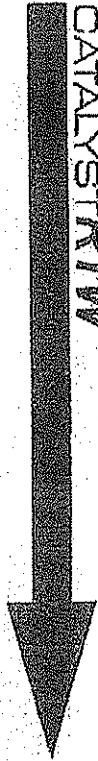


MISSION

CATALYST RTW is the premier return to work company uniquely able to resolve the most challenging Workers Compensation and Long Term Disability cases. We incorporate a rigorous behavior management method combined with genuine employment opportunities to assist injured and disabled workers enter **AND** stay in a new career with growth potential.

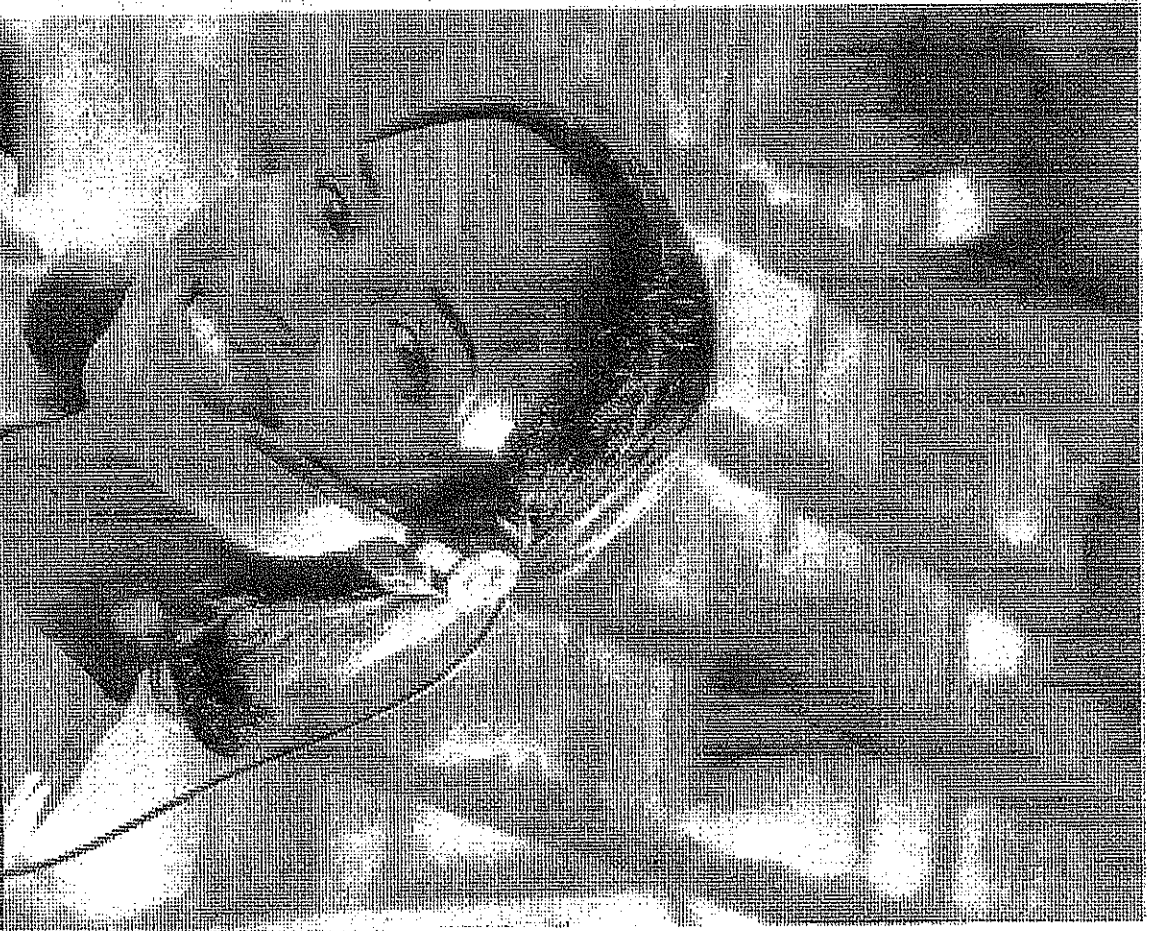
CATALYST RTW



In the vocational services world, companies are often perceived as being on the side of the employer or the disabled worker. CATALYST's distinction is in finding genuine solutions to help injured and disabled workers overcome the emotional as well as the physical barriers that prevent return to work efforts from succeeding. By well-serving injured and disabled workers, we provide cost-effective solutions to our customers!

