

Disability Management

Whether it's a simple sprain or a serious illness, it's important to respond quickly to all of your disability claims with caring and effective approaches. Productivity losses can cause your company serious financial hardship if not managed properly.

Recover. Restore. Reduce.

Nationwide Better HealthSM has a disability management program that specializes in designing customized solutions to:

- > Properly disburse benefits
- > Reduce the duration of disability-related absences, and most importantly,
- > Decrease your costs

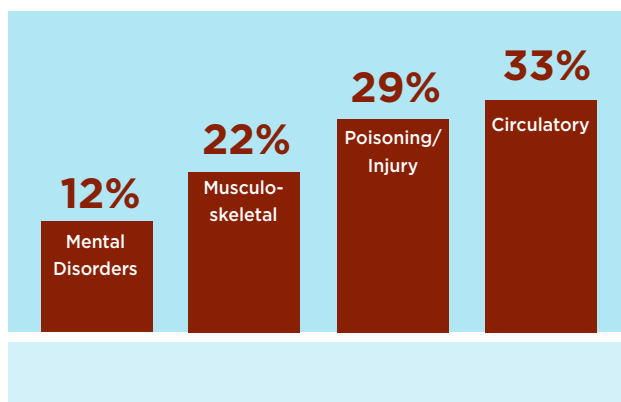
We make sure that your employees receive the best, most cost-effective medical care by focusing on early intervention and ongoing communications. From eligibility evaluations to benefit payments to medical case management, we simplify the administration of your claims and increase productivity — from the first moment an injury or illness is reported.

Managing What Matters

Our focus is on helping your employees make a full and rapid recovery, so they can return to work and restore their lives. That expectation is set with your employees on day one. A registered nurse, who works in close partnership with our claims examiner, oversees every disability claim. As a result, we evaluate and treat disabilities appropriately from the beginning and monitor results throughout the process to ensure healthy and speedy recoveries. If your employees need a partial return-to-work plan to transition from short-term to long-term disability care, you'll be impressed with the continuity of service we provide.

Nationwide Better Health also offers integrated disease and disability management, where we provide earlier and targeted interventions for those with chronic conditions. Unlike traditional disease and disability management programs, we break down the barriers between programs so that they can work together seamlessly and effectively. Ultimately, that means employees get the right program, the right information and the right coaching to get healthier — and you get better results as they return to work quickly and safely.

Reductions in employee disability durations below national guidelines



Depending on the type of program in place, we've reduced average disability durations to 15 percent below the national average, and some common conditions even more.

Source: 2007 NBH Study

Better for you:

- > Enables your employees to return to work more quickly with fewer disability days, reducing your disability expense
- > Provides a unique “high-touch” medically driven disability model, bringing in experienced medical expertise at the beginning with a three-point contact process, which includes working with your employee, medical providers and you (as needed)
- > Offers flexible disability models to fit your plan requirements
- > Integrates information from all aspects of an employee’s case — and from all data sources — so you can track the activity of your claims in a variety of ways
- > Provides both integrated and consistent administration for disability and FMLA/ other leaves, resulting in a more satisfactory program experience
- > Offers the ability to integrate absence data with other health management programs to identify potential health conditions that could lead to disabilities

- > Delivers strong outcome-based performance metrics against your own historical data and industry guidelines, with our willingness to guarantee our outcomes
- > Can administer multiple and complex cases
- > Has ability to partner with any insured disability carrier
- > Coordinates disability benefits with FMLA, workers’ compensation and state disability plans with Social Security disability

Better for your employees:

- > Delivers a process that is focused on results — their return to work
- > Provides one phone number for intake of information — service representatives are available by phone 24 hours a day, 365 days a year to provide support, answer questions and address concerns
- > Offers extensive customized communications, including website to educate and engage
- > Provides education and support to promote behavioral change
- > Partners with you to provide employees’ return-to-work planning

To learn more about how Nationwide Better Health can contribute to the financial health of your organization through disability management or our other health and productivity solutions, including health promotion, disease, medical, maternity and absence management, call **866.404.6924** or visit **nwbetterhealth.com**.

