

# MAKE THE RIGHT CHOICE

WORKERS' COMP  
HEALTH CARE NETWORK



Workplace accidents carry human and monetary costs. Our certified workers' compensation health care network controls those costs by getting injured workers well and back on the job.

- Medical costs on in-network claims are 6 percent lower than non-network claims.
- In-network patients return to work an average of 24 percent sooner than non-network patients.
- In-network patients report similar access to care as non-network patients.

## PREMIUM DISCOUNT

Most employers who choose the network option earn an annual premium discount.

## RETURN-TO-WORK FOCUS

Injured workers are treated by a team of health care professionals dedicated to helping them get well and back on the job. Network doctors and specialists understand the dynamics of treating workplace injuries. They coordinate with certified network case managers to identify return-to-work opportunities.

## RIGHT DOCTOR FOR THE INJURY

The network designates which medical specialties serve as treating doctors. Employees also have access to other occupational specialists on a referral basis. The emphasis is on matching injured workers with the right doctor to treat their injuries.

## BENEFITS OF TEXAS MUTUAL® COVERAGE

The network is just one of many benefits of *Texas Mutual*® coverage. Our policyholders also benefit from our:

- Potential individual and group dividends\*
- Zero tolerance for fraud program
- Cost-saving claim management techniques
- Unparalleled safety services
- Timesaving online tools
- Commitment to being here for employers for the long haul

## SIGN UP NOW

The network is available to eligible new and current policyholders. Employers should contact their agent for a quote.

*\*Past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividends.*



Printed on recycled paper containing a minimum 30% postconsumer waste.

51000-901-0902  
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Printed February 2009

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