



HOW TO BUILD AND GROW A SUCCESSFUL
Return to Work Program



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RETURN TO WORK:

Building Trust & Supporting Relationships

Trust in the workplace is a two-way street: Your business depends on the talent and dedication of hard-working employees—and workers rely on you to provide the reinforcement, training and essential tools they need to stay safe and do their jobs well.

RTW programs are designed to ease injured employees back to work and provide hands-on assistance during every step of the process. Helping your workers feel confident about their recovery is incredibly important for the wellbeing of both employee and employer—it encourages a mutual understanding that, as soon as an injury is reported, there is already a plan in place to get them back on their feet.

The Centers for Disease Control and Prevention (CDC) estimates that productivity losses resulting from employee injuries costs U.S. employers around \$225.8 billion annually. What's more, studies show there's only a 50 percent chance that injured employees will return to work after a six-month absence.





The Value of Return to Work Programs

RTW programs exist to help businesses transition injured employees back to work as quickly as possible. A comprehensive and compassionate RTW program guides management and employees through every step of the process and streamlines the employee's road to recovery.

Some of the overall advantages of an effective RTW program include:

- ✓ Decreased medical, legal and disability claim costs.
- ✓ Increased employee morale and productivity.
- ✓ Reduced time expenses resulting from lost productivity.
- ✓ Faster identification of workers' comp fraud.
- ✓ Motivated workers who want to return to work quickly and safely.
- ✓ May lower employer's Experience Modification factor.



Return to Work Program Best Practices

The most important feature of a successful RTW program is positive communication—it's the central pillar that ensures employees understand the process and that policies are effectively implemented. Clear, open communication between employer, employee, claims adjuster and medical providers helps everyone stay on the same page and working toward the same goal: helping the injured worker transition back to a regular working schedule.

In addition to communication, **there are three other mainstays to a comprehensive RTW program:**



PREVENTION

Engage in proactive worksite inspections and job hazard analysis to identify dangers and prevent injuries from happening in the first place.



SUPPORT

Ensure management at every level understands—and wholeheartedly backs—RTW policies and employee wellbeing initiatives to boost response efficiency and morale.



WELLNESS

Provide health and wellness “stay at work” initiatives to encourage exercise, healthy eating and safer work practices.

RTW policies give workers and employers a complete roadmap to how injuries will be handled at every stage of the process. Sharing this roadmap with your staff and keeping dialogue open is essential for establishing long-term solutions and keeping everyone on the same page when injuries occur.





Developing Effective Return to Work Policies

The success of your RTW program relies on clearly defined written policies that are distributed to all of your employees at their start date or when updates are made to existing guidelines. Your policies should outline the RTW program in detail - from the time an injury is first reported to an employee's final transition back into their full-time duties—while also listing the resources available to workers during the recovery process.

If you're looking to start or improve your RTW program, [download FFVA Mutual's customizable sample policy](#). Policies like this give much-needed guidance for anyone involved in the RTW process and should be in place before a workplace injury occurs. **They include protocols for:**

- ✓ Establishing what employer and employee responsibilities are in relation to **accident reporting**, evaluating fitness for work and following physician guidance.
- ✓ Defining the three W's of injury reporting: When to report, Who to report to and Where to seek medical treatment.
- ✓ Designating a "Return to Work lead" who will act as the point-of-contact for all workers throughout the company.
- ✓ Outlining transitional, light duty work responsibilities that are less demanding than normal duties.
- ✓ Clarifying that work schedules may fluctuate or be updated as needed.
- ✓ Emphasizing the importance of ongoing dialogue between employer, employee and insurer.





General Policy Ideas

Employers should always develop **policies and processes that are tailored for their unique workplace conditions**. An employee's ability to return to work will largely depend on the pre-injury duties they performed and the type of injury they sustained.

Some general policy ideas include:

- ✓ Encourage open and honest communication among supervisors and the returning injured worker.
- ✓ Schedule times to follow up on the employees' physical, mental and work-related progress.
- ✓ Ask the injured worker to provide input on light duty responsibilities so they stay motivated and productive when they return.
- ✓ Adopt a disability management approach for employees with conditions such as diabetes or hypertension.
- ✓ Implement an Employee Assistance Program (EAP) to assist with emotional and behavioral health issues such as depression or stress.



