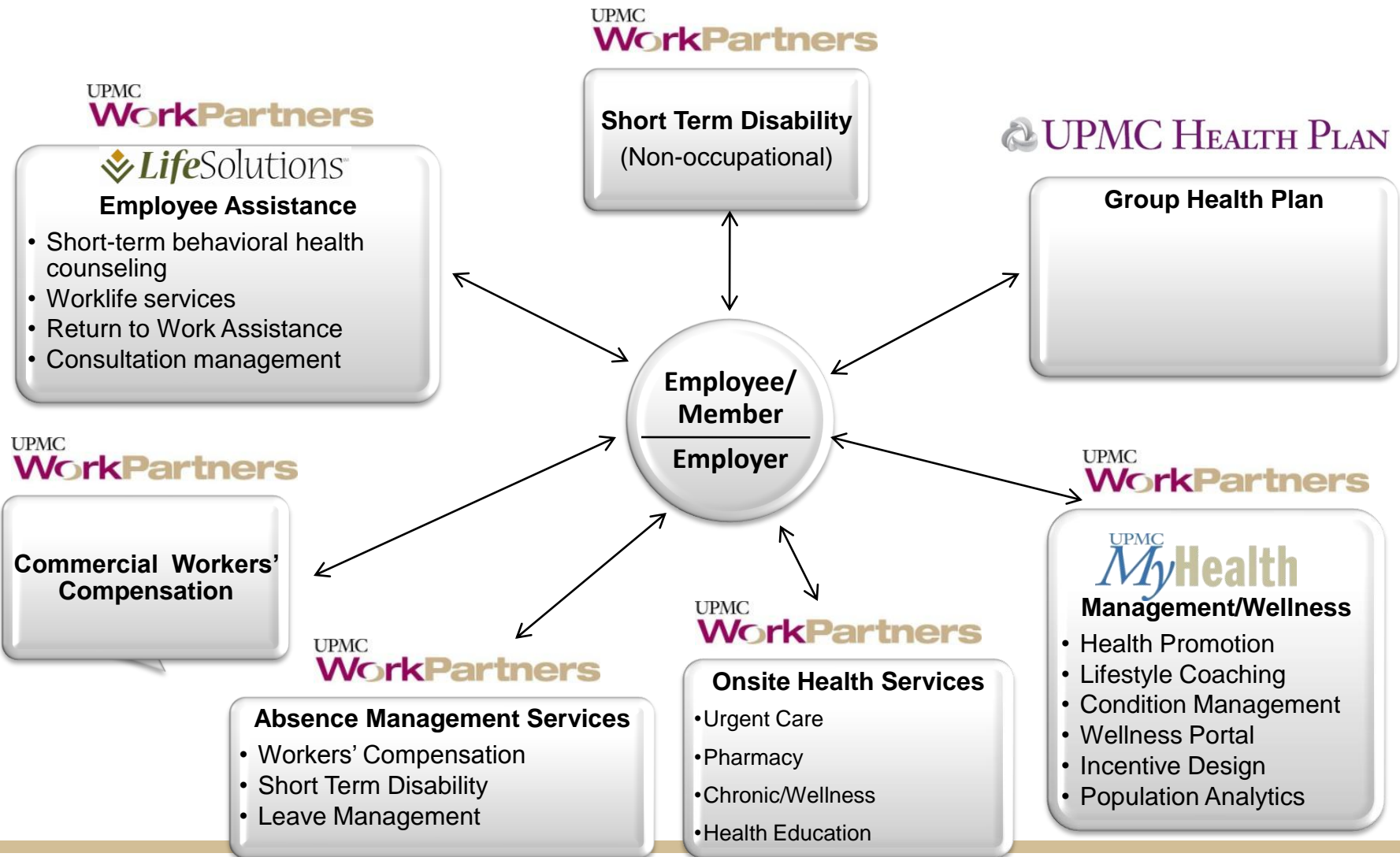
**Company experience mod
decreases**



The Power of Integration



Comprehensive Health Management Strategy



ABSENCE MANAGEMENT SERVICES		EMPLOYEE ASSISTANCE SERVICES	ON-SITE SERVICES	CONSULTING SERVICES	HEALTH MANAGEMENT SERVICES
<p>THIRD-PARTY ADMINISTRATOR SERVICES</p> <p>Self-insured Workers' Compensation</p> <p>Leave Management</p> <ul style="list-style-type: none"> • FMLA • Military • Employer Sponsored Leave <p>Short Term Disability</p> <p>ADA Claim Management</p> <p>Return to Work & Vocational Programs</p> <p>Physician-to-physician interaction as needed</p> <p>Cost-saving dedicated Medical Network including PT & Imaging</p>	<p>COMMERCIAL WORKERS' COMPENSATION</p> <p>Fully-Insured Workers' Compensation</p> <p>Risk Control Services</p> <p>Large underwriting appetite</p> <p>Moderate to Moderately-High risk categories included</p> <p>Online quoting</p> <p>Return to Work & Vocational Programs</p> <p>Physician-to-physician interaction as needed</p> <p>Cost-saving dedicated Medical Network including PT & Imaging</p>	<p> LifeSolutions</p> <p>FULL SUITE OF BEHAVIORAL HEALTH SERVICES AND SUPPORT INCLUDING:</p> <p>Employee Services</p> <ul style="list-style-type: none"> • 24/7 phone support • Work/Life balance resources • Disability and leave management support • Education and training • Personal coaching and counseling via phone or in-person <p>Employer Services</p> <ul style="list-style-type: none"> • Manager/Supervisor consultation for employee performance or personal concerns • Union EAP consultation • Chemical dependency triage and support • Disability and leave management support • Workplace trauma support 	<p>FULLY-DEVELOPED ON-SITE MEDICAL AND PRODUCTIVITY