People who have suffered injuries or disabling conditions often come to identify themselves by what they **CAN'T** do, rather than what they **CAN DO**. CATALYST RTW provides the unique combination of support and cognitive restructuring to overcome seemingly insurmountable barriers to employment. Our behavioral approach is complemented by strategic alliances with corporations committed to employing disabled workers, often from home, and offering state of the art training and supervision. Finally, our approach is reinforced through collaboration with leading academic institutions devoted to retraining displaced and disabled workers.

We serve our customers (insurance companies, self-insured companies, TPAs and other vocational service companies) by helping injured and disabled workers find the meaning and satisfaction that accompany being productive and contributing to an enterprise.



More people are finding their way back to work with us.

SERVICES

CATALYST RTW offers a complete range of vocational services including:

- Labor Market Surveys
- Transferable Skills Analysis
- Earnings Power Assessment
- Job Development

Home-Based Return-to-Work Program

Return-to-Work the most difficult workers' compensation and LTD cases:

- "impossible" or non-existent medical release
- difficult labor markets
- unmotivated or hopeless attitude
- remote areas

Our structured behavioral management process overcomes obstacles and motivates individuals who have given up on their **EMPLOYABILITY**.

Upon referral:

1. Evaluation
2. Assess transferable skills
3. Obtain medical release
4. CATALYST obtains employment as home-based worker trained to perform outbound survey calls; inbound customer service; proof-reading or data entry jobs. Any physical accommodations required are addressed. CATALYST continues case management until successful resolution.
5. Carrier provides wage subsidy for supported on-the-job training for 400-750 hours.
6. All participants are evaluated for optional enrollment in Community College of Allegheny County for Certificate Training.
7. By 750 hours, subsidy concludes and substantial gainful employment continues (if a transition to non-home based employment is optimal, we will effecuate that at no charge).

This program is a genuine return to work solution for the most challenging cases. It's costs are a fraction of the savings.

RESEARCH & RESOURCES

Utilizing home-based employment as a return to work strategy for injured and disabled workers is part of a growing national phenomenon. Telework has been acknowledged as a watershed resource for disabled persons to successfully return to work.

The United States government, municipalities, and many companies support full or part-time telecommuting not only as a positive motivator for employees but for the added company security, creating redundant systems, and the ecological benefits of reducing traffic and congestion.

Genuine

Opportunity

For Disabled Workers

CATALYST RTW

1500 Ardmore Boulevard, Suite 410
Pittsburgh, PA 15221

Phone: 412-241-3200

Toll Free: 866-559-3200

Fax: 412-241-6575

email: info@catallystrtw.com

www.catallystrtw.com

THE TEAM & OUR PHILOSOPHY

Daniel S. Heit, President & CEO has a proven track-record creating companies that offer practical solutions to extremely difficult human problems. He was appointed by President George Bush to a 24 member Presidential Commission for Model Legislation. As president of a national trade association, he met with President Clinton and served on a sub-committee for health care reform.

Located in Pittsburgh, Pennsylvania CATALYST RTW is able to work anywhere in the nation through a high-tech and hands-on approach. Our work is done telephonically & electronically and, when necessary, we collaborate with local and national vocational companies for on-site services. Everything we do is guided by a commitment to quality outcomes that benefit our customers AND the disabled individuals we serve.

CATALYST RTW has a management team, case managers and return to work specialists who possess CRCs, CCMS, CDMSI, CWCs and other professional certifications, have degrees in Rehabilitation Counseling, Psychology, Education, Social Work and Business. Of equal importance, their backgrounds encompass a broad diversity of ethnicity, geography and vocation that assures their ability to be effective with our customers and clients. Importantly, we have staff who have personally overcome disabling conditions in their own lives and can serve as role models for the individuals they work with.

