

Claim Management Philosophy

At NationalPEO, we have a very unique, yet simple philosophy. We believe that no two claims are the same and each claim should be handled as a unique and individual situation. Therefore, we believe that through diligence and innovative thinking we can impact each claim to reduce costs and disruption of workforce. We accomplish this through a multiple-faceted approach in our claims handling. We maintain total control and oversight of each claim and welcome our Clients' participation in the claims handling process.

Claims Specialist

Each NationalPEO Client is assigned a dedicated Claims Specialist. The role of the Claims Specialist is to act as a liaison between NationalPEO's clients, injured workers and the respective insurance carrier responsible for adjudicating the clients workers' compensation claims to ensure claims are handled in a timely manner with the best possible outcome. The Claims Specialist is the primary contact for claim specific information at NationalPEO.

Claims Reporting

The single most important factor in the handling of Workers' Compensation Claims is time. Time dictates everything from statutory guidelines to proper investigation. With that in mind, NationalPEO requires our Clients to report any and all work related incidents to the Claims Department within 24 hours of their knowledge of the incident.

Incidents are defined as any episode in which one or more employees are involved in any situation in which an injury of any kind has occurred or could have occurred. This is inclusive of all injuries in which medical treatment was not sought or was rejected. In our experience, even injuries in which an employee refuses medical treatment has a potential to later become a full claim.

Light Duty

We understand the impact that returning injured employees back to work can have on a claim. Statistics show that when a light duty program is implemented and injured workers are returned to work as soon as possible, the overall claims costs decrease as does the frequency of claims. NationalPEO requires that all clients provide a light duty position to injured workers who have been released to Light Duty. If the client is unable to provide a position, the client will be responsible to reimburse NationalPEO for any Temporary Total Disability benefits issued to the employee while eligible for light duty work. If the client is unable to provide the light duty position, NationalPEO also has an Alternate Light Duty (ALD) program.

In this program, we are able to place injured workers with a non-profit organization for their light duty work. The employee is paid through the client's payroll as if they were working for the client.