SOLUTIONS INCLUDING:</p> <p>Employee-only Company Clinics</p> <p>On-site Multiple Employer Clinics</p> <p>Corporate Owned Site Locations</p> <p>Mobile Medical Services</p> <p>Customized services available, including:</p> <ul style="list-style-type: none"> Enhanced Wellness and Chronic Care Management Pharmaceutical Benefits Management and Formulary Development Occupational and Non-occupational Services EAP/Behavioral Health integration Health Education 	<p>EXPERT STRATEGIC AND TACTICAL CONSULTATION FOR HEALTH & PRODUCTIVITY NEEDS</p> <p>Data Analysis</p> <ul style="list-style-type: none"> • Productivity Analysis • Dashboard Development • Benchmarking • Best Practice Study and Research <p>Risk Analysis</p> <p>Health & Productivity Strategy Development</p> <p>"Strategy into Action" Sessions</p> <p>Customized Metrics</p> <p>Wellness Consulting & Committee Development</p> <p>Safety Consulting & Committee Development</p>	<p> MyHealth</p> <p>AWARD-WINNING HEALTH & WELLNESS PROGRAMS</p> <p>Health Risk Assessments</p> <p>Detailed Employee Population Analytics</p> <p>Biometric Screening</p> <p>Tailored Wellness Programs</p> <ul style="list-style-type: none"> • Weight Management • Stress • Physical Activity • Nutrition • Tobacco Cessation <p>Comprehensive Condition Management Programs</p> <ul style="list-style-type: none"> • Diabetes • Heart Disease • Depression • Respiratory Health <p>Easy Access to Outcome-Driven Health Coaching</p>

EVIDENCE-BASED PROGRAMS • FULL PROGRAM MANAGEMENT • CUSTOMIZED & SCALABLE • UNMATCHED EXPERTISE
• FULL IN-HOUSE MEDICAL STAFF • EMBEDDED RETURN TO WORK PROGRAMS • SOPHISTICATED DATA ANALYTICS
• 24/7 COMPREHENSIVE & COMPLIANT WEB-BASED SYSTEMS WITH CUSTOMIZABLE REPORTING

PROVEN RESULTS