

Early-return-to-work programs

Benefits for employers

Early-return-to-work and transitional employment programs can boost productivity and morale while lowering your organization's disability-related costs. These programs are a sure way to manage your work comp expenses, minimize insurance and medical costs, and help promote more positive worker/employer relationships.

Effective return-to-work programs benefit employers because they:

- Reduce workers compensation insurance costs
- Promote goodwill and enhance corporate image
- Encourage management's active participation in the employee's recovery
- Reduce costs of temporary/replacement workers
- Reduce litigation
- Maintain an experienced workforce
- Improve employee/management relations
- Foster teamwork among workers, supervisors, and managers

Facts about early-return-to-work

- 80 to 90 percent of injured workers prefer working to convalescing at home.
- 60 percent of workers off the job more than 14 days experience financial trouble.
- Workers' anxieties increase with the number of days they remain off work, as does the number of surgical procedures they are likely to require. A modified duty program often reverses this trend.
- Claimants typically contact an attorney two weeks after an injury.
- 80 percent of litigated claims result in higher settlements.
- Workers who retain an attorney see an average of five doctors. Those who do not are treated by an average of two.
- Employers reduce the likelihood of litigation 50

percent by contacting injured workers within a week of the injury and positively reinforcing the workers' self-image and value to the company.

- Returning an injured worker to the workplace reduces expenses for medical treatment, rehabilitation, therapy and surgery, and often reduces the extent of permanent impairment.
- Early-return-to-work programs have been proven effective in reducing attorney involvement, promoting quicker recovery, and reducing related costs, while providing an important employee benefit.

Nationwide Insurance can:

- Assist you in the development and implementation of an early-return-to-work program.
- Provide job hazard analysis, policy and program reviews, and employee/supervisor safety training.
- Help you identify situations where an early-return-to-work program is appropriate.
- Assist you in managing claims to reduce your overall workers compensation costs.
- Obtain documentation from physicians, identifying employees' work potential.
- Maintain active verbal and written communication with disabled workers.
- Work with a medical manager, when necessary, to direct medical care and rehabilitation of injured employees.
- Assist you in identifying injured employees who can resume a productive job through an early-return-to-work program.

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