

# Constitution State Services

## Constitution State Services - Tradition and Innovation in Claim Management

Constitution State Services LLC ("Constitution State Services" and "CSS") specializes in delivering customized, responsive claim administration services required by self-insurers and customers who purchase such services on a contract basis. Our programs respond to the unique requirements and environments of each client-company and center on the critical relationship between risk management services and a company's bottom line.

Formed in 1980, CSS offers the financial strength, national infrastructure and product portfolio few companies can match.

### What We Bring to the Market

- Unbundled claim administration.
- Options in workers compensation claim handling include CustomComp<sup>SM</sup>; a flexible, component-based model designed for larger clients; tailored to key areas in an organization's claim process. Or our product which offers the same level of service and medical and return-to-work expertise delivered via our fully-integrated approach.
- Managed care services utilizing our preferred provider networks and medical bill management services.
- Designated liability claim specialists focused on the goal of resolving general / product liability and auto cases promptly and fairly.
- Major case claim handlers help provide strategic direction and co-management of catastrophic claims.
- Integrated absence management services are delivered via Synchrony<sup>®1</sup> which combines the best practices of Constitution State Services LLC's workers compensation with MetLife's short-term disability, long-term disability, and Family Medical Leave administration, into a single, integrated approach.
- Coordinated services delivery for occupational claim management and non-occupational disability and / or absence management services may also be arranged with a client's preferred disability service provider.
- Custom risk control services delivered by specialists, technicians and loss control consultants that focus on cost-effective, practical actions designed to reduce loss frequency and severity.
- Risk management information services that provide the products and expertise to help turn data into effective action.

<sup>1</sup>Synchrony<sup>®</sup> is integrated absence management, which includes group disability insurance or services from MetLife, workers compensation insurance or services from The Travelers Indemnity Company and/or its property casualty affiliates, and may include family and medical leave administration from MetLife. Synchrony is a registered trademark of The Travelers Indemnity Company, One Tower Square, Hartford CT

06183 and MetLife, Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166

[CONTACT US](#)::[FILE A CLAIM](#)::[REPORT FRAUD](#)

**Program Administration**

- [File a Claim](#)
- [My Workers Comp Claim Information](#)
- [Report Fraud](#)
- [Contact Us](#)

- Focus on reducing loss costs.
- Single service or a multiple-line service program.
- Services designed to complement an organization's existing resources.
- Special service guidelines established to meet your claim administration requirements such as communications on reserves or pre-settlement advisories.

**Contacts**

**John Gorecki**  
President, [jgorecki@travelers.com](mailto:jgorecki@travelers.com), 860.277.0382

**Regional Contacts**

**Our Services**

[Workers Compensation](#)

[Catastrophe Response](#)

[Investigative Services](#)

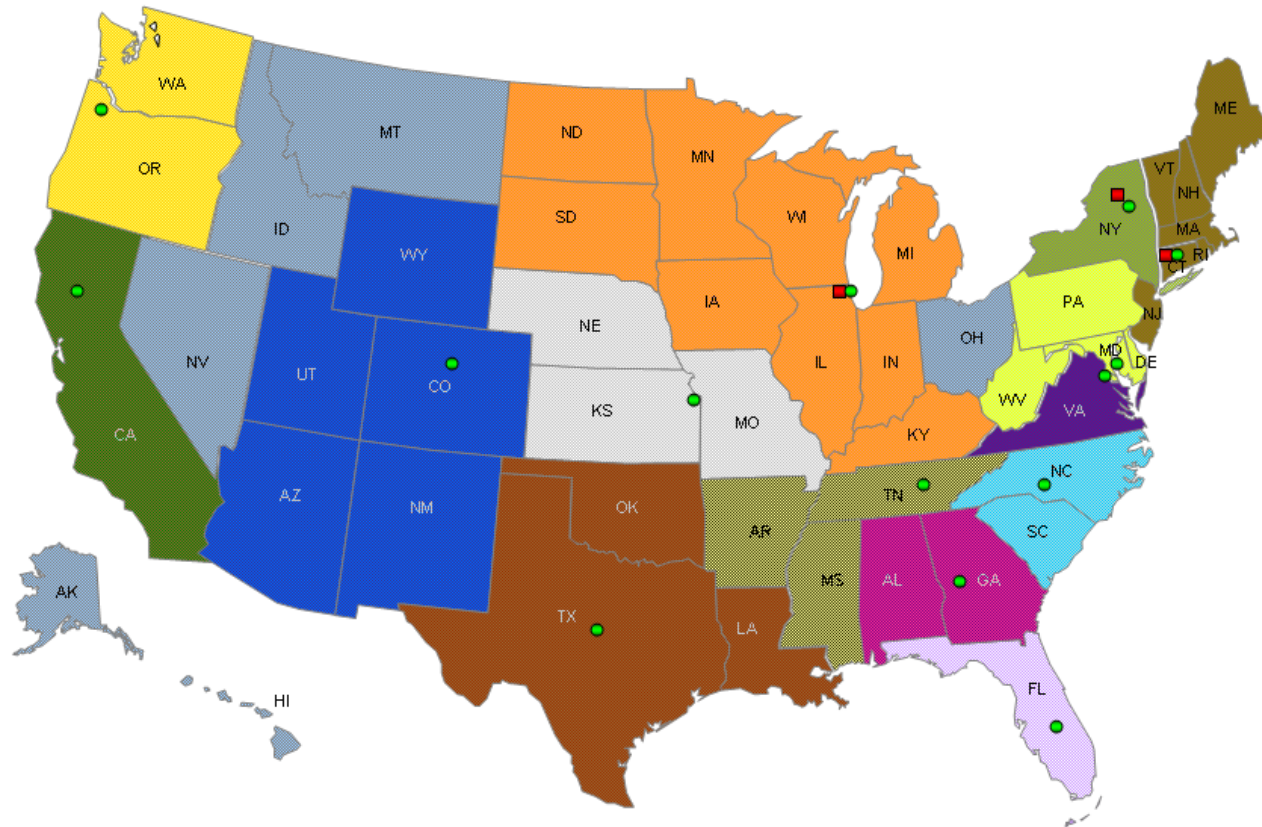
[Subrogation Services](#)

