



**The Huddle Group, LLC  
In Association With Medcor, Inc.**

A partnership designed to reduce Workers' Compensation costs while meeting diversity program goals.



**Gale Sayers – Founder, Huddle Group, LLC**

With his rookie NFL season just two years behind him, running back Gale Sayers sustained a career altering injury when San Francisco 49ers' Kermit Alexander tackled him in a game at Wrigley Field. Sayers, a previous Rookie-of-the-Year, suffered a torn cartilage and two torn ligaments in his right knee. It was a devastating injury. Two years later, Sayers would injure his left knee pulling a ligament and effectively ending his NFL career with the Chicago Bears. Sayers was elected into the College Football Hall of Fame, the Kansas Sports Hall of Fame, the Black Athlete's Hall of Fame and finally the greatest honor of all the Pro Football Hall of Fame.

I'm Gale Sayers and I know what it is like to be injured on the job. I know the personal pain associated with an injury that can affect not only your physical abilities but also your ability to provide financial support for your family. The human turmoil associated with a workplace injury is emotionally difficult for any employee. Medcor's professional clinicians provide excellent medical guidance but even more important, compassionate emotional support. I am excited to be involved with a company that addresses issues that I can relate to personally.



**Steve Baker – President and CEO, Huddle Group, LLC**

Through the Huddle Group, Medcor gives employers a simple and effective way to address workplace injuries. This innovative approach, together with their medical staff and patented software work in concert to bring state-of-the-art medical direction right to your employees at the moment an injury occurs. With our proprietary Telephonic Triage Center, we can reduce your Workers' Compensation claims by up to 50% or more.

It is impressive to know that currently, Medcor provides this service to more than one million employees at over 15,000 worksites in the United States. I am thrilled to partner with such an experienced and professional team.



**Philip Seeger – President and CEO, Medcor, Inc.**

Diversity should be important to all organizations and it is very important to Medcor. If your enterprise is also committed to diversity, you could not find a better partner than the Huddle Group.

The Huddle Group, as a Medcor Distributor, provides a team approach that will reduce your Workers' Compensation costs and help you achieve better health outcomes for your employees. Our entire organization is excited to be involved with such committed professionals and I am confident you could not "huddle up" with a better team.



For more information about Huddle Group and its health services for the workplace, please contact:

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**INJURY TRIAGE & REPORTING**

**Bringing the best in  
workplace health  
management to employers  
and workers everywhere.**





### INTRODUCING WORKPLACE TRIAGE

Even at the safest work sites, injuries can occur. When they do, they create many challenges and costs for everyone involved.

Until now, only the largest organizations could afford their own dedicated medical staff. Today, organizations of any size and type can access state-of-the-art health care directly in the workplace. Medcor's new triage technology enables immediate assessment and best treatment for injuries on any job.

The Huddle Group is offering this unique service so injured employees can receive faster, better care, and employers can incur fewer claims and costs.

### BENEFITS OF MEDCOR'S TRIAGE SERVICE

- Injured employees receive immediate medical attention; the service is available 24/7 toll free from any phone.
- Specially trained nurses using proprietary software help determine how serious injuries are and what to do.
- Supervisors without medical training are freed from making clinical decisions about who goes to the doctor.
- Injuries receive the right treatment right away.
- Unnecessary trips to the doctor are avoided; when only first aid is needed, nurses provide detailed instructions.
- When off-site medical care is needed, employees are guided to the best providers – nearly all stay "in network."
- Medical liability is shifted from the employer to Medcor.
- All calls are recorded to ensure quality, deter fraud, and create complete and accurate documentation.
- Translators are used for non-English speaking persons.
- Automated reporting ensures employers receive notice of injuries within *minutes*.
- Data is available on-line for clients to analyze trends and take corrective measures to prevent future injuries.

### EASY TO USE

Medcor's triage service is fully compatible with all TPA's, clinics, brokers and insurance plans. Clients do not need to change their existing systems to benefit from this service.

### AFFORDABLE

Medcor's triage service is self-funding. The savings from claims reductions are much greater than the cost of the service.

### RECORD OF PERFORMANCE

#### EXPERIENCE

Since 1984, Medcor has successfully treated over one million people at their worksites. Over 15,000 facilities across all 50 states now rely on Medcor's services. Medcor works in urban and rural areas, serving large and small organizations, meeting the needs of public entities as well as private companies.

#### LEADERSHIP

Medcor pioneered the medical specialty of workplace health care. Medcor has developed innovative clinical protocols, software and operating methods that have become standards for best practice. Medcor physicians and staff are leaders in their fields.

#### SATISFACTION

Medcor's client renewal exceeds 99%. Clients report sustained reductions in Workers' Compensation claims and costs. Clients calculate ROI's as high as 10:1. Injured workers report high levels of customer service.

#### INDEPENDENCE

Medcor is not financially affiliated with any hospital, clinic, insurance carrier or TPA. This independence ensures Medcor's incentives are aligned only with clients and their employees. Independence also allows Medcor to work cooperatively with clients' designated networks.

