

Texas Nonsubscription



Athens offers Texas nonsubscription program expertise with a commitment to delivering measurable results through guidance, direction and assistance in managing occupational injury programs. With over 20 years experience, our team of adjusters will design a customized claims administration program and work with nonsubscribers to minimize risk and position clients for improved growth and efficiency.

ATHENS ADVANTAGE

- Athens has continuously handled one of the largest Texas nonsubscription programs for the last decade.
- In working with a large variety of clients, Athens has developed a deep understanding of the nuances of a nonsubscriber program. We know how to effectively manage and how to deliver customer satisfaction and positive bottom line financial results.
- Familiarity with a variety of industries, both boutique and large corporations, including retail, professional services, agriculture and livestock.
- Athens' experienced nonsubscriber nurse case managers communicate effectively with physicians in order to coordinate and manage appropriate, quality and cost-effective health care.
- Athens has a long history of experience in dealing with approved providers and will assist you in key control measures that make your plan cost efficient throughout the state. Our staff are experts in litigation, mediation and arbitration.

INDUSTRY-SPECIFIC SOLUTIONS

- With over 20 years specializing in the Texas nonsubscription arena, Athens Administrators has the sensitivity and knowledge of the liability issues affecting Texas Non-Subscribers.
- Our knowledgeable staff of industry veterans remain up to date on the latest in legislative and Department of Labor changes as well as ERISA, HIPPA, and DOL by taking a proactive approach to continued education.
- Flexibility on creating customized claims handling protocols that meet the needs of your nonsubscription program.
- Bilingual staff to meet the needs of Texas employers.
- 24 hours a day, 7 days a week access to real time, user friendly claims management software.

ADVANTAGES

The State of Texas allows employees the ability to opt-out of a traditional workers' compensation and to opt-in a Texas Injury Benefit Program.

- Approximately **40-70% savings** over traditional workers' compensation programs.
- **More effective** medical and disability management of employee injury claims.
- Employers can **proactively manage claims** and **customize injury benefit programs** for their industry.