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BEFORE THE LAST RESORT™
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WORKERS' COMPENSATION SERVICES PORTFOLIO



HOW ARE YOUR INSURANCE PROFESSIONALS HELPING YOU LOWER YOUR WORKERS' COMPENSATION COSTS?

- Although essential, a workers' compensation program can be a significant expense for any business. Fortunately, there are still strategic ways to save. Our vast content library contains various tools to help you implement an effective program, improve incident reporting processes and identify your primary sources of loss. This, in turn, can reduce overall claims frequency and limit associated costs.

DID YOU KNOW THAT BUSINESSES SEE A CONSIDERABLE RETURN ON EVERY DOLLAR INVESTED IN SAFETY AND HEALTH?

- Our occupational safety materials will help you promote a safety-centered environment and minimize potential workers' compensation claims. We offer checklists, bulletins, a comprehensive employee safety manual and more to keep safety top of mind.

IS YOUR RETURN-TO-WORK PROGRAM DELIVERING REAL RESULTS?

- The data is clear: the longer a workers' compensation claim remains open, the higher the cost. Our resources include in-depth articles and guides to help you implement a results-driven return-to-work program that promotes employee recovery while minimizing downtime and reducing related claims expenses.

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POLICY

Location:

Effective Date:

Return-to-Work

Revision Number:1

PURPOSE

This policy is in place to ensure provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work or non-work-related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured employees remain an active and vital part of the company. Studies show that a well-constructed Return-to-Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

SCOPE

All active employees who become temporarily unable to perform their regular job due to a compensable work-related or non-work-related injury or illness may be eligible for transitory work duties within the provisions of this program. Return-to-work tasks may be in the form of:

- Changed duties within the scope of the employee's current position
- Other available jobs for which the employee qualifies outside the scope of his or her current position
- An altered schedule of work hours

DEFINITIONS

- **Transitional duty** is a therapeutic tool used to accelerate injured employees' return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may not last longer than 90 days, though permits multiple 90-day assignments back-to-back if it is medically warranted.

- **Alternate duty** is a part of 's Return-to-Work Policy that is designed as a placement service for individuals who have reached maximum medical improvement and are still unable to perform the essential functions of their pre-injury job.

APPLICABILITY

Length of Duty

- If work is available that meets the limitations or restrictions set forth by the employee's attending practitioner, that employee may be assigned transitional or modified work for a period not to exceed 90 days. Transitional or light duty is a temporary program, and an employee's eligibility for these reduced assignments will be based strictly on medical documentation and recovery progress.

Daily Application

- An employee's limitations and restrictions are effective 24 hours a day. Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees who disregard their established restrictions, whether they are at work or not, may be subject to disciplinary action up to and including termination.

Qualification

- Transitional or modified duties will be available to all employees on a fair and equitable basis, with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return-to-Work Evaluation Form by the

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This sample document is provided for informational purposes only. It is not meant to address all compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative at ToughComp or legal counsel to address possible compliance requirements. © 2000, 2013 Zywave, Inc. All rights reserved.



Guide to Workers' Compensation Return-to-Work Programs

Provided by ToughComp

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Introduction

One of the most significant components of workers' compensation is an effective return-to-work (RTW) program. Eliminating injuries and illnesses is paramount for reducing workers' compensation costs; however, after an incident, an RTW program can improve the lives of the employees by getting them back to work efficiently. In turn, these programs can significantly reduce workers' compensation costs for employers by returning employees to work quicker, cutting down on loss time and productivity.

Return-to-work programs comprise a range of components aimed at facilitating a smooth transition for employees returning to work after a prolonged absence due to a workplace injury or illness. At the core of these programs is a well-defined policy framework that outlines the organization's commitment to supporting employees during their return. A designated case manager or coordinator plays a pivotal role in overseeing the process, ensuring that the return-to-work plan is effectively implemented while coordinating communication between the employee, health care providers and the employer. Medical assessments conducted by health care providers help evaluate employees' fitness for duty and identify any necessary accommodations.

With an RTW program, employers provide accommodations and modifications such as ergonomic adjustments or modified workstations to support the employee's return. Additionally, employees may return to work gradually, starting with reduced hours or modified duties and increasing their workload over time. Employers can also offer training and support to help employees update their skills and adjust to any changes in their roles. Effective communication among stakeholders ensures everyone is informed and aligned throughout the process.

