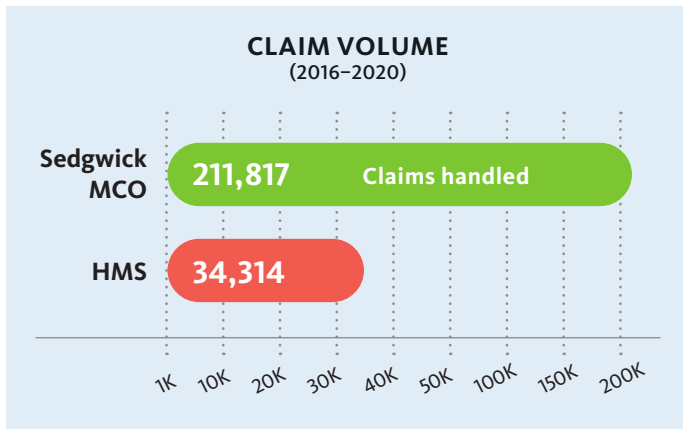
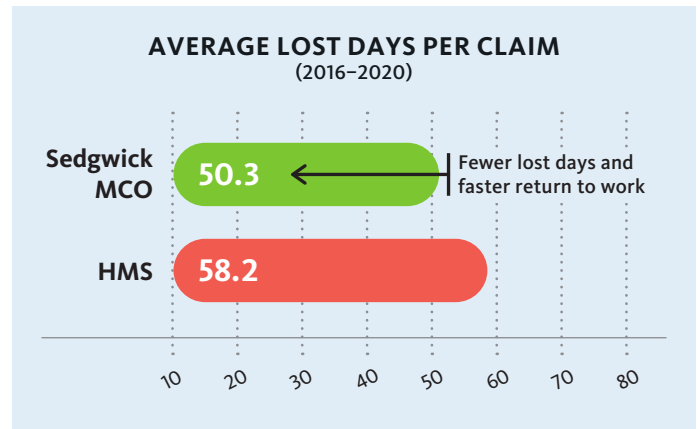




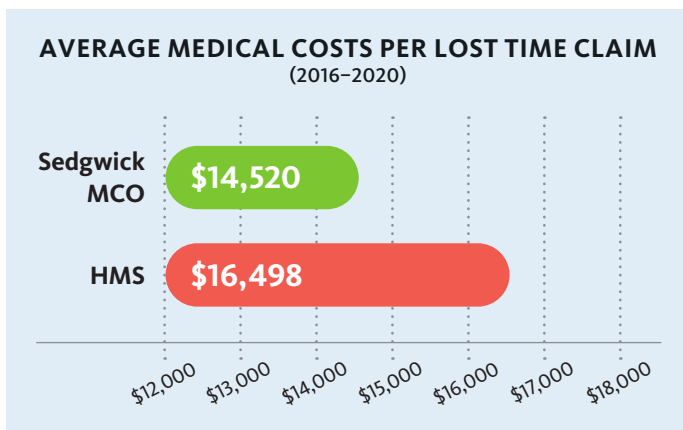
Sedgwick MCO and HMS performance comparison



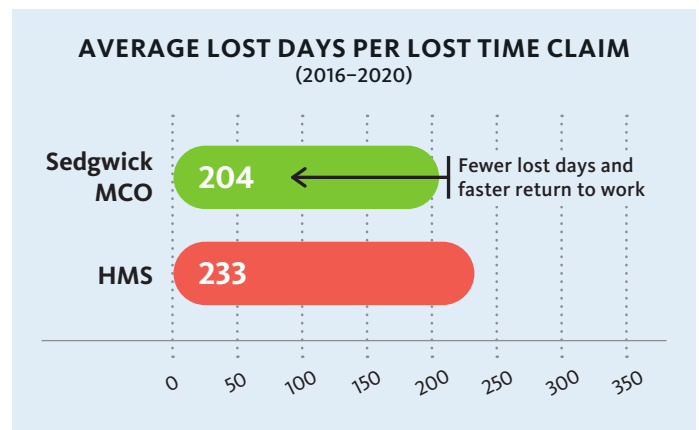
Sedgwick MCO is Ohio's largest managed care organization and we handle more than half of all workers' compensation claims in the state.¹ We have extensive experience guiding Ohio employers and injured employees through the managed care process.



Lost days are the most significant cost driver in workers' compensation claims, and one of the best predictors of claim costs and premium impact. A managed care organization that consistently facilitates a faster return to work for injured employees positions their clients for success. Sedgwick MCO averaged fewer lost workdays per claim than HMS.¹



Medical expenses can greatly increase workers' compensation claim costs. Limiting lost workdays and scrutinizing medical treatment plans helps control the impact on employers. Comparing the average medical costs for active lost time claims, Sedgwick MCO outperformed HMS by 13.6%.¹



Preventing lost time claims is an important goal, but getting the back to work is still a priority after a claim becomes lost time. Putting a stop to compensation and reducing reserve costs depends heavily on controlling lost days. Sedgwick MCO outperformed HMS in average lost days per lost time claim by 14.3%.¹

¹ BWC public information SP20-00307, February 2021