

Workers' Compensation solutions for dental offices.

SMALL BUSINESS



You provide quality care. We provide quality business insurance, tailored to your risks.

A practice isn't the same as any other business. It isn't even exactly the same as the other practices down the street. So why should your insurance coverage be the same? With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of insurance products and services for a wide spectrum of healthcare-related organizations. If you're looking for the right coverages and services, tailored to protect your unique practice ... **we can show you more.**[®]

Your Workers' Compensation coverage is enhanced by Needle Stick Reimbursement coverage.

This program is designed to provide financial reimbursement to doctors who pay for blood tests performed on patients and employees when there is an accidental needle stick to an employee during the patient's medical treatment.

Uniquely offered as part of the dental workers' compensation program, this coverage is imperative to the safe work environment of your employees and the patients you serve. In the event of an accidental needle stick incident, CNA has your employees and patients covered. If testing is necessary as a result of the needle stick, we cover the lab work too.

What is covered?

- CNA will pay for the initial costs of tests your employee undergoes in accordance with your state Workers' Compensation statutes
- Reimbursement for the initial cost of the source patient's tests
- Confidential employee treatment if the needle stick incident determined the patient has HIV, Hepatitis B or Hepatitis C and the employee does not
- CNA's Workers' Compensation coverage is available in all states excluding monopolistic and Puerto Rico

Great businesses are built on solid relationships.

CNA has a long history of insuring businesses like yours, and today, this legacy continues. Strong, smart and focused, CNA is well positioned to insure your practice and your employees, and provide a trusted solution that you can count on. CNA's focus is on professionalism, integrity and a commitment to policyholders. "A" rated for financial strength by A.M. Best and currently the 7th largest U.S. commercial lines insurer, CNA brings you peace of mind.

Our risk control services help manage risk and reduce costs.

To complement our coverages, CNA provides risk control tools and resources that can help you minimize the likelihood of claims occurring. Through the School of Risk Control Excellence[®] (SORCE[®]), you and your employees have access to approximately 60 complimentary courses, many of which are designed specifically for practices like yours. Choose the delivery method that best fits your business training needs: classroom, webinar or online. Classes that may be of interest include "Ergonomics: Affecting Your Bottom Line" and "Claim 101." All of our courses are designed to help you and your staff to better understand risk control issues facing dental offices, and mitigate their impact on your day-to-day operations. Visit www.cna.com/riskcontrol for additional risk control resources.

Our claim service is among the strongest in the industry.

CNA's claim professionals handle claims quickly and fairly. Workers' Compensation coverage is available in all states excluding monopolistic and Puerto Rico. Should you ever need to file a claim, CNA is there to support you – across the globe and around the clock 24 hours a day, 7 days a week. You can report a claim via phone, fax, email or submit a claim online at www.cna.com/claim.

In the event of a claim.

An informed worker is a safer worker. But if an injury or illness does occur in the workplace, encouraging your employees to use the resources available to them from CNA can help them return to work safely and quickly.

As an employer, we encourage you to talk to your employees about workplace injuries, what they need to do if they get injured on the job, and what they can do today to help them remain on the job or return to work safely if an injury or illness does occur.

Timely reporting of a claim directly influences the outcome. If employees are injured on the job, it is important for you to report their illness or injury as soon as possible. The claim representative and case manager will work closely with the physician providing care to tailor a recovery plan to their needs, the job and your practice, so your employees can stay at work or return to work safely.

Quick Quote Form:

APPLICANT NAME

FEDERAL EMPLOYERS ID #

MAILING ADDRESS

CITY

STATE

ZIP

TELEPHONE

FAX

EMAIL

PROPOSED EFFECTIVE DATE

LIST ALL PHYSICAL LOCATIONS

PAYROLL TOTAL:		PAYROLL	# OF EMPLOYEES			PAYROLL	# OF EMPLOYEES
DENTISTS AND HYGIENISTS	8832	\$ _____	_____	OFFICERS/PARTNERS	8832	\$ _____	_____
CLERICAL	8832	\$ _____	_____	OTHER		\$ _____	_____

OFFICERS / PARTNERS COVERAGE:

INCLUDE

EXCLUDE

CHECK YOUR COVERAGE OPTION CHOICE:

OPTION 1
\$1,000,000
\$1,000,000
\$1,000,000

OPTION 2
\$500,000
\$500,000
\$500,000

EACH ACCIDENT
DISEASE - POLICY LIMIT
DISEASE - EACH EMPLOYEE

CURRENT WORKERS' COMPENSATION CARRIER

PREMIUM

DETAILS ON ANY WORKERS' COMPENSATION CLAIMS FOR THE PAST 5 YEARS

To receive a quote, simply fill out the Quick Quote Form above and email it to:

Save completed application to desktop before emailing



Professional Benefits
P.O. Box 2556 ■ Eagle, Idaho 83616
208.323.1485 ■ 888.323.1637
info@trarp.com

PROFESSIONAL
PROTECTOR PLAN
FOR DENTISTS