Regular evaluation of the RTW plan allows for adjustments based on the employee's progress and feedback, ensuring compliance with relevant laws and regulations. Fostering a supportive workplace culture is essential, as it promotes understanding, empathy and flexibility among colleagues and supervisors to ensure employees feel valued and supported during their transition back to work.

This guide provides an overview of RTW programs for employees with work-related injuries and illnesses. It examines the various components of RTW programs to help ensure employers understand what is needed for a successful program. In addition, the appendices provide multiple different RTW sample forms that employers may need for their RTW programs. Employers will need to review and customize these forms to fit the specific circumstances of their workplace and to reflect the state requirements for RTW programs.

This is a sample document provided by ToughComp



General Employee
SAFETY MANUAL

Provided by: ToughComp

Legal disclaimer to users of this employee handbook:

The materials presented herein are for general reference only. Federal, provincial and/or local laws, or individual circumstances, may require the addition of policies, amendment of individual policies, and/or the entire manual to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified without the advice of legal counsel. These materials are presented, therefore, with the understanding that the Company is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought. © 2008-2013 Zywave, Inc. All rights reserved.

recognizes that our people drive the business. As our most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings, and procedures that foster protection of health and safety. All work conducted by 's employees will take into account the intent of this policy. No duty, no matter its perceived result, will be deemed more important than employee health and safety.

is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents, and we are committed to providing a safe working environment for all employees.

We value our employees not only as employees but also as human beings who are critical to the success of their family, the local community and .

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents and/or incidents (no matter how slight) are to be reported immediately to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, provincial and local laws, and company policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, subscribes to these principles:

1. All accidents are preventable through implementation of effective safety and health control policies and programs.
2. Safety and health controls are a major part of our work every day.
3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds in higher regard with customers and increases productivity. This is why we will comply with all safety and health regulations that apply to the course and scope of operations.
4. Management is responsible for providing the safest possible workplace for employees. Consequently, the management team of is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.
5. Employees are responsible for following safe work practices and company rules as well as for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.
6. Management and supervisors of will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, management must monitor company safety and health performance as well as work environment and conditions to ensure program objectives are achieved.
7. Our safety program applies to all employees and people affected or associated in any way by the scope of this business. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the workplace.

_____ _____

President Risk Manager

WORKERS' COMPENSATION TERMS TO KNOW

Average Daily Wage (ADW)
Average daily earnings of an employee before an injury. Use to calculate benefits payments in situations where AWW would not provide an accurate reflection of actual wages.

Average Weekly Wage (AWW)
Average weekly earnings of an employee before an injury, which is used as a basis for determining weekly benefits payments.

Audited Premium
Final premium for the policy term based on actual payroll exposures.

Date of Injury (DOI)
Date when injury or illness occurred or, in the case of repetitive exposure injuries or illness, when it first became apparent that symptoms were work related.

Death Benefits
Benefits paid to surviving dependents when an employee dies as a result of injury or illness caused by their employment.

Excess Losses
In most NCCI and independent states, any dollars of each claim over *x*, where *x* is determined by the Primary/Excess Split Point that applies to the state and effective date. Excess losses are an indicator of loss severity.

Experience Modification Factor
An adjustment to the Manual Premium, calculated by an advisory organization (also known as rating bureaus), such as NCCI. It's based on historic loss and payroll data of a particular insured. Also known as the experience modifier, experience modification rate, experience mod, ex-mod, EMR, EMF or simply the mod.

Independent Medical Examination (IME)
Requested by an employer or insurer to serve as an objective evaluation of an injured employee's condition. IMEs are used in situation where the findings of an employee's self-selected doctor need to be verified.

Light Duty
Temporary work restrictions placed on an injured employee by their physician that allows the employee to return to work while also allowing for their injury to heal properly.

How to Read an Experience Modification Worksheet

An experience modification worksheet, often referred to as an experience rating worksheet or experience mod worksheet, is important in workers' compensation insurance.
When a company receives an experience rating, it is accompanied by an experience modifier.

This experience modifier is a numerical multiplier applied to the annual premium, which can either increase or decrease the premium amount. Its primary function is to calculate a business's experience modification rating (EMR), a numeric factor used to adjust insurance premiums based on the company's historical record of workplace injuries and claims.

