



We Make the Grade

Montana 
State Fund

Workers' Compensation Insurance



When it comes to insuring school districts, we give 100%. We currently insure over 55 school districts across the state with premium size ranging from the minimum of \$427 annually to larger school districts with \$330,000 in annual premium.



Why Partner with Montana State Fund?

Well, our name says it all. We are Montanans who have been insuring Montana businesses for over 100 years. It's about our shared partnership with our customers to protect the health and safety of their employees. Keeping injury-related costs as low as possible and to be there for injured employees is paramount. Our professional team offers a complete customer experience that is hard to match.

Safety Is Our Business

You want to have a safe workplace. You want to go home to your family, friends, and community. You want to enjoy your activities and free time. We offer an expert-level Team of Safety Professionals to assist and guide you on your journey. Best of all, at Montana State Fund, safety won't cost you extra. Your safety team will help you:

- ▶ Identify workplace hazards and proper controls
- ▶ Evaluate your safety state using our safety dashboard tool
- ▶ Develop written safety and return to work programs
- ▶ Establish accident review processes
- ▶ Create custom return to work "Grab N Go" kits

Other Value Added Resources

- ▶ Our comprehensive safety focused website - ***safemt.com***
- ▶ Free quarterly safety workshops
- ▶ Worksafe Champions – our elite safety education training



Meet Your Service Team

Claims Examiner

Your assigned claims examiner will keep you informed on issues and claims through honest and open communication. This level of communication will be with you, your injured employee, medical providers and our own medical staff. Your examiner will also help keep claim costs to a minimum through:

- Thorough and timely investigation
- Effective claims management
- Our proactive Return to Work Program
- In-house Attorneys
- Vocational Rehabilitation Professionals

Medical Review

It's our job as your workers' compensation insurer to ensure injured employees receive appropriate medical care for optimum results. Our claims team works closely with our medical staff to be proactive and effective. Our medical services include:

- An in-house Medical Director
- In-house Medical Case Managers
- Pharmacy Benefit Manager
- Peer Review
- Application of Utilization and Treatment Guidelines

Underwriting

Your Underwriter will visit you to become familiar with your account, your needs, your team. Your Underwriter is available to assist you every step of the way.

Online with Your Needs

Our website, montanastatefund.com, gives you a variety of easy-to-use information and business functions.

- Access your policy and account info
- Access your policy and claim documents
- Online payroll reporting
- Online premium payment
- Online filing of First Report of Injury
- Register for safety education trainings
- Download forms and supplemental materials



The Top of Our Class

If you want a Montana company that understands your individual needs, we welcome the opportunity to share with you and your team how we are at the top of our class at providing a quality workers' compensation insurance experience.

For more information contact us at 800-332-6102.



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