



OVERVIEW

Silver Lining **NURSE**Advantage injury triage and tele-medicine is a 24/7/365 telephonic-based service program offered by West Bend. **NURSE**Advantage, administered by West Bend's team of experienced registered nurses, provides early intervention assistance for both the employer and the employee by providing professional advice for treatment options. **NURSE**Advantage key components include non-emergency injury evaluation by West Bend Nurses and direct medical provider consultation via video conference as needed (tele-medicine).

How the program works:

If an employee of an insured suffers a minor, non-emergent workplace injury that does not require emergency care, the insured has the option to call the **NURSE**Advantage triage line. The call from the insured routes immediately to an experienced nurse who quickly and professionally evaluates the injury to determine the employee's medical needs. Nurses recognize and match symptom patterns to those in the protocol to determine a plan of action. If the injury is treatable onsite, the nurse provides medical advice and instructions for self-care. If the nurse assesses medical treatment is required, an option for the employee may be to speak directly to a medical provider by video conference. If outside treatment is determined necessary, the nurse provides options for the employee including the closest preferred provider clinics or the employee may seek treatment on their own (non-directed care states).

A First Report of Injury (FROI) generates within minutes following the **NURSE**Advantage phone call.

All phone calls are recorded.

FAQs

- Is the **NURSE**Advantage service available 24 hours a day?

Yes, **NURSE**Advantage is available 24/7/365.

- How are report-only calls handled that do not need nurse triage?

Continue to report claims the same way you do today or select Option 4 when calling **NURSE**Advantage. If the insured/injured employee mistakenly calls the **NURSE**Advantage triage line to report a claim, and professional nurse triage services are not needed, the nurse may redirect the caller to West Bend's DirectConnect injury reporting line. **NURSE**Advantage highly discourages use of the triage line as a reporting tool as this increases hold times for callers who truly need triage. Examples may include if the injured employee has already sought professional medical care or the injured employee has no intention of seeking treatment

- What type of workplace injuries may be reported to **NURSE**Advantage?

Minor, non-emergent/non-urgent workplace injuries (i.e., cuts, scrapes, contusions, minor burns, debris in eye, sprains, and strains).

- Can the **NURSE**Advantage triage service be utilized for an existing workplace injury?

No, the **NURSE**Advantage triage service is only available for new, minor, and non-emergent/non-urgent workplace injuries. Please call the Claim Representative for an existing workplace injury.

- Should the supervisor/manager of the injured employee initiate the call to **NURSE**Advantage with the injured employee present?

Generally, yes, as this is the preferred method. However, if the company has employees who work in the field, the **NURSE**Advantage phone number should be provided to field employees in the event a minor, non-emergent/non-urgent workplace injury occurs. A notification of the reported workplace injury is sent to the designated company contact within minutes following the **NURSE**Advantage phone call.

- If a temporary employee hired through a temporary help agency is injured while working, can the temporary employee call the **NURSE**Advantage triage line?

No, temporary employees employed through a temporary help agency or leasing agency of our insured employer are not eligible for the **NURSE**Advantage triage/tele-medicine program and should contact the temporary help agency's workers compensation carrier if a work injury occurs.

- If an injury is triaged through **NURSE**Advantage, does the insured still need to file a claim?

No, a First Report of Injury (FROI) is generated by **NURSE**Advantage and a copy of the FROI is sent to the designated company contact within minutes following the **NURSE**Advantage phone call.

- Is West Bend accepting liability for the WC claim by advising the injured employee where to treat?

No. In non-direct care states, employees will continue to have the option to seek treatment at a medical facility of their choice. However, nurses will give injured employees preferred provider location options in the event they are unsure where to go for treatment.

- How do the Nurses know what care guidance to give injured employees when they call?

This is what our Workers Compensation-experienced, registered, professional Nurses do every day – their skills are one of the ways we differentiate ourselves within the marketplace.

- If the Nurse recommends non-emergent/non-urgent medical treatment, what provider options are available?

The Nurse may recommend a tele-medicine visit via video conference or provide the name of a medical clinic for treatment. The Nurse can only recommend treatment to a facility that allows walk-in patients. Medical facilities requiring an appointment to be seen cannot be utilized as this creates treatment delays.

- If the Nurse recommends self-care to the injured employee, can the injured employee decide to see a medical provider?

Absolutely. The **NURSE**Advantage triage service does not deny the injured employees right to medical treatment.

- Does the Nurse prescribe medications or workplace restrictions?

No, however in collaboration with a tele-medicine provider, medications or workplace restrictions can be prescribed.

- Can the insured, agent, or injured employee obtain a copy of the **NURSE**Advantage call recordings upon request?

No, the **NURSE**Advantage call recordings are the work product of West Bend and are only released for legal reasons.

- Is the **NURSE**Advantage triage service available for non-work-related injuries and family members?

No, **NURSE**Advantage is only available for employees who sustain a minor, non-emergent/non-urgent workplace injury with an insured account of West Bend.

- If an injury is triaged through **NURSE**Advantage and is an injury that is OSHA recordable, who is responsible for completing the OSHA log?

The insured remains responsible for completion of the OSHA log.

Additionally, the insured remains responsible for their internal accident investigation, post-accident drug testing, and claim management processes.

- If a claim triaged through **NURSE**Advantage is later denied by the designated Claim Representative, how is this handled?

The claim denial process is the same no matter how the claim is reported.

- How are the expenses for the triage service allocated?

Expenses associated with the **NURSE**Advantage triage service are unallocated loss adjustment expenses (ULAE). There is no cost to the insured.