The experience modification worksheet allows both employers and insurers to evaluate and manage workplace safety, ultimately leading to fair and appropriate insurance premiums and safer working environments. This article provides an overview of the experience modification worksheet and delves into its elements.

Experience Modification Worksheet Overview

An experience modification worksheet serves as a repository of crucial workers' compensation claims data, providing details on injury dates, types, claim payments and estimated future costs.

This data underpins the assessment of a company's safety record and claims experience. Worksheets can look different depending on what rating bureau applies to the employer.

It is important to understand that the state a company is located in will determine how the modifier will be calculated. Some states use the National Council of Compensation Insurance (NCCI), and other states use independent rating bureaus that are created by the state statutes. States that are NCCI states will have their modifier calculated by the NCCI. States that are not NCCI states will have their modifier calculated by the rating bureau the state appoints to do so.

By comparing actual losses to expected losses derived from industry standards, the worksheet helps determine whether a business's claims history is better or worse than the industry average. This EMR, once calculated, directly influences the cost of workers' compensation coverage. With an EMR of 1.0 as the baseline, businesses with lower EMRs may enjoy reduced premiums, while those with higher EMRs may face increased costs, serving as a financial incentive for safety improvements.

Furthermore, the worksheet aids in risk management and budget planning and provides a basis for consultation and appeals if discrepancies or inaccuracies are identified. In essence, the experience modification worksheet is a pivotal tool for businesses to understand, manage and optimize their workers' compensation insurance costs while promoting a safer workplace.

The worksheet has a specific layout where classification codes, payroll details and expected loss data are presented on the left side, while information related to claims is displayed on the right side. The initial six columns of this table provide various types of information. The first column, labeled as "Code," denotes the classification codes assigned to a company.

Work Comp Insights

ToughComp - Your Workers' Compensation Partner

5 Key Strategies for Reducing Workers' Compensation Costs

When a company experiences significant increases in workers' compensation costs, it usually triggers internal activities aimed at reducing insurance costs and spending. The key to spending fewer dollars is more than just stopping a few accidents; it is having a sound safety program designed to continuously improve.

This is where a safety program that, at a minimum, is compliant with OSHA standards can yield significant savings for by reducing injuries and illnesses, saving workers' compensation dollars.

Building a Solid OSHA Program

There are five elementary steps can take to have a well-rounded safety program that produces a safe work environment, achieves OSHA compliance, reduces accidents and ultimately reduces workers' compensation costs.

1. Develop the various programs required by the OSHA standards.
2. Integrate those programs into the daily operations.
3. Investigate all injuries and illnesses.
4. Provide training to develop safety competence in all employees.
5. Audit your programs and your work areas on a regular basis to stimulate continuous improvement.

Develop Programs Required by OSHA Standards

Aside from being a requirement for general industry, the OSHA standards provide a good pathway to incident reductions. A good number of accidents stem from poorly developed or poorly implemented OSHA programs: failure to keep walking and working surfaces clear may result in slips or trips, not using personal protective equipment may result in excessive lacerations, and poor lifting techniques can result in strains. Many of the OSHA standards require some type of written program be developed and then communicated to employees. Experience shows that companies with thoroughly developed OSHA-compliant programs have fewer accidents, more productive employees and lower workers' compensation costs.

Integrate Programs into Daily Operations

Policies alone won't get results; the program must move from paper to practice in order to succeed. Putting a policy into practice requires a strategic plan clearly communicated to key participants, good execution of that plan based on developed competencies and a culture that inspires and rewards people to do their best.

When developing any business initiative, there must be an emphasis on frontline supervisors and helping them succeed. Every good business person knows that any new program—safety, quality or anything else—lives and dies with the frontline supervisor. If the frontline supervisor knows the program and wants to make it happen, the program succeeds; if not, the program is a source of constant struggle and an endless drain on resources and energies. Providing supervisors with knowledge and skills through training is critical to the success of any program.

Workers' Compensation – Employer Responsibilities

Workers' compensation is a system of no-fault insurance that provides monetary and medical benefits to employees, or their survivors, for work-related injuries and illnesses.