### THE CHALLENGES OF ON THE JOB INJURIES

The best treatment for any injured employee is not the most expensive or least expensive treatment, but rather the treatment that is medically appropriate to the type and severity of the injury.

At many worksites, supervisors and employees must decide what to do for injuries without any medical training or guidance. It is difficult for employers to help – injuries are reported late and inconsistently; the medical and legal systems are complicated; and managing injuries is not their core competency. All too often, the result is employees with minor injuries are sent for unnecessary and expensive off-site care even when first aid would have been medically appropriate. Worse yet, employees with serious conditions sometimes do not get the care they need.

### HOW MEDCOR'S TRIAGE WORKS

Medcor's triage service is designed around the medical principle of **immediate intervention**. The faster medical professionals get involved when an injury occurs, the better the outcome will be for the injured employee and the company. With Medcor's triage service, medical professionals proactively help employees and companies determine the best course of action for injuries.

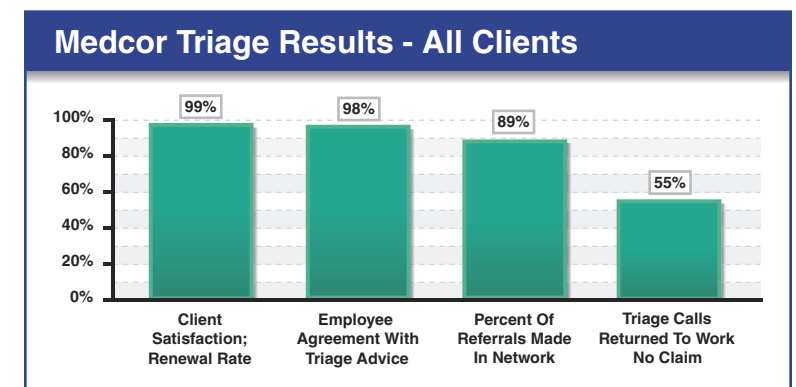
This is much more than simply claims reporting or "gate-keeping." Medcor's triage brings advanced medical care directly to employees at the time of the incident.

### IMMEDIATE INTERVENTION AT THE TIME OF INJURY

When an injury occurs, the affected employee and the supervisor simply pick up a telephone and call our toll-free number at the moment of the incident. The call comes directly into Medcor's state-of-the-art clinical call center. The call center is staffed 24/7, so injured employees can have access anytime from anywhere.

### SERVICE FROM MEDICAL PROFESSIONALS

Medcor's call center is staffed by Registered Nurses. These are experienced professionals, specially trained in workplace injury triage. They use clinical algorithms developed by a team of doctors and nurses, experienced in occupational health and emergency medicine. The operation is overseen by a physician who is board certified in emergency and internal medicine.



### TRIAGE PROCESS

The triage nurse speaks with the supervisor and the injured employee. If language is a barrier, a translator is put on the line. The nurse gathers information about the incident, injury, symptoms, and the worksite. Using sophisticated software and professional judgment, the nurse assesses the injury and documents the case. The nurse then makes a recommendation for treatment that is medically appropriate for each specific case.

When first aid is appropriate, the nurse provides instructions. When the employee needs to see a doctor, the nurse makes an appropriate referral. The employer's preferred providers are pre-loaded into Medcor's system, which is very successful in guiding employees "in network." In every case, the nurse takes time to answer the employee's questions and make sure the employee is comfortable with the recommendations.

Once the appropriate medical care is determined, the nurse collects OSHA reporting and client-customized data about the incident. Finally, the nurse closes the call with the supervisor, explaining the treatment and process.

Employees can call back any time their symptoms change or if they have additional questions about their injuries.

### RAPID REPORTING

After each call, Medcor's software automatically sends detailed reports, customized for each client. Within minutes, all incidents are reported to safety, HR, claims, and risk management staff as directed by the client. Case managers learn about new claims in time to be proactive, safety managers are alerted to start investigations, and first reports of injury can be filed in all 50 states. When referrals are made, the doctor is notified in advance to ensure coordination or care and emphasize the client's return to work policy. Risk managers can access their data enterprise-wide over a secure web site to analyze trends. The entire system is HIPAA compliant to protect patient privacy.

### INDUSTRIES SERVED

A wide range of organizations rely on Medcor's services, including:

- Government Agencies
- School Districts
- Distribution Centers
- Service Organizations
- Public Venues
- Convention Centers
- Manufacturing Plants
- Retail Chains
- Grocery Stores
- Restaurants
- Airlines

### MEDCOR'S CLIENTS

A sample of Medcor's clients includes:

- Target
- Hormel
- Whirlpool
- ConocoPhillips
- Amgen
- Kohl's
- Supervalu
- Amazon.com
- Subway
- Kraftmaid
- Paramount Farms
- Blockbuster
- El Pollo Loco
- Fox Entertainment
- U.S. Dept. of Interior
- Taco Bell
- Kroger
- Panda Express
- City of Dallas
- Robinson May
- Grimmway Farms
- Mervyns