

The Case for Outsourcing Disability Claims Management

WCTL's Business Proposition

Take the challenge How do you stack up?

Financial Accountability!



We will SAVE you at least 4 TIMES the amount you pay for our services.*

**Based on average actual annual calculated savings of WCTL clients for the past 2 years.*



Why wouldn't you?



A DIVISION OF
WE WINDLEY ELY INC.

Innovative Disability Management Solutions **WWW.WCTL.COM**

About WCTL

Work Comp. Tech (WCTL) is the largest 3rd party manager of work related disability claims in Western Canada. The company manages in excess of 10,000 claims annually for more than 100 large employers.

Quality Indicators	Advantage	
	WCTL	Your Company
Medical Expertise	✓	?
Case Management Expertise	✓	?
Legal Expertise	✓	?
Objectivity	✓	?
Documentation	✓	?
Software Technology	✓	?
Accountability	✓	?
Program Evolution	✓	?
Program Continuity	✓	?
Program Consistency	✓	?
Client Satisfaction	✓	?
Cost Effectiveness	✓	?
Cost Impact	✓	?
Privacy & Confidentiality Compliance	✓	?

Still not convinced?

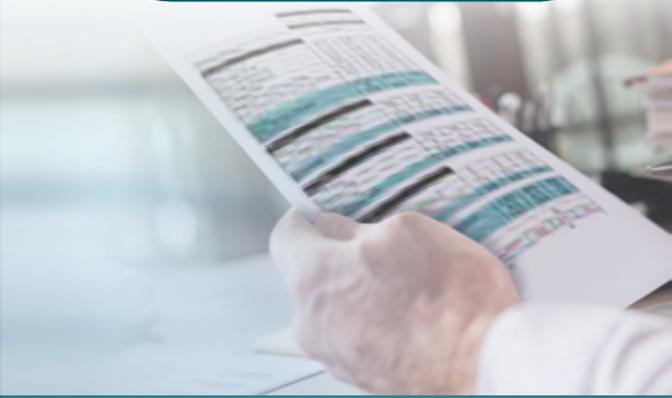
WCTL will review your current processes and identify opportunities for improvement and savings specific to your organization. These reviews can be completed at a nominal cost in two days or less using WCTL's proprietary Audit program.

WCTL's Detailed Billing Reports allow clients to audit and verify the costs of their claims management program and ensure full transparency and disclosure on each claim. Rest assured...You, the client, retain ultimate control over the claims management program. WCTL provides advice and counsel on claims but you make the final decisions.

Business Case Analysis

The one thing that all self-managed programs lack is financial accountability. WCTL's Proprietary Business Case Analysis quantifies 12 areas of savings and compares these savings to the cost of WCTL services at the end of each year for each of our clients. WCTL is the only disability management firm that can provide this level of accountability.

"Finally we know what we're spending and what we're saving we also know that our decision to go with WCTL was the right one!"



The WCTL Advantage

“Disability, by definition, is a Medical issue and needs to be managed using medical expertise too often employers try to manage medical disability without medical expertise with little, if any, positive outcome.”



Medical Expertise Occupational Physicians

WCTL utilizes the expertise of multiple Physicians, Orthopedic Specialists and

Psychiatrists to support its claims management process. WCTL Physicians do not provide direct treatment but rather provide timely and objective file review. They ensure that appropriate Return to Work Goal dates are established on all claims, provide Diagnostic and Treatment recommendations, expedite testing and are used to document Cost Relief and Appeal applications. WCTL Physicians will also contact the attending physician if required.

Registered Nurses

WCTL Nurses focus solely on the employee's recovery—helping ensure that employees are progressing to established Return to Work goal dates. When an employee's progress is not on track, the Nurse meets with WCTL Physician's to discuss Diagnostic Testing and Treatment options.

Case Managers



WCTL Case Managers are well versed in all Provincial WCB policies and the application thereof. The WCTL Case Manager is the primary contact with the WCB Case Manager/ Adjudicator. In addition, they work closely with WCTL's

medical staff and the employer to help ensure that modified work is accommodated in a safe and timely manner and properly documented.



Legal Counsel

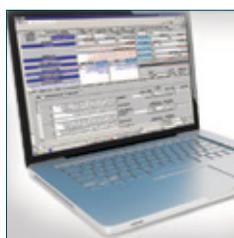
WCTL Lawyers represent all employer appeals. WCTL is successful in 70% of its appeals filed—a rate that is 2.5 times higher than Employer represented appeals. WCTL lawyers also provide advice

regarding Privacy, Confidentiality and other related matters.

Process

WCTL has spent 20 years developing and refining its “Point of Injury” disability management Process, Protocols and Technology. The needs of WCTL clients have driven and will continue to drive the evolution of our programs.

Technology



WCTL's Proprietary Disability Management Assistant Software (DMAS) is the engine that drives the Point of Injury program. Our Smart technologies ensure that claims management protocols are consistently followed and provide a documented history of each claim file.

Disability Management is our Core Business.

WCTL recognizes that no single employer would have a WCB Assessment premium sufficient to warrant a capital expenditure large enough to replicate the WCTL model.

Why settle for less?

YOU can have the WCTL ADVANTAGE – WCTL's Physicians, Nurses, Case Managers and Lawyers integrated with leading edge Process & Technology..for less than you are currently spending!

Reasons To Partner With WCTL

“At the end of the day, we just want to make sure our employees are receiving the best medical care possible ... WCTL facilitates this”



Employee Well Being

The primary focus of any program should be to provide injured employees with the best medical care available.

Currently, injured employees rely exclusively on their attending physicians and the Public Health system for care. WCTL augments this care with Occupational Physicians. In addition, WCTL can expedite private diagnostic testing when medically warranted.

Peace of Mind

WCTL ASSUMES RESPONSIBILITY FOR....

- ▶ Ensuring that the injury/illness is work related, that its medically valid, that the Diagnosis is accurate, that the Treatment protocol is appropriate and that the work fitness level is appropriate.
- ▶ Ensuring that matters of Privacy, Confidentiality, and Disclosure of sensitive medical information are managed in accordance with Privacy and Canada Health Act legislation.
- ▶ Ensuring that claim decisions are financially justified, fair and objective and are not influenced by non-medical workplace issues (personal biases, work histories, safety bonuses etc.).
- ▶ Claims management continuity - your claims management program will not come to a halt when the person responsible for managing your claims is absent due to sickness, vacation or has left your employment.

Who Are We?

Work Comp. Tech (WCTL) was founded in 1993 and acquired by Windley Ely (WE) in 2016. The WE group is now the largest medically supported, full service disability claims management firm in Canada. The group is at the forefront of creating progressive disability management solutions that help employers achieve optimal outcomes in today's challenging workplace

WORK COMP. TECH (WCTL)

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'Point of Injury' Disability Solutions*

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