

Return to Work Programs

According to the Occupational Health and Safety Administration, every year over 4 million U.S. employees will experience a work related injury/illnesses. 25% of those employees will lose an average of 8 “work days” as a result of their injury.

Long absences

The longer injured employees are off work the more likely they are to become permanently disabled. According to studies, injured workers who don't return to work within 6 months have only a 50 percent chance of ever returning to the job held when they were hurt. If the absence lasts more than a year, the chances of that employee returning to work drop to less than 10 percent.

Controlling costs

One of the most effective ways to control your workers' compensation costs is to implement a return-to-work (RTW) program. A RTW plan can help an injured employee make an independent and successful return to work as soon as possible following an injury. By implementing a RTW program, you will help keep life as normal as possible for the injured employees while they recover and integrate back into work.

RTW programs involve “light duty” transitional jobs for recovering employees. Job tasks can include a wide variety of options including:

- **Combining the less strenuous or stressful parts of several jobs to create one full-time job for the recovering employee; this could free up other workers to take on special projects or catch up with work that is falling behind**
- **Special projects without a tight deadline**
- **Working with local not-for-profit organizations to keep the employee engaged with light work duties while making a notable contribution to the community**

Employee benefits

Implementing a RTW program for injured employees will help them recover and shows that you value their well-being and want them back as soon as possible. Employees also:

- Retain full earning capacity
- Maintain a productive mindset
- Stay on a regular work schedule
- Avoid dependence on a disability system
- Have a sense of security and stability

Company benefits

A RTW program will benefit your company financially by getting your experienced employees back to work, saving you time and money searching for new workers. You also:

- Gain control and an opportunity for an improved resolution of the claim
- Reduce or avoiding litigation
- Discourage the filing of questionable claims
- Increase awareness of safe work practices

An effective injury management program starts before the injury happens, not on the day the employee files the First Report of Injury. Successful programs should include:

- Written return-to-work policy
- Review of the policy with new employees during their new-hire orientation
- A detailed “physical demands” evaluation that identifies the specific tasks and physical demands associated with each job within the company
- A working relationship with local medical centers
- Administrator that will be in charge of the program.

For more information and additional risk management and prevention tools, visit: fwcruminsurance.com