

## Other States Coverage (OSC) program

*Frequently asked questions (for employers)*

### About our OSC Program

SAIF Corporation's Other States Coverage (OSC) program allows Oregon employers with operations in other states to obtain workers' compensation insurance through us. As we are authorized only to write workers' compensation insurance in the state of Oregon, we partner with a fronting carrier and fronting agent to make this coverage available in any nonmonopolistic state. This program began in February 2011.

### Claims

#### 1. Who manages claims in other states?

Zurich handles all OSC claims. A dedicated team of Zurich adjusters will handle all of the claims in the program from 17 workers' compensation claim centers, with the exception of claims from Alaska, Hawaii, and Idaho. In these states third-party administrators (TPAs) are used. TPAs enter claim information directly into the Zurich claim management system and are audited to ensure adherence to Zurich practices.

If you are unable to identify a specific claims office or adjuster for your OSC claim, you may contact Zurich (see Contacts section).

#### 2. How are new claims reported on OSC policies?

- New claims are reported directly to Zurich.
- Claims for all states except Oregon may be filed in one of four different ways:
  - Online: <https://webclaims.zurichna.com/mainpage.aspx>
  - Telephone: 800.987.3373
  - Fax: 877.962.2567
  - Email: [USZ\\_CareCenter@Zurichna.com](mailto:USZ_CareCenter@Zurichna.com)

If filed online or by phone, no specific claim form is necessary. Zurich will generate the first report and send a copy to you for your records.

#### 3. Can SAIF claims adjusters answer questions or relay information regarding OSC claims?

No. SAIF does not have access to Zurich's claims files. Please direct all questions about specific OSC claims to Zurich or assigned TPA claims staff.

- SAIF's claims adjusters are **not authorized** to offer input or opinions regarding management of OSC claims by Zurich or TPA adjusters.

#### 4. Does Zurich have a network of providers?

Yes. To locate a network provider, use Zurich CARE Directory Online (<https://secure.zurichna.com/zus/zna.nsf/carecheck.html>). Password: zurichna

5. **What should I do with any medical bills received for an OSC claim?**  
All medical bills for OSC claims should be directed to assigned Zurich claims staff.
6. **What about claim denials and subrogation for OSC claims?**  
Zurich will notify you prior to denying workers' compensation benefits or pursuing subrogation.
7. **How can I dispute any action by Zurich or a TPA?**  
If there are concerns regarding OSC claims management, please contact your agent, senior account representative, or insurance representative. Do not contact Zurich's claims management team in the event of a dispute.

## **Contacts**

8. **Whom should I contact for questions or issues regarding specific OSC claims issues?**  
Sue Zych  
Customer Service Account Executive  
Zurich North America  
1400 American Lane  
Schaumburg, IL 60196  
  
Phone: 847.605.7678  
Email: sue.zych@zurichna.com
9. **Whom should I contact if I have additional questions regarding the OSC program?**  
Contact your agent or call SAIF at 800.285.8525.