



Together we are one powerful engine

Return-to-Work and WesWorks®

Getting your employees back to work is our goal

Getting your employees back to work as soon as possible following an injury is beneficial to both you and your employee. The ideal solution is for your employee to return to your place of employment with light duty work. Sometimes, however, that isn't possible at your place of business and that's where Westfield can partner with you on your return-to-work program.

Return-to-Work Program

Return-to-work programs offering light duty work actually provide direct benefits to your business, including:

- Lowering your costs
- Reducing lost productivity
- Reducing staff turnover rate
- Increasing morale
- Maintaining your valuable employees' skill sets

A return-to-work program is also beneficial to your sick or injured employee:

- Employees experience a quicker recovery and a greater sense of self-worth
- Aids in getting their job back or finding a similar role
- Prevents salary interruption

A return-to-work program is designed to help injured or sick employees get back to work in a safe and timely manner, and to reduce the real costs of accidents to you. Studies show that the ratio of indirect costs to direct costs varies based on many factors, but can be as high as 20:1. * Let's look at what a work-related injury really costs.



A return-to-work program reduces the real costs of accidents to employers.

REAL EMPLOYER COSTS

Insurable Costs - Direct	Real, Uninsurable Costs – Indirect or Hidden
• Compensation	• Lost Time
• Medical Payments	• Loss of business productivity
• Disability	• Cost to the company under the employee workers' compensation system
	• Costs to hire and train if employee does not return to work
	• Costs of continued overhead expenses
	• Loss of experience, knowledge and expertise of the employee

*Information based on The Occupational Safety and Health Administration (OSHA) study data and related Safety Pays program data.

Return-to-Work Programs can save you money in future insurance premiums

A Workers' Compensation experience modification rating is a calculation used by insurance companies to price the cost of workers' compensation premiums. These experience modification calculations put a heavy emphasis on lost-time claims. A strong return-to-work program can save you money in future insurance premiums through lower experience modifications when your insurance policy is experience rated.

For example, when you experience a lost-time claim as part of a workers' comp claim you could see your experience modification jump 3 to 20 points or more¹. While each case is different, many times the future premium increases from a lost time claim far exceeds the cost in wages paid for the light duty work you provide. So, while it may seem strange for you to pay your injured workers wages for light duty work, in the long run this investment in your employee can save you two to four times the amount in increased premium costs.



A lower experience mod means lower future workers compensation premiums for you as an employer. Paying employee wages and keeping the claim as a medical-only claim saves you money in the long run.

Impact on Future Workers' Compensation Experience Modification Ratings

- Example: \$25,000 premium with a .80 experience modification
- Potential lost time claim - \$15,000 (\$10,000 medical, \$5,000 lost time wages)
- Experience Mod with RTW program, avoiding a lost time claim = .80
- Experience Mod without RTW program (lost time claim included) = 1.02

Your \$5,000 in wages paid to your employee can potentially save you four times, \$20,000, in insurance premium when utilizing RTW to prevent a lost time claim.

Elements of a Strong Return-to-Work Program

Employers who establish a strong relationship with their medical provider(s) and utilize creative return-to-work solutions by offering alternative job duties to injured workers will have a better claims experience, a happier workforce, and minimize claim costs and future workers' compensation premiums.

Return-to-Work Core Elements

The core elements of every RTW program must include:

- Support from top management
- Ongoing communication and training for supervisors and employees about the RTW program
- Identification and implementation of a RTW coordinator at the employer's location, which can be an employee given these additional responsibilities
- Identification of a medical provider panel, within jurisdictional requirements
- Prompt treatment of an injured employee with immediate reporting of injury to the insurance carrier

WesWorks® - Give Back. Go Back.® offers light duty work alternatives to keep your worker active and involved

Your job site is the best, first option for accommodating light duty work restrictions for your injured worker. But when light duty work options aren't available or you're unable to accommodate the specific work restrictions for your injured worker, our WesWorks program offers alternatives, including non-profit organizations, where your worker can stay active and engaged while they heal. These include:

- Work programs through non-profit organizations. When referred, your injured worker can expect quick placement and turn-around times for job offers. They have the opportunity to "give back" to their community so they can "get back" to work faster.
- WesWorks also offers opportunities for your injured worker to work from their home, which can help them return to a regular work schedule and potentially reduce financial impacts.

Give Back. Go Back.®

- When you want the benefits of a return-to-work program, but do not have a light duty position or feel the employee would be a distraction, our WesWorks program helps you achieve these goals.

The longer your employees are out of work, the more difficult it is for them to return. We know that getting your employee back to work is the ultimate goal, both for you and your employee. As an employer with WesWorks, you show your workers you care about their wellbeing, value them, and want them to return. And WesWorks makes good business sense too. It's a program for success – for everyone involved.

For more information, visit <http://www.westfieldinsurance.com/insurance/workers-compensation>

Sited Sources - 1. Based on Westfield Claims Risk Analysis 5152827



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