

What Is a Texas Workers Compensation Health Care Network?

Authorized under Texas House Bill 7, Health Care Networks (HCN) are designed to help curb the rising costs of medical payout for workers compensation claims, while offering quality medical care to an injured employee to help cure or relieve a work-related injury.

Travelers has responded to this legislation by expanding our existing relationship with First Health Group Corp. to develop a superior HCN to meet our customers' needs. Our First Health/Travelers HCN is a new enhancement to TravComp[®], our core workers compensation process, further improving the quality of medical care, reducing medical costs, and increasing customer satisfaction.

How does this HCN enhance TravComp?

The First Health/Travelers HCN, offered exclusively by Travelers, enhances TravComp's integrated claim and medical process by providing a customized network of medical providers who will collaborate with our claim and medical professionals located right here in Texas. The network is dynamic and continues to evolve to respond to our customer and business needs.

Why should I be interested in First Health/Travelers HCN?


- By using our HCN, employers can better control their medical costs.
- HCN participation allows employers to direct injured employees to credentialed providers who offer care based on appropriate evidence-based treatment protocols.
- Our HCN promotes an active return-to-work and stay-at-work program that is medically appropriate for the injured employee.
- If an employer is covered by Travelers under a guaranteed-cost program and enrolls in our HCN, they may be eligible to receive a premium credit for a discount on their workers compensation premium.
- Injured employees have access to a broad, certified network of medical providers with expertise in treating work-related injuries.
- By participating in our HCN, we can more effectively manage your injured employee's claim throughout the entire process, including claim and medical case management provided locally by Travelers claim professionals.

If we do not enroll in your First Health/Travelers HCN, can we direct an injured employee to use a specific medical provider?

Under Texas HB7, employers and insurers cannot direct the medical care of an injured employee if the employer is not enrolled in a certified HCN. HCN participation allows employers and insurers to direct the injured worker to a qualified treating provider for workers compensation-focused medical care right from the start.

Texas Workers Compensation Health Care Network

Compare the First Health/Travelers HCN to Others in the Marketplace

Questions To Ask. . .	TRAVELERS 	Others
Is there an enrollment fee charged to employers (per claim or per employer)?	NO	
Are there any additional fees that must be paid by the employer (e.g., separate network access fees, bill reviewing fees, etc.)?	NO	
Are the participating medical providers typically contracted with the HCN below current Texas fee schedule?	YES	
Is the HCN built on a local customized network of providers?	YES	
Does the program out-source claim and medical case management?	NO	
Are the medical case managers certified and co-located with the claim professionals in Texas?	YES	
Does the program have a designated HCN Coordinator in Texas?	YES	
Is there a broad selection of point-of-entry clinics?	YES	
Is there a broad selection of specialists available?	YES	
Is the network dynamic? Does the carrier encourage nominations of quality providers?	YES	
Is it easy for employers to access HCN enrollment and FAQ materials (e.g., via Web site)?	YES	
Are there local employer schools available to provide information about the HCN at no cost to the employer?	YES	
Are HCN provider directory and information easily accessible to the employer via the Internet?	YES	
Does the carrier, on the employer's behalf, provide the HCN-required secondary Employee Notification form in a timely manner?	YES	

For more information, please contact your Agent, Broker, or Travelers Account Executive, or visit our State-Specific Web site at: <http://www.travelers.com/TXHCN>

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