

Return-to-Work Injury Management Program



What is it?

- It is a team approach to managing disability.
 - ✓ It assists in cost reduction
 - ✓ It is a benefit to injured employees
- It ensures the injured worker receives the best medical services, allows them to be productive, they receive a full salary vs. reduced disability benefits and keeps experienced and productive workers on staff.
- It is the right thing to do for both the employee and employer
 - ✓ Each claim may not initially impact the employer but may have an impact on a specific rate class and the employer will continue to be a part of those costs.

Why are we offering this?

- To reduce the human cost of disability
 - ✓ Loss of income
 - ✓ Loss of Self-esteem
 - ✓ Loss control over one's life
 - ✓ Loss of personal and professional relationships
- Quicker Recovery
 - ✓ The longer they remain away from the workplace on disability the harder it is for them to return to the job and the less likely they will ever return
- To impact the program costs and reduce our employer premiums
 - ✓ Sustained claims increase disability related costs and agency supplemental payment costs
- To impact indirect costs to the employer
 - ✓ Cost of replacing the injured worker
 - ✓ Cost of hiring temporary employee's
 - ✓ Cost of training new staff
 - ✓ Reduced productivity among the remaining employee's
 - ✓ Poor morale resulting from feelings of not being considered a valued employee

Primary Goals of Return-To-Work:

- Retain your valued and experienced employees
- Safe, timely return of your injured employees back to the work force
- Reduce the costs related to disability

Advantages of Return-To-Work Programs: Direct & Indirect Costs

- Less absenteeism occurs when workers return to work. It saves on costs related to recruiting, hiring, training replacement workers, paying benefits for absent workers, and the continuing administrative tasks related to prolonged workers' compensation claims. Some estimates place indirect costs of workers compensation at three times as much as direct costs.
- Avoid using the term "light duty" and instead use "transitional duty", which suggests the modified duties are temporary until returned to full duty. It is important that all transitional jobs add value to the organization.
- Transitional duty assignments should consist of productive and useful tasks and not punishment for being injured. "Made up" jobs designed to motivate workers to return to regular duties are likely to backfire.
- Transitional duty assignments should have a standard predetermined period and if work limitations continue beyond this period, it will require a review for a determination of possible permanent accommodations.
- Consider lending the employee to another department if there isn't transitional work in their normal work area, which may result in an overall savings to the company.
- Disability syndrome can be a psychological component which causes injured workers to be unable to return to work even when it is medically feasible.
- Happier and more productive workers have better morale and are less likely to result in malingering or fraudulent



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