MODIFIED, LIGHT-DUTY ASSIGNMENTS:

What to Expect

Once the immediate danger of the injury is treated, the next step is to work with your employee to find a temporary job assignment they can perform while recovering. This means allocating a modified—or light-duty—job that is engaging, and that also communicates that the employee is a key member of the team.

The role you select should take into account the worker's current physical condition and restrictions. Each person involved in an injury claim—adjuster, employee and employer—has a specific role to play in determining what tasks should be assigned:

FFVA Mutual claims adjuster: The designated claims adjuster will communicate with your company's point-of-contact about any work restrictions provided by the employee's treating physician(s).

Employer: Provide your claims adjuster with a detailed job description for any light-duty work you plan to assign, listing all functions the injured worker will be required to complete. Following this, send a USPS Certified letter to the injured worker offering light-duty work with a specific return-to-work date.





MODIFIED, LIGHT-DUTY ASSIGNMENTS:

For Employees

Once a physician has approved the light-duty assignment, workers must formally acknowledge receipt of the job request and communicate any questions or concerns about the assignment to their employer. **A few examples of light-duty assignments include:**

- ✓ Accounts payable/receivable
- ✓ Administrative/office
- ✓ Inventory
- ✓ Janitorial
- ✓ Job supervision and reporting
- ✓ Maintenance, equipment inspection
- ✓ Training other workers and new employees

No modified—or light-duty assignment should feel like a chore—it's about accommodating temporary physical limitations and showing a commitment to getting an employee back to full strength. Open communication is essential to finding the right type of temporary work, as each employee will have a different set of preferences.



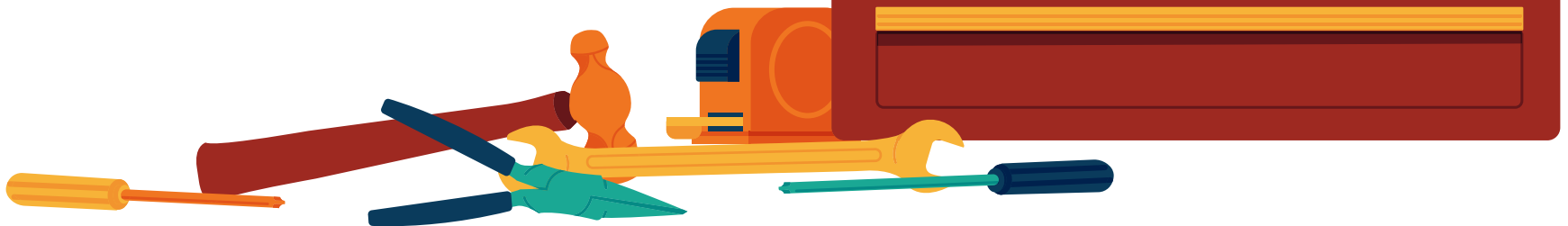
Return to Work “DIY Starter Kit”

While employers cannot stop all incidents and injuries from occurring, you can lower the risk of accidents and injuries by establishing proactive workplace safety measures. For years, our policyholders have trusted us to be a safety net they can depend on—not only when an employee is injured and a workers’ compensation claim is filed, but as a provider of safety resources to help prevent accidents from happening.

We’ve assembled all the nuts and bolts you need to build a comprehensive **Return to Work program** in our “**Do-It-Yourself Starter Kit**,” which includes:

- ✓ First Report of Injury (FROI) - Forms by State
- ✓ Information Needed When Reporting an Injury
- ✓ Job Demands Analysis Form
- ✓ Job Hazard Analysis (JHA) - Program Setup & Worksheets
- ✓ Light Duty Assignments by Industry
- ✓ Return to Work: Sample Policy
- ✓ Ways to Report an Injury Poster

To download all the resources,
CLICK HERE





Discover ways to keep your
employees safe at work

Visit
ffvamutual.com/employers/return-to-work
to learn more

Sources:

www.cdcfoundation.org | www.tnfi.wa.gov | www.shrm.org
www.osha.gov | www.dol.gov