Minnesota workers' compensation laws define employer responsibilities in the state's workers' compensation system. The Division of Workers' Compensation (DWC), part of the Minnesota Department of Labor and Industry (MDLI), monitors compliance with workers' compensation requirements throughout the state.

COVERAGE REQUIREMENTS

All employers in Minnesota (regardless of size) are required to have workers' compensation coverage. Employers may satisfy this requirement either by purchasing a workers' compensation insurance policy or by obtaining the DWC's approval to self-insure. All employers must pay the full cost of providing coverage and may not require their employees to pay any portion.

For an employer that provides coverage through an insurance policy, the insurance carrier must notify the DWC, within **10 days**, that a policy that has been issued, renewed, cancelled or terminated.

NOTIFICATION OF COVERAGE

Employers must post a notice to employees that they have a workers' compensation insurance policy that complies with state law. The notice must be displayed in a conspicuous place and must advise employees of:

- Their rights and obligations in the workers' compensation system;
- The assistance available to them;
- How the workers' compensation system works; and
- The name and address of the workers' compensation carrier that is insuring them or the fact that their employer is self-insured.

Employers may use this model poster to satisfy these requirements. The notice must be displayed at all locations where the employer is engaged in business.

EMPLOYER'S REPORT OF INJURY

Employers must use the DWC's First Report of Injury form to notify their insurance carriers or the DWC of any work-related injury or illness claims. If an incident results in an employee's death or serious injury, the employers must report it to the DWC within **48 hours.**

CHECKLIST | WORKERS' COMPENSATION CLAIM EMPLOYER TASKS

Presented by ToughComp

Use this checklist to make sure all the tasks related to a workers' compensation claim have been completed.

Employee name:	HR/Supervisor contact name:
Supervisor name:	Injury date:
Claims adjuster name:	Claim number:

Workers' Compensation Tasks	Completed	Date Completed	Reason for Not Completing
Complete injury report.	☐		
File injury report with insurance provider (or state, if self-insured).	☐		
Complete injury investigation. (Collect witness statements, if applicable.)	☐		
Conduct employee interview (when possible to do so).	☐		
Notify payroll department of employee's work status (if employee is out of work).	☐		
Determine light-duty work tasks (if applicable).	☐		
Provide restriction paperwork to claims adjuster (periodically as received by employee).	☐		
Review loss runs (manage costs, reserves and case closures).	☐		
Discuss claim with treating doctor or nurse (if applicable).	☐		

OSHA Requirements	Completed	Date Completed	Reason for Not Completing
Determine whether injury is reportable.	☐		
Make phone call to OSHA for in-patient hospitalization/fatality (if applicable).	☐		
Record injury/illness on Forms 300 and 301 (if applicable).	☐		
Update OSHA forms as necessary (e.g., days away, restrictions and transfers).	☐		
Mitigate hazards contributing to injury.	☐		

CHECKLIST | INJURY AND ILLNESS PREVENTION PROGRAM EVALUATION

Presented by ToughComp

Date: **Review conducted by:**

Injury and illness prevention programs are an effective tool for reducing occupational injuries, illnesses and fatalities. Use this checklist to evaluate your program and ensure you're doing everything necessary to keep your workers healthy and safe on the job.

MANAGEMENT LEADERSHIP	YES	NO	COMMENTS
Have you established clear safety and health goals for the program?	☐	☐	
Have you defined the actions needed to achieve those goals?	☐	☐	
Have you designated one or more individuals with overall responsibility for implementing and maintaining the program?	☐	☐	
Have you provided sufficient resources to ensure effective program implementation?	☐	☐	

WORKER PARTICIPATION	YES	NO	COMMENTS
Are employees involved in updating and evaluating the program?	☐	☐	
Have you included workers in workplace inspections and incident investigations?	☐	☐	
Have you encouraged workers to report concerns, such as hazards, injuries, illnesses and near-misses?	☐	☐	
Have you protected the rights of workers who participate in the program?	☐	☐	

HAZARD IDENTIFICATION AND ASSESSMENT	YES	NO	COMMENTS
Have you identified, documented and assessed workplace hazards by soliciting input from workers, inspecting the workplace and reviewing available hazard information?	☐	☐	
Do you investigate injuries and illnesses to identify hazards that may have caused them?	☐	☐	
Have you informed workers about the hazards in the workplace?	☐	☐	

Provided by ToughComp

Conducting Workplace Health and Safety Incident Investigations

When workplace health and safety incidents happen, it's important to respond appropriately—that's where incident investigations can help. Conducting an investigation allows employers to identify potential health and safety failings that led to the incident and make necessary workplace adjustments to help prevent future incidents. Review this guidance for more information on what workplace health and safety incidents are, the incident investigation process and the importance of having an effective investigation policy.

Defining Workplace Health and Safety Incidents

Put simply, workplace health and safety incidents are defined by either of the following two scenarios:

- A workplace condition or event resulted in an illness, injury, fatality or property damage to an employee or member of the public.
- A workplace condition or event resulted in a "near miss"—which means that no illness, injury, fatality or property damage took place, but likely could have.

Regardless of severity or circumstance, it's vital to investigate every incident. After all, no matter how small or seemingly minor the incident was, taking the time to investigate what happened and implement workplace health and safety improvements can make all the difference in preventing further (and potentially more severe) incidents down the line.

The Incident Investigation Process

Incident investigations should follow a systems approach—meaning that the cause(s) of the incident should be traced back to failures within workplace health and safety programs or procedures rather than the actions or behavior(s) of the employee(s) involved.

In other words, solely attributing the incident to human error or placing all of the blame on the employee(s) involved will prevent your organization from fully understanding the underlying cause(s) of the incident and making necessary workplace adjustments or changes to avoid future incidents.

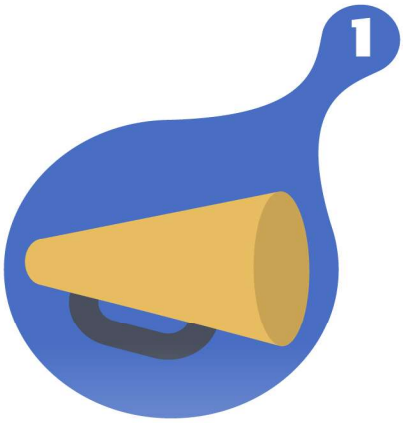
In terms of who is responsible for carrying out the investigation, this depends on the nature of the incident and unique characteristics of your workplace. However, organizations typically designate immediate supervisors to take on this responsibility because they will most likely have the best understanding of the area, task and any employee(s) involved in the incident. Immediate supervisors will also likely be in charge of enforcing any workplace health and safety adjustments that arise from the incident.

Nevertheless, immediate supervisors should also seek support from any employee(s) involved, senior leadership, safety managers or coordinators, the workplace safety committee and the human resources department throughout the investigation process to ensure a well-rounded, team effort. In any case, workplace health and safety incident investigations should follow this five-step process:

1. **Preserve and document the scene.** First, make sure that anyone involved in the incident has received or is currently receiving proper care—especially if a serious injury took place. Then, it's crucial to preserve the scene of the incident as much as possible. This might require halting production or temporarily relocating any employees near the incident area.

3 Key Steps to Take in the First 24 Hours After a Workplace Injury

When a workplace injury occurs, the first 24 hours are crucial for ensuring the well-being of the affected employee and minimizing any long-term impacts on the organization. A timely and structured response can help support the employee through their injury, simplify the associated workers' compensation claims process and even promote a faster recovery. Here are the three essential steps for an employer to take after an occupational injury.



Report the injury immediately.
Timely injury reporting is vital. Delays in such reporting can significantly increase the cost and duration of the workers' compensation claim. A designated manager should be responsible for reporting the employee's injury to internal coordinators and the insurance carrier without pause. Quick reporting not only facilitates an improved recovery outcome but also helps maintain OSHA compliance and reduces the risk of potential complications or disputes.



Provide prompt medical treatment.
A trained supervisor should evaluate the severity of the employee's injury and determine the next steps, whether it's basic first aid, a trip to the hospital or a visit to a clinic specializing in occupational safety and health. Forming strong relationships with trusted medical providers ahead of time can streamline this process and ensure the employee receives

FORM

Incident Investigation Report

This form is designed to streamline the investigation process following an incident. Complete this to identify incident witnesses, the root cause of an incident and potential solutions to prevent similar incidents from occurring in the future.

The supervisor of the employee involved in the incident should complete this form thoroughly and within 24 hours after the event whenever feasible (some investigations may take longer).

SITE INFORMATION			
Company name:		*Point of contact (name and title):*	
Street address:	*Phone number:*	*City/ZIP code:*	*Store number (if applicable):*

EMPLOYEE INFORMATION	
Name (first and last):	*Employee job title:*
Employee department:	*Supervisor name and job title:*
Body parts the employee claims were injured (check all that apply):	☐ Arm ☐ Face ☐ Torso ☐ Back ☐ Feet ☐ Legs ☐ Buttock ☐ Hands ☐ Thighs ☐ Chest ☐ Head ☐ Other: _____ ☐ Other: _____ ☐ Other: _____

INCIDENT INFORMATION	
Date:	*Location of the alleged incident:*
Time:	

Setting Up an Effective Return-to-Work Program

Return-to-work (RTW) programs are intended to help support employees as they reintegrate back into the workforce after experiencing occupational illnesses or injuries. These programs may entail having injured employees return to work with shortened hours, lighter workloads or different tasks (also known as transitional duties) while they recover.

RTW programs offer several benefits, enabling employers to keep workers' compensation costs under control and allowing injured employees to resume working even when they aren't ready to take on their original job duties. In turn, this can help employers limit staff turnover, maintain productivity and reduce litigation risks while helping injured workers retain job skills, uphold valuable connections, minimize financial challenges and keep a healthier mindset during recovery.

There are several steps involved in setting up an effective RTW program. This article outlines best practices for employers to consider when developing and evaluating these programs.

Developing an RTW Program

In order to establish successful RTW programs, employers should implement these measures:

- Create an RTW policy. This policy should outline the purpose of the program and provide in-depth details on key program elements, including the following:
    - Incident response procedures—The RTW policy should first summarize important steps to take when a worker gets sick or injured on the job. These steps generally include contacting a supervisor to report the injury or illness, receiving treatment from approved medical providers, determining an RTW timeline, establishing compensation and benefits offerings, and identifying transitional duties to perform throughout the recovery process.
    - Eligibility, entrance and exit criteria—The policy should also define criteria for participation in the RTW program. In particular, an employee should only be considered eligible for the program if their illness or injury is occupational in nature (i.e., it took place in the course and scope of employment). Additionally, injured workers should be required to provide documentation (e.g., a doctor's note) before entering the program and starting their transitional duties. Similarly, these workers should receive approval from medical providers before they can exit the program and resume their original job duties.
    - Examples of transitional duties—Finally, the policy should offer examples of transitional duties, which may vary based on the severity of a worker's illness or injury. In general, these duties fall into two categories: alternative and modified. Alternative duties consist of tasks that are less physically demanding than those in an injured employee's original role (e.g., clerical, safety and maintenance tasks). On the other hand, modified duties pertain to those in an injured employee's original position but with certain elements removed or otherwise adjusted to comply with the worker's current physical limitations.

Key Benefits of Return-to-Work Programs

When an employee experiences an occupational illness or injury, their eventual return to the workplace can create numerous challenges. Fortunately, return-to-work programs can help alleviate these concerns by supporting staff as they reintegrate back into the workforce. These programs may entail having an employee return to work with shortened hours, lighter workloads or modified tasks as they continue to recover. Return-to-work programs offer several benefits to both employers and employees.

Benefits for Employers



Increased retention—These programs help retain valued staff and reduce the risk of turnover by allowing employees to return to work as soon as they're able.



Lower costs—Such programs can also cut workers' compensation costs by having employees gradually start working again and collect less in disability benefits.



Higher productivity—Having experienced staff return to work, even with reduced hours or workloads, can boost productivity more than hiring replacements.



Improved morale—Implementing a return-to-work program shows employees that their employer values their recovery and well-being, fostering a positive working culture.

Benefits for Employees



Boosted skills—These programs can help employees maintain and enhance valuable job skills by having them return to work sooner rather than later.



Greater connections—Such programs can also keep staff more connected to the workplace by allowing them to continue the recovery process alongside their co-workers rather than at home.



Healthier mindset—These programs help foster a healthy mindset for recovering employees by giving them a sense of purpose within their daily work routine.



Reduced financial uncertainty—In many cases, employees earn more money by gradually returning to work as opposed to collecting disability benefits.

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Return-to-Work Employee and Supervisor Accommodation Acknowledgment Form

Employee Acknowledgement of Accommodation

I acknowledge that I have medical work restrictions as specified by [insert doctors name], and I commit to adhering to these limitations. Furthermore, I pledge to keep my supervisor informed if my physician modifies these restrictions while I participate in the return-to-work program.

_____
Employee Name (Printed)

_____ _____
Employee Signature Date

Supervisor Acknowledgement of Accommodation

I acknowledge that I have reviewed and comprehended the temporary restrictions that have been placed on this employee by [insert doctor's name] and outlined in the report dated [insert date].

_____
Supervisor Name (Printed)

_____ _____
Supervisor Signature Date

Effective Communication in Workers' Compensation Claims

Effective communication is crucial in managing workers' compensation claims. It requires engagement with several parties, namely employees, supervisors, medical providers and claims adjusters. This approach not only enhances the recovery experience for injured workers but also helps employers reduce associated costs and streamline claims operations. Here's an overview of proper communication tactics for employers to leverage with each party involved in the workers' compensation process.



Employees

Open communication with employees is essential from the first day of employment. Employers should educate employees about each step of the workers' compensation process, especially regarding injury response and reporting. This transparency can help employees understand their responsibilities, reducing anxiety and cultivating trust. When injured employees return to work, providing training on transitional job tasks can prevent the reemergence of their ailments. Regular follow-ups during the rehabilitation process helps employees feel supported and may even expedite their recovery timelines, lower claim costs and limit the likelihood of litigation.



Supervisors

Supervisors act as key contact points between management and employees, particularly during the recovery period. They can help make sure injured employees adhere to medical restrictions upon returning to their positions and identify suitable assignments. By promoting occupational safety and providing ongoing feedback to their staff, supervisors can make all the difference in driving down employee injuries and mitigating associated workers' compensation claims.

Work Comp Insights

ToughComp - Your Workers' Compensation Partner

Understanding Common Aspects of Claims Resolution

Dealing with workers' compensation claims isn't always as straightforward as one might hope. Unfortunately, as an employer, sooner or later you will have to deal with an employee injury. To help you through the process, here is a breakdown of some of the common concerns employers have while working through claims.

Independent Medical Examinations (IME)

Your workers' compensation insurance carrier is entitled to schedule an independent medical examination, or IME. They may choose any doctor, chiropractor or psychologist. Usually, the adjuster chooses a doctor who specializes in the worker's injury. The examination may be scheduled at any time during the claim. Once the worker is properly notified of the appointment, he or she must attend. Failure to attend places their claim on hold. Few doctors are willing to perform these examinations. They are in private practice and are not on the staff of the insurance company. Therefore, it may take a few weeks to get an appointment.

Why Is an IME Scheduled?

Early in a claim, there may be a question if the injury is work-related. Is the injury a pre-existing condition? Did work actually cause the condition? Is the medical condition directly related to something at work? When these issues arise, adjusters schedule the IME soon after the claim is submitted.

Later in the claim, the adjuster may feel it's time for the worker to return to modified or regular work. When treatment seems to drag on, an IME may be scheduled. Perhaps the worker had a new, non-work accident. An IME may help sort the work condition from the non-work condition. If the treating doctor awards permanent disability higher than normally expected, an IME may be used to see if the rating is appropriate.

An IME may be scheduled more than once on a claim. The insurance carrier is entitled to examinations at reasonable intervals. If you are concerned about any of these issues and think an IME might help, speak to us or your adjuster.

What Is Nurse Case Management?

With nurse case management, when an employee is injured, a nurse is available via 24-hour hotline to assist the employee on how to properly care for the injury. Nurses intercept the claim at the point of injury to ensure that employees obtain the right type of care from cost-effective providers. In severe cases, a nurse will recommend emergency care. With minor injuries, they are able to guide an employee through first aid and self-care treatment, or send the employee to an occupational clinic or the employer's preferred provider network.

What Benefits Does It Offer?

- With immediate medical advice available for employees, insureds may be able to reduce the frequency or severity/duration of workers' compensation claims, ultimately lowering the cost of workers' compensation insurance premiums.
- Nurses can triage injuries to the most appropriate level of care, assessing and assigning a degree of urgency to a wound or illness. By making professional decisions about treatment, the service helps contain claims costs by minimizing, for example, unnecessary visits to the emergency room.