



# Spoooner | Disability Management



 **SPOONERincorporated**  
A Spooner Risk Control Services Company

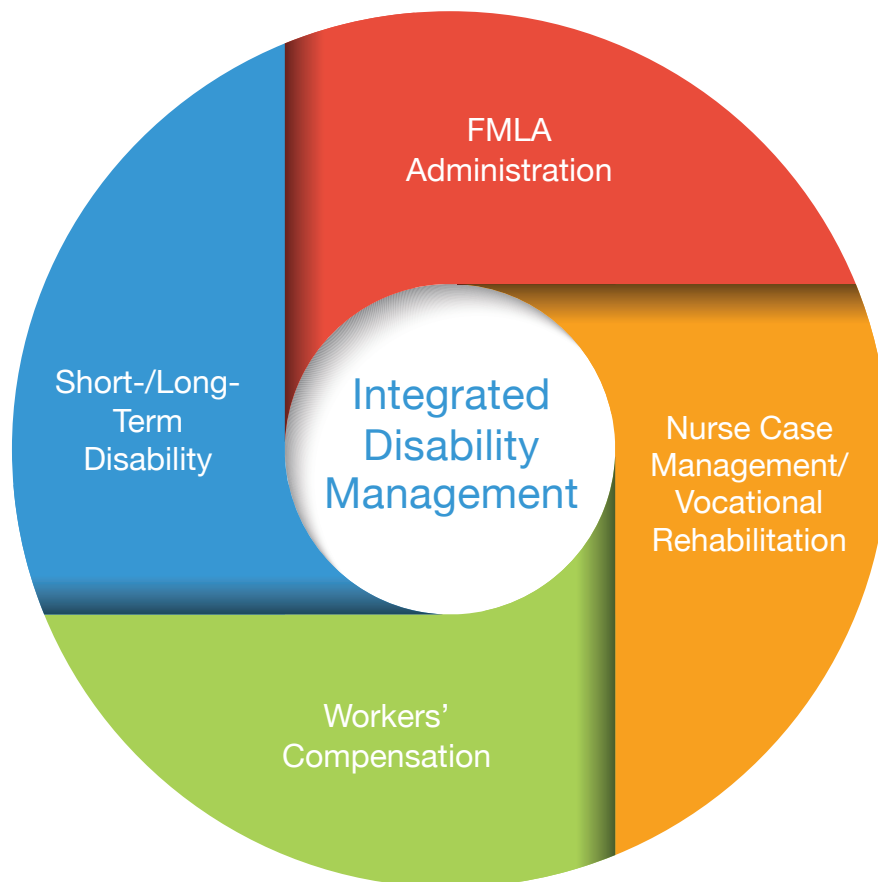


# Spooner | Disability Management

Our **Disability Management Services** control both occupational and non-occupational injuries and provide integrated services for better total management, prevention, and savings.

### Managing the Process vs. Processing the Paper

Spoooner's Integrated Disability Management (IDM) provides sustained savings compared to the stamp-and-pay methods used by insurance carriers.



# Integrated Disability Management (IDM)

Whether an incident occurs on the job or at home, the absence of an employee results in lost productivity and higher operating expenses. Spooner IDM focuses on reducing the duration of disability claims and assisting employees in returning to work. Successful management of disability cases requires collaborative participation of the employees, employers, and treatment providers, and includes assessments of medical status and motivational aspects of the disabilities.

Spooner IDM is the most effective return-to-work service in the industry. Our proactive philosophy and integration of best practices for administration of short- and long-term disability, workers' compensation, and family & medical leave claims provide a program designed to improve productivity and reduce costs.

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## Single-Source Intake

A single coordinated intake of all claims is provided through designated Claims Cost Control Specialists. This common intake requires only one call to report a disability claim, an FMLA leave, or workers' compensation claim.

## Claim Review

Within 24 hours of the first report, Claims Cost Control Specialists conduct a thorough investigation of all the facts, including the background and medical information in the claim.

## Precise Medical Management

To ensure appropriate facilitation of quality care, all cases are immediately assigned to Nurse Case Managers for early intervention and aggressive medical case management.

## Transitional Work

Expectations for early return to work are established with a clear emphasis on work initiatives, including modified work assignments and rehabilitation programs.

## Expert Provider Network

Deployment of our expert provider network, including independent medical examinations, vocational rehabilitation, physician advisors, and an Employee Assistance Program (EAP) when needed, keeps the claim on track and moving toward a favorable conclusion.

