

RETURN-TO-WORK PROGRAM

ALLIANZ RISK CONSULTING



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Employees returning to work while recovering from a work-related injury present special challenges, for themselves and for you as an employer. Knowing that a job will be available upon return to work assists in the worker's transition from disability to full recovery while continuing to be a productive part of the work group.

Generally, employers should endeavor to accommodate a returning employee's work restriction or limitation as prescribed by the physician by providing temporary modified or alternative duty. Additionally, the establishment of a Return-to-Work program with a corporate policy statement is critical in controlling Workers' Compensation costs. Health care costs and lost time wage payments are reduced when transitional work is made available. Other benefits include

speedier healing, improved employee morale and reduction in the need for temporary employees and training costs.

Productivity in the workplace increases because a returning worker may be able to do part of their regular job and/or fill in on others by modifying his/her present work setting. Creating temporary modified duty work assignments, where appropriate, sends a message to all your employees that you care about them and that you will do everything you can to provide employment to returning employees.

Finally, by maintaining a Return-to-Work program at your company, you are supporting the spirit and the intent of the Americans with Disabilities Act (ADA).

DEVELOPING YOUR RETURN-TO-WORK PROGRAM CAN INCLUDE THE INSIGHT AND ASSISTANCE FROM YOUR INSURANCE BROKER OR AGENT ALONG WITH THE ALLIANZ RISK CONSULTANT

Return-to-Work programs often depend upon the particular facts and circumstances. Accordingly, it is difficult to provide general advice that applies to all situations. Additionally, returning employees to work and providing accommodations for employees with restrictions or limitations are subjects governed by numerous state and federal laws and regulations.

Employers should consult with their legal counsel and human resources specialists prior to establishing a return to work program.

BENEFITS FOR THE EMPLOYER

So what is the impact to costs of injuries to staff and productivity when your employees are injured and not at work? According to the National Council on Compensation Insurance (NCCI), the average cost of a lost time employee injury averaged \$41,000.00 in 2018. That included wage losses, medical expense, administrative expense and employers cost.

The cost of a time loss injury can add up to a considerable amount of money, especially the longer one remains off work. But these costs are only the beginning. What about your decrease in productivity due to hiring temporary employees, training existing employees, impact on morale, and so on?

Implementing a Return-to-Work program, when successfully implemented in your business, will be a positive factor in improving your results.

SUGGESTIONS ON HOW TO IMPLEMENT A RETURN-TO-WORK PROGRAM

Follow these **four steps** to implement your Return-to-Work program.

- 1. Develop your return to work program.** Your Return-to-Work (RTW) program must be in place and ready to go before an injury occurs.
 - Establish a **written** RTW with a policy statement (see *below*) that complies with all Federal and State Laws and applicable Bargaining Agreements.
 - Have procedures set up to notify management when an injury or illness has been reported.
 - Appoint a RTW Coordinator as a point of contact.
 - Identify and complete Job Positions with duties that can accommodate possible modifications and/or alternative duty positions. Consider customizing Job Positions based on the restrictions provided by the injured workers Primary Care Physician.
 - Consider the general guidelines of the Americans with Disabilities Act (ADA) when working out a temporary or permanent modified duty position since work may qualify for protection under state Workers' Compensation acts and the ADA

simultaