

# So you have an employee with an accident.....

- Some accidents require days off work
- Some accidents let you go back right away
- Some accidents fall in the cracks
- Once an incident or injury occurs, the events of the next 24 hours will have a huge impact on the ultimate cost and outcome of the claim. It is critical to be prepared to respond quickly and efficiently to any injury.

#### Trust the statistics....

- Returning to full employment after a six-month absence due to injury or illness 55.4 percent likelihood
- The point at which an injury or illness becomes a chronic disability most likely occurs from three to six months into an absence.
- Of the 888,220 injuries and illnesses that resulted in missed workdays in 2019, about one-third were sprains, strains, and tears. Soreness and pain accounted for 17.7 percent. Cuts, lacerations, and punctures accounted for 10 percent of missed work. Bruises and contusions accounted for 9 percent of these injuries, while another 9.6 percent were from fractures.
- According to the Bureau of Labor Statistics, it costs employers an average of \$957 a year per worker to provide legally required workers' compensation.

#### Return to Work Programs Make Sense

- Employer Benefits:
- Written Program reduces unnecessary administrative time, lost days when attempting to coordinate return to work and increases employee accountability.
- Employee is transitioned back to full duty.
- If refused lost time indemnity benefits can be terminated.
- Claims without lost time (or disability ratings) remain as Medical Only.
   Result Cost Savings!

#### Return to Work Programs Make Sense

- Often results in less litigation and reduces abuse of the work comp system.
- Allows employer and insurance carrier to maintain control of the claim.
- Tends to speed recovery periods and foster good will.
- Fact: The longer an employee is off work, the more costly the claim will become.
   This also increases the chance they will not return at all. The claim cost can increase by 2-10 x the cost of the original claim when return to work is not utilized.

#### Return to Work Programs Make Sense

- Employee Benefits:
- Faster overall recovery
- Decreased financial impact
- Increased value of the relationship with the employer
- Reinstate the injured workers' sense of accomplishment

# How to begin...

- Talk to your management team to determine if you have support
- Contact insurance for templates and suggestions
- Build a program reflective of your company
- Share with all employees top to bottom and see results!

# Temporary Modified Work . . .

- Examples?
- We always have it!
- Always communicate with HR about any concerns or questions prior to making decisions
- Never send an employee home due to difficulty with restrictions unless approved by HR

# Temporary Light Duty. . .

- Examples?
- Provide temporary work within medical restrictions.
  - Company
    - Inform employee
    - Develop assignments
    - Communicate w/insurance company
    - Monitor work w/ TLD Log form
    - Monitors Medical Status w/ Attending Physician's Statement following each medical appointment.
  - Employee
    - Review & sign TLD agreement
    - Report problems to supervisor & HR
    - Provides Doc. Release to HR administrator

#### **Modified Duty Offer of Employment**

Date:
Dear:
I have reviewed the medical report from your attending physician in regards to your on-the-job injury on with The attending physician indicated that you have been released to Modified Duty with the following restrictions:
I have discussed these modified restrictions with the Department Head, Supervisor and whoever needs to be aware of your situation and we have agreed to make this bona fide offer of Modified Duty with the following restrictions:
<ol> <li>You are to report to duty by am/pm each day.</li> <li>During the time that you are on Modified Duty, you will receive 90% of your regular salary and you shall receive all other regular employee benefits while on Modified Duty.</li> </ol>
<ol> <li>If you refuse this Modified Duty bona fide offer of employment, I will immediately notify our Worker's Compensation Company.</li> </ol>
A copy of this bona fide offer of Modified Duty will be placed in your permanent employee file.
Sincerely,
Department Head
By signing below, I accept this bona fide offer of Modified Duty employment.
Employee's Signature
Safety Supervisor



# Supervisor Role

- Review modified duty instructions from the completed RTW form with the employee
- HR will assist in the placement of an employee on modified duty
- Instruct injured employee to work within the documented restrictions with no exception
- Ensure injured employees are working withing their documented capabilities
- Send completed paperwork to HR weekly

# Supervisor Role

- If injured employees report that the injury/illness is preventing them from working or they feel that work they are performing is not within their documented capabilities, immediately notify the Human Resources who can help to arrange a medical evaluation with the employee if required.
- Review and monitor employees' work responsibilities.





Your feedback is important to me!