And, our most important team member is you, our customer! We employ seasoned professionals who, in many cases, have worked for the companies that are CATALYSTS customers. We understand your needs, context and working environment. All of our efforts are designed to add value to your work and to be performed in ways that ease your work-load, avoid surprises and fulfill our promises. Throughout a case, we listen carefully and have the flexibility to respond creatively.

Working with the most challenging cases requires a 'can-do' attitude. It is the belief in achieving success that means we work proactively and won't give up until we achieve a positive resolution.

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THE RESOLUTION AUTHORITY!

CATALYST PROVIDES GENUINE HOME-BASED JOBS WITH BENEFITS AND ADVANCEMENT POTENTIAL.
THE STRENGTHS OF OUR PROGRAM LEAD TO QUICK AND COST-EFFECTIVE RESOLUTIONS.

- IN MICHIGAN AN OPEN AWARD WAS OVERTURNED BASED ON A CLAIMANT'S REFUSAL TO PARTICIPATE IN CATALYST'S HOME-BASED RETURN TO WORK PROGRAM. MICHIGAN MAGISTRATES HAVE ACCEPTED THE CATALYST PROGRAM AS BONA FIDE WORK.
- THE MARYLAND WORKERS' COMPENSATION COMMISSION HAS RULED FAVORABLY ON NUMEROUS CATALYST CASES. IN FACT, COMMISSIONERS FREQUENTLY ORDER THE PROGRAM FOR CLAIMANTS.
- IN OHIO, THE BUREAU OF WORKERS' COMPENSATION HAS DENIED PERM TOTAL BENEFITS IN MULTIPLE CASES WHERE THE CLAIMANT HAS FAILED TO ACCEPT WORK THROUGH CATALYST.
- PENNSYLVANIA JUDGES HAVE RULED FAVORABLY IN MULTIPLE CASES WHERE EMPLOYMENT WAS OFFERED THROUGH CATALYST'S PROGRAM.
- CATALYST HAS BEEN SUCCESSFUL IN NUMEROUS JURISDICTIONS INCLUDING ILLINOIS, DELAWARE, NEW MEXICO, FLORIDA AND THE DISTRICT OF COLUMBIA.

SETTLEMENTS COST LESS WITH CATALYST

- 53 Y/O MECHANIC INJURED IN 1989. REFERRED TO CATALYST IN SEPTEMBER 2007. DEMAND BEFORE REFERRAL 150K. RESOLVED IN NOVEMBER 2007 FOR 72.5K.
- 55 Y/O RETAIL WORKER INJURED IN 2007. REFERRED TO CATALYST IN AUGUST 2009. DEMAND BEFORE REFERRAL: 94K. RESOLVED SEPTEMBER 2009 FOR 27K.
- 40 Y/O NURSE INJURED IN 2008. REFERRED TO CATALYST IN JANUARY 2011. DEMAND BEFORE REFERRAL 225K. RESOLVED IN FEBRUARY 2011 FOR 100K.
- MANY FILES RESOLVE AT THE TIME A JOB OFFER IS MADE!

Catalyst is committed to providing credible, cost-effective return to work solutions. We work cooperatively with your defense counsel and other vocational rehab providers to insure that our program meets the needs of each case and the governing jurisdiction. Contact us to find out how we can help

CATALYST RTW



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WWW.CATALYSTRTW.COM

CATALYST RTW

Genuine Opportunity For Disabled Workers



Return to Work Price List
Effective January 1, 2011

Catalyst RTW Fee	Includes	Frequency
\$4450 billed at referral	Catalyst will conduct a vocational interview (as needed), obtain an approval from the treating doctor and/or the IME and schedule the claimant's interview for a home-based position. Includes ongoing case management for the life of the file. Deposition/hearing testimony is billed separately.	Once
Start Up Costs		
\$35 Employer interview no show fee	Billed when interview is scheduled, but did not take place due to noncompliance	Per incident
\$375 Orientation, set up and training	Billed upon offer of home-based job	Once
\$275 Phone installation	Billed upon acceptance of home-based job	Once
\$400 Telephone equipment and work materials	Billed upon acceptance of home-based job	Once
Employment Costs		
Wage subsidy	\$8 to \$12 per hour including FICA, FUTA insurances, etc.	Every two weeks for the duration of the subsidy
Training, supervision & job coaching fee	\$195.00 per week	Every two weeks for the duration of the subsidy
Monthly phone bills (local and long distance) and work materials	Average \$150 per month	Once per month for the duration of the subsidy

