

#### **EMC OnCall Nurse** 24-Hour Work-Injury Nurse Hotline

EMC Insurance Companies partners with Medcor to offer this unique triage service.

#### How it Works

With EMC OnCall Nurse (OCN), an injured worker (and their supervisor, if available) can speak with a registered nurse who immediately assesses the injury. Using evidence-based algorithms, the nurse provides a recommendation on the appropriate level of medical care.

EMC feels strongly that the benefits, for all involved, outweigh the costs; therefore, we are paying<sup>\*</sup> for this premium service. This program has proven to be beneficial to all sizes of workers' compensation policyholders!

#### **Policyholder Benefits**

- Alleviates the need for supervisors to make medical decisions
- Helps avoid unnecessary doctor office and/or ER visits
- Reduces medical only and lost time claims and expenses
- Simplifies the injury reporting process
- Improves efficiency and timeliness of injury reporting
- Provides policyholders and EMC with completed First Report of Injury and Triage Report
- Gives policyholders the option to establish preferred clinics

#### **Injured Worker Benefits**

- Access to a registered nurse 24/7
- A registered nurse provides immediate medical triage and guidance on the appropriate level of care (self-care, referral for medical care, etc.)
- A registered nurse helps identify potentially serious injuries
- Translators are available for over 200 languages and dialects



#### **Program Results**

**Claims Cost Savings:** OCN claims, on average, result in a total cost savings of over \$1,300 per claim. Approximately 40% of injuries reported to the OCN result in the injured worker returning to work without initial medical treatment. Injuries that result in self-care are documented as incident only and do not impact the policyholder's claims experience or mod factor.

**Improved Reporting Times:** Nearly 90% of work injuries are reported to the OCN within three days. More impressively, 77% are reported within 24 hours. The average reporting time for EMC workers' compensation claims not using OCN is 22 days.

#### **Program Feedback**

"This is the best resource that EMC offers!"-Independent agent

"I love it! Injuries are reported timely and there is no delay in getting paperwork ... it's all done by EMC OnCall Nurse." —EMC policyholder

"Outstanding service and a valuable tool to reduce injury claim costs." – Independent agent

"Without a doubt, EMC OnCall Nurse has been a great move for us!" – EMC policyholder

#### How to Enroll

Enrollment is required to use this program. Simply contact your EMC representative, independent agent, or email **claims.oncallnurse@emcins.com** with your account name and account contact information (name, phone and email). An EMC Workers' Compensation Program team member will reach out and assist with your enrollment.

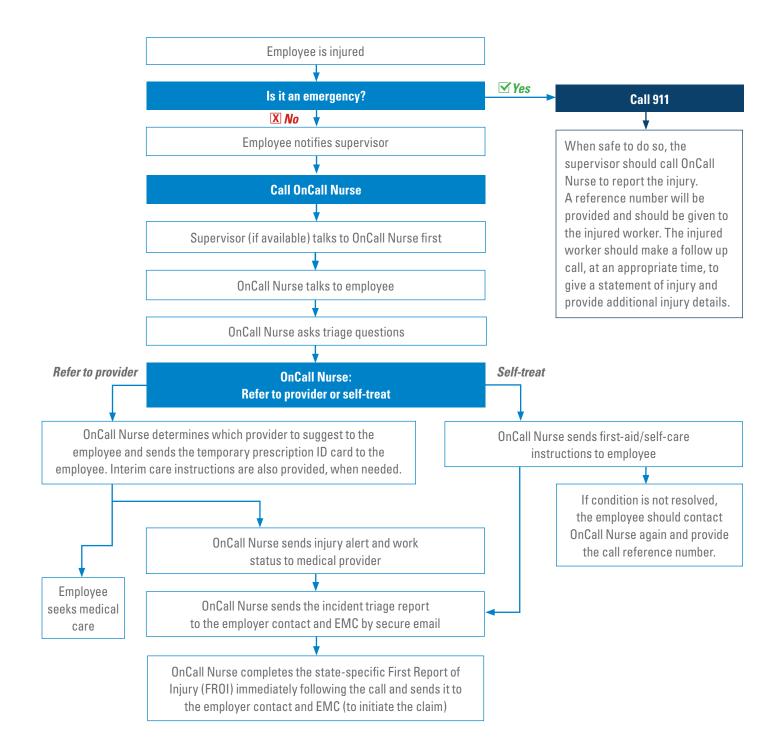
**EMC Insurance Companies** 717 Mulberry Street • Des Moines, IA 50309 emcins.com/oncall



'EMC covers the cost for standard/guaranteed cost workers' compensation policyholders. Nonstandard policyholders may also be eligible for this service; contact claims.oncallnurse@emcins.com for eligibility. ©Copyright Employers Mutual Casualty Company 2023. All rights reserved. MK8345.2 (1-23)

## EMC OnCall Nurse









### **EMC OnCall Nurse**

#### Using EMC OnCall Nurse is easy with your mobile phone. Here's how to get started:

Once your company is signed up for EMC OnCall Nurse, go to www.emcins.com/oncallnurse from your mobile device.

On the mobile site, you'll need to enter your policy number in order to gain access.

1. After entering a policy number, you'll be directed to the OnCall Nurse site where you can create a shortcut to the page.

You can use the "Call Now" button on this website to call EMC OnCall Nurse directly. The phone number will also be visible if you want to manually dial.



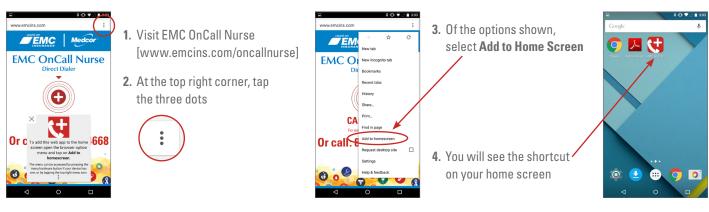
To create a shortcut on your mobile phone that looks like a standard app icon, follow these steps:

#### **Apple iPhone**

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#### **Android Devices**



For more information, contact vour local EMC insurance agent.

**EMC Insurance Companies** 717 Mulberry Street • Des Moines, IA 50309 800-447-2295 • 515-280-2511

www.emcins.com in







#### EMC OnCall Nurse | 1-844-322-4668 If injured at work | Si se lesiona en el trabajo





#### **EMC OnCall Nurse**

If injured at work, tell your supervisor right away and call

Si se lesiona en el trabajo, informe a su supervisor de immediato y llame al

#### 1-844-322-4668

24 hours/7 days a week

Disponible las 24 horas del día, los 7 días de la semana.





# If injured at work, tell your supervisor right away and **call EMC OnCall Nurse at**

## 1-844-322-4668

For life-threatening injuries, call 911.



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