[Risk Control](#)

[Risk Management Information Services](#)

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# Synchrony® Office Locations



## Disability Office Locations

- Bloomfield, CT - > = 10,000 lives
- Mt. Prospect, IL - > = 10,000 lives
- Utica, NY - > = 10,000 lives

## WC Office Locations

- Albany - NY
- Alpharetta - GA
- Baltimore - MD
- Brentwood - TN
- Chantilly - VA
- Charlotte - NC
- Dallas - TX
- Denver - CO
- Hartford - CT
- Naperville - IL
- Orlando - FL
- Overland Park - KS
- Portland - OR
- Walnut Creek - CA

## WC Resident Adjusting States

- Alaska
- Hawaii
- Idaho
- Montana
- Nevada
- Ohio

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## Integrated Disability Management Services

Flexible, customizable solutions are designed to help clients manage their total cost of risk and achieve the best possible claim outcome.



The Travelers Indemnity Company  
and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

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## Claim Service Delivery Options

- **Integrated absence management** services are delivered via *Synchrony*®<sup>1</sup> which combines the best practices of Travelers' workers compensation with MetLife's short-term disability, long-term disability, and Family Medical Leave administration, into a single, integrated approach.
- **Integrated absence management model emphasizes standardization:**
  - Team approach links systems and processes; *Synchrony* teams meet periodically with our customers to set outcome targets, review trends, resolve issues and adjust action plans with the goal of improving program performance.
  - Single claim intake via toll-free number and e-reporting notification for occupational and non-occupational disabilities.
  - Single medical authorization.
  - Offset coordination.
  - Electronic access to claims data through CSS' *e-CARMA*® and MetLife's benefits administration systems.
  - MetLife and Travelers have collaborated since 1998 to offer employers an outsourced, integrated absence management solution called *Synchrony*.
- **Coordinated services delivery** for occupational claim management and non-occupational disability and / or absence management services may be arranged with a client's preferred disability service provider.
- **Tailored to client's operations and claim administration needs:**
  - Designated Travelers account team works collaboratively with the customer to design a program focused on areas such as claim triage for accurate assignment, medical network provider utilization, nurse case management, pro-active return-to-work and consistency of claim treatment protocols and durations based on concurrent worker compensation and short term disability claims.
  - Travelers Claim Account Executives are implementation specialists, responsive to customers' claim service requirements, experienced in the stewardship of larger risk management programs and in communicating results to clients/brokers.
  - Single claim reporting source customized via our TravCARE<sup>SM</sup> process to report the claim to Travelers, the disability carrier, or both\*.
  - Joint medical release on each claim; sharing medical records with the disability carrier are subject to injured employee's signed release.
  - Risk management information via *e-CARMA*® and our claim status applications offer real-time data capabilities and robust, web-based tools for file review.
  - Data integration enhancements are designed to support customers' information and technical needs, and adhere to privacy protection and confidentiality disciplines.

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\*Customer requirements vary. Other options are available.