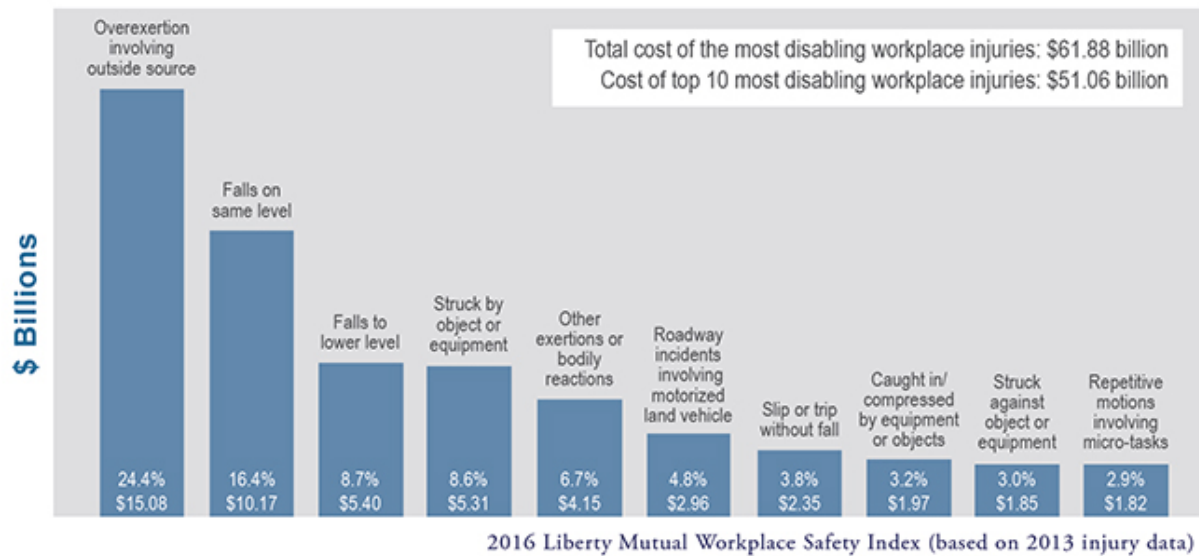


## Workers' Compensation Job Aid

### Top 10 Causes and Direct Costs of the Most Disabling U.S. Workplace Injuries<sup>1,2</sup>



What does workers' compensation insurance cover?

- Medical care required as a result of the injury
- Income replacement
- Costs/compensation related to permanent injuries
- Costs related to retraining needs
- Survivor benefits for the families of workers that are killed on the job

Who could not be covered by workers' compensation insurance?

- Volunteers
- Casual workers
- Independent contractors
- Individuals working in farms
- Maritime workers
- Railroad workers

Take advantage of Northwood's national network of providers and access resources and discounts for injury related products and services. Northwood can help facilitate a physician's treatment plan for workers' compensation injured claimants for pharmacy, durable medical equipment, medical supplies, orthotics and prosthetics, home health, infusion, translation/interpretation, transportation and home modifications services.

Northwood's customer service representatives are standing by to take your referrals and assist with implementing the claimant's treatment plan – call 1-877-684-9276.