



A premier provider of specialty insurance solutions for healthcare organizations



# WORKING SMARTER

## BUILDING EFFECTIVE RETURN TO WORK PROGRAMS

Return to work (RTW) programs can be a tremendous benefit for both employer and employees. Let's explore the benefits and how to make sure it's working for you...

### BENEFITS OF RETURN TO WORK PROGRAMS

**Reduce Claims Cost-** Studies show a reduction of lost work time by 50% and reduction in medical costs

**Speed Up Worker Recovery-** RTW can be a therapeutic tool to help workers recover up to 3x faster

**Employee Morale and Productivity-** Implementing effective RTW programs demonstrates the organization's investment in employees and their overall well-being

**Reduce Fraud-** Establishing a RTW program indicates that getting injured does not equate to getting out of work

**Reduce Litigation-** When employees feel secure about their job, they are less likely to seek legal recourse

**Limits Personnel Costs-** Studies show that employees who are offered modified work return to their regular jobs 2x as often as those without the opportunity



### STEPS TO ENSURE EFFECTIVE RETURN TO WORK PROGRAMS

- Implement proactively- Have a plan in place before you need it
- Develop a return-to-work program for different job categories
- Examine your operation for the needs that can be met when employees have limitations

### TIPS FOR CREATING MODIFIED DUTY JOBS

- Ask supervisors, managers, and employees to make a list of tasks that they would want to do if they had more time. What part of their jobs are less physically demanding?
- Ask the Injured Worker what they can do
- Make it a company-wide challenge – include incentives and make it a part of an annual event
- Review job descriptions and highlight the less physically demanding work. Think in terms of injury types and restrictions such as: can lift to 10 lbs., must be able to sit majority of the day, no driving etc.
- Create a list of modified duty tasks for each job or department. Keep in mind that minimum cross training can produce a lot of work options and also enhance teamwork
- Consider training and education to prevent similar injuries or trends. Use your insurance partners to provide these



**Use Your Insurance Partners To Help Build A Program  
Seek Assistance Early When An Injury Occurs**

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