## Seamless System

Our system eliminates the burden of filing a new application for FMLA or Long-Term Disability when an employee becomes eligible, or the need to track FMLA concurrently with disability or workers' compensation claims.

## Offsets

Our program design ensures that offsets, such as Social Security Disability and subrogation, are identified early to assist in mitigating claims costs.

## Useful Metrics

CARS, our proprietary integrated claims management system, is a paperless web solution with up-to-date claim information for workers' compensation, disability, and FMLA.

The increasing cost of employer workers' compensation and disability programs confirms that managing claims based on insurance principles does not result in sustained savings.

## Individual-Based Approach

Our collaborative disability management practices focus on the individual and the results are:

- Better Cost Control
- Cooperation from Treating Physicians
- Informed Decisions
- Employee Satisfaction
- Quicker and Safer Return to Work

# Self-Insured Short-Term Disability

A self-insured short-term disability plan managed by Spooner can help your company save thousands of dollars over traditional insurance policies. Short-term disability insurance providers treat employee disability cases like statistics. The stamp-and-approve approach used by short-term disability insurance providers promotes unnecessary delays in return to work, lost productivity, decreased employee morale, and increased future premium costs.

Spooner's approach focuses on each unique individual and the easily surmountable barriers that keep that person from returning to work. Spooner's process returns employees to work quickly and safely by focusing on the individual, not statistics.

If you would like to see what the potential savings could mean for your company, Spooner will provide you with a no-cost, no-obligation analysis. We'll show you how easy it could be to create a self-insured disability plan specifically for your company.



# FMLA Compliance Services

Keeping up on federal and state regulations, record keeping, required postings, and employer responsibilities is enough to make your head spin!

If you have 50 or more employees working within a 75-mile radius, noncompliance is not an option. Noncompliance will not only put you under the microscope of the US Department of Labor, which could result in costly fines – it also opens up your company to private lawsuits from disgruntled workers, along with all of the associated costly legal fees!

Let Spooner keep you compliant and out of a costly legal quagmire!

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## Key Features of Spooner's FMLA and Military Leave Services

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- 1) Your account will be managed by an attorney at Spooner.
- 2) Spooner has assisted employers with FMLA since it became law in 1993.
- 3) All employer responsibilities, notices, and requirements are handled by Spooner.
- 4) Spooner will review your FMLA policy language and provide handbook recommendations.
- 5) Spooner remains in front of all of the changes to the federal and state laws surrounding FMLA and military leave, so you don't have to!

# Nurse Case Management Services

## Receive Best-in-Class Medical Case Management

Spooner Nurse Case Management Services provide best-in-class medical case management for workers' compensation and short- and long-term disability claims. Our nurses ensure that medical treatment and rehabilitation services are appropriate and complement the needs of the employee. The results of our early intervention and aggressive case management promote a safe and healthy return to work.



### **Telephonic Case Management**

Nurse Case Managers telephonically manage occupational and non-occupational claims and coordinate the employees' return to work. When necessary, they may refer cases for field case management or rehab assignment.

### **Field Case Management**

Nurse Case Managers personally meet with the injured worker, attend physician appointments, and maintain close contact with others who are involved in the direct care of the employee.

### **Return To Work**

Spooner's best practices promote early return to work with a clear emphasis on work initiatives. Realistic goals and time frames are established early and communicated to all parties. Spooner coordinates the services needed to return employees to their jobs as quickly and safely as possible, utilizing the best vocational and medical experts available.

### **Utilization Review**

Spooner's reviews evaluate whether an employee's medical care, including hospital stay, surgery, tests, or other treatments, are necessary and meet standards for quality of care. Utilization review can take place before, during, or after the employee receives treatment.

### **Physician Advisors**

Spooner's collaborative experts provide advice regarding the medical necessity of treatment, disability duration, and functional ability to return to work.

### **Provider Bill Review**

Spooner audits invoices for accuracy and duplication and adjusts medical bills to conform to mandated fee schedules for both facilities and providers.

### **Medical MCO Services**

Spooner's sister company, Spooner Medical Administrators, Inc., is fully certified to provide Managed Care Organization (MCO) programs for employers who require a more packaged approach to disability management.

# Disability Management



Spooner Incorporated  
28605 Ranney Parkway  
Westlake, Ohio 44145  
SpoonerInc.com