OUTCOME STUDIES SHOW THAT TOTAL COSTS PER CASE AVERAGE LESS THAN \$7000. PARTICIPANTS ARE EMPLOYEES OF RECORD OF THE NEW EMPLOYER FROM DAY ONE AND UPON SUCCESSFUL CONCLUSION OF THE SUBSIDY REMAIN EMPLOYED AND PARTICIPATE IN A GENEROUS BENEFIT PROGRAM. TO MAKE A REFERRAL, OR TO INQUIRE ABOUT OUR OTHER SERVICES, PLEASE CALL 866-559-3200 OR VISIT OUR WEBSITE: WWW.CATALYSTRTW.COM

CATALYST RTW

1500 ARDMORE BOULEVARD, SUITE 410
PITTSBURGH, PA 15221
EMAIL: danheft@catalystrtw.com

TELEPHONE: 412 241-3200
TOLL-FREE: 866 559-3200
FAX: 412 241-6675

REFERRAL FORM

1. PARTICIPANT: _____

CLAIM #: _____

SS #: _____ DOB: _____

ADDRESS: _____

PHONE: _____

INJURY/DISABILITY: _____

DATE OF INJURY: _____ AWW: _____

2. EMPLOYER: _____

ADDRESS: _____

CONTACT: _____

EMAIL: _____

PHONE: _____ FAX: _____

3. REFERRAL / BILLING PARTY: _____

ADDRESS: _____

PHONE: _____ FAX: _____

CONTACT: _____

EMAIL: _____

4. PARTICIPANT'S ATTORNEY: _____

FIRM: _____

ADDRESS: _____

PHONE: _____ FAX: _____

5. EMPLOYER'S ATTORNEY: _____

FIRM: _____

ADDRESS: _____

PHONE: _____ FAX: _____

EMAIL: _____

6. PARTICIPANT'S DOCTOR: _____

PRACTICE NAME: _____

ADDRESS: _____

PHONE: _____ FAX: _____

7. IME DOCTOR: _____

PRACTICE NAME: _____

ADDRESS: _____

PHONE: _____ FAX: _____

8. COMMENTS & INSTRUCTIONS: _____

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The Return-to-Work Process

CATALYST RTW has carefully designed a return to work program from a positive outcome basis. Our service links injured & disabled workers with genuine on-going employment opportunities AND provides the support for participants to take advantage of them. Our goal is to provide a win-win to our customer and injured worker. We recognize that given the individual motivation and preferences of participants there are a number of other ways in which cases may resolve favorably for our customers.

The following process chart delineates the life-cycle of cases:

I. File is referred to CATALYST RTW.

- CATALYST reviews the file, noting an existing Vocational Interview (and other vocational services previously performed) to confirm that the claimant is a viable candidate for the Return-to-Work program. If the VI is not current, CATALYST will conduct one (at no charge).
- CATALYST will submit a job analysis to the IME and treating doctors as appropriate and aggressively follow-up to obtain approvals. Most of the time, even claimant-friendly doctors can be educated as to the ability of virtually all injured workers to perform the home-based jobs. We creatively and proactively respond to the doctor's hesitation by suggesting accommodations or reminding them of self-pacing schedules and other attributes of the jobs.

II. The injured worker is scheduled to interview for a home-based employment opportunity.

- CATALYST sends the injured worker, and attorney, a letter alerting them of the opportunity and spelling out the positive attributes of the home-based jobs and our role in helping them succeed at the opportunity.
- Injured workers are referred to home-based customer service jobs conducting business to business telephone research. At inception the jobs pay approximately \$9/hour. Wages and other costs of employment are subsidized by the insurance carrier of time of injury employer for an on-the-job training period lasting from 10 to 20 weeks. Over time, participants can be trained to handle inbound calls; data entry, quality assurance or other research positions.

- CATALYST follows up as needed with the injured worker, or their attorney, to make sure that an application is submitted to the employer in a timely manner. Any assistance that is required to complete the application is provided.
- If the injured worker is non-compliant and fails to apply for the position, CATALYST documents the availability of work and provides litigation support.

III. The injured worker interviews for the position.

- If the injured worker accepts the job, CATALYST schedules their training and start dates to take place within 10 days to two weeks.
- If the injured worker declines the offer of employment, CATALYST documents the offer and the ongoing availability of work and provides litigation support.

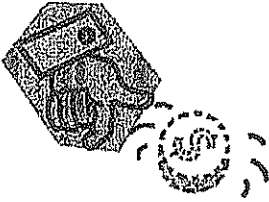
IV. The injured worker completes training and begins work.

- The new employer sends out an equipment package and a guide to home-based employment (stressing the accommodations available and safety precautions).
- While their wages are subsidized during the on-the-job training program, participants are full-fledged employees of record from day one and are on the new employer's payroll, unemployment and workers' comp. coverage.
- CATALYST provides ongoing support to ensure a smooth transition back to work. Our behavioral management process serves to help participants 'disconnect' from feelings of inability, or anger towards their time of injury employer, and motivates them to move forward. We work with the injured worker to identify ergonomic accommodations as needed.
- Catalyst works closely with the new employer to ensure that negative situations are addressed promptly. Performance issues are carefully documented and a plan of corrective action is devised. If, ultimately, an injured worker is terminated for cause, full supporting documentation and litigation support are provided.
- If it is determined that college courses would augment the participant's skills, and if agreed to by the referring/billing party, they are enrolled in home-based education (while remaining on the job).
- At the conclusion of the subsidized on-the-job training period, when the participant is working to performance standards expected of all employees, they come off subsidy and remain with the company. If, for various reasons, it is determined that their career prospects are better elsewhere, CATALYST assists in transitioning them to a new employer (including in conventional site-based jobs) at no additional charge.
- At the completion of the on-the-job training program, program participants earn between \$9-17/hour and after 1000 hours with the company (including the subsidized period) receive health insurance, eligibility for a 401k and other benefits.

HEADS YOU WIN! / TAILS YOU WIN!

OUR RETURN TO WORK PROGRAM CAN PROVIDE YOU WITH A WIN-WIN SOLUTION FOR EVEN YOUR TOUGHEST FILES.

- 53 year old assembler mechanic who had been off work since 1989.
- Several years of extensive job development to no avail. Referred to CATALYST 14 years post-injury.
- Claimant's attorney refused to discuss settlement other than to present a "non-negotiable" demand of \$150,000.
- Within a week of receiving our initial letter and an interview notification letter, the attorney contacted the carrier initiating settlement negotiations.
- The claimant was offered a home-based job and reluctantly accepted it. The day before he was scheduled to train and start his new job they settled for \$72,500 (2 months after referral).
- Initially the total reserves on this file were in excess of \$400,000 of which more than \$300,000 was spent. An earlier referral could have saved tens if not hundreds of thousands of dollars.



CATALYST RTW
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- 51 year-old coal miner with a history of heavy duty jobs. Off work since 2001. Initial reserves of \$335,000.
- Given his restrictive medical release, limited transferable skills and depressed labor market, he had been unable to locate gainful employment.
- The carrier was concerned that he did not want to work and had conducted surveillance. Referred to CATALYST after being off work for two years.
- CATALYST obtained a medical release and he was offered home-based employment through our Return to Work program.
- Within two months of referral he completed training and is successfully working as a Customer Service Associate.
- He says he loves his job!

LEARN MORE AT OUR WEBSITE AND RECEIVE A FREE COST BENEFIT FILE ANALYSIS!