



Claims Management

MEM's claims services help you control costs.

MEM's prompt, personal claims service is unmatched. Our outstanding medical network and innovative programs were designed to help lower medical costs and provide the best outcomes for everyone.

Field Service Managers

Our group of Field Service Managers are expert claims professionals that provide you with onsite training, accident investigations and claim reviews to help manage your claims effectively.

Fraud Prevention

When someone engages in work comp fraud, we all pay. That's why MEM has a Special Investigative Unit dedicated to identifying and examining cases of suspected fraud. Report fraud to MEM anytime by:

- logging on to www.mem-ins.com
- calling 1.800.442.0592

Nurse Case Management

Our in-house nurse case managers are committed to high service standards and ensuring a successful recovery and return to work that pays off.

Claims Savings

MEM's claims management process encourages the best outcomes while controlling costs in a multitude of ways. Some include:

MEDICAL NETWORK. A robust network and strong partnerships provide you with outstanding medical service while significantly reducing medical costs. MEM savings off billed medical charges average more than 50 percent year after year.

EMPLOYER PAID MEDICAL OPTION.

Under Missouri Law you have the right to pay claims out of pocket if they are equal to or less than 20 percent of the split point applicable on the effective date of the policy during which the date of injury occurred, and do not have more than three days of lost time. Visit mem-ins.com, click on Services and then Employer Paid Medical Option.

SUBROGATION. MEM's accomplished Subrogation Unit works to recover money from third parties who are in some way responsible for a workplace injury. We pursue subrogation on every eligible claim, regardless of size, to achieve the best results for you.

PHARMACY BENEFITS. Our Pharmacy Benefit Program has injured employees covered. It eliminates out-of-pocket expenses for injured employees or employers for prescriptions related to the workplace injury.

PROMPT Injury Reporting

Reporting injuries promptly helps control both severity and cost of the claim. Report injuries to MEM within 24 hours by:

- logging on to www.mem-ins.com
- calling 1.800.442.0593
- faxing it to 1.800.442.0597
- emailing claims@mem-ins.com

Call MEM's 24-hour injury reporting hotline, 1.800.442.0593, within 24 hours of the injury.

RETURN TO WORK. MEM offers assistance in developing a program to ensure an effective return to work—the ultimate positive outcome of any claim. We help you develop a plan, communicate the benefits and empower your workforce.

DRUG-FREE WORKPLACE. Having a drug-free workplace program benefits you in several ways. From a claims perspective:

- Benefits can be reduced or even eliminated under Missouri law if drugs or alcohol were involved in an injury and the employer has a program in place.
- MEM may reimburse policyholders up to \$55 for post-accident drug screening to determine alcohol or drug use.

For more information:



www.mem-ins.com



1.800.442.0593



claims@mem-ins.com

MEM
Missouri Employers Mutual