

Workplace accidents carry human and monetary costs. We designed our certified workers' compensation health care network with one goal in mind: to get injured workers well and back on the job. Benefits employers enjoy by participating in the *Texas Star Network*® option include:

## PREMIUM DISCOUNT

Most employers who choose to participate in the network will earn an annual network premium discount.

#### RETURN-TO-WORK FOCUS

Injured workers select their treating doctor from a list of occupational health care providers. Network providers use their training and experience to help workers recover and return as productive members of the workforce. The network's return-to-work focus helps employers save money by reducing lost productivity and other costs associated with workplace accidents.

## RIGHT DOCTOR FOR THE INJURY

The network designates which medical specialties serve as treating doctors. Employees also have access to other occupational specialists on a referral basis. The emphasis is on matching injured workers with the right doctor to treat their specific injuries.

## CASE MANAGEMENT PROGRAM

Texas Star Network® certified case managers work with health care providers, employees and employers to identify return-to-work opportunities early in the claim.

# BENEFITS OF TEXAS MUTUAL® COVERAGE

The network is just one of many benefits of *Texas Mutual*® coverage. Our policyholders also benefit from our:

- Potential individual and group dividends\*
- Zero tolerance for fraud program
- Cost-saving claim management techniques
- Unparalleled safety services
- Timesaving online tools
- Commitment to being here for employers through all possible market conditions

#### SIGN UP NOW

The network is available to eligible new and current policyholders. To get a quote, employers should contact their agent.

\*Past dividends are not a guarantee of future dividends, and the Texas Department of Insurance must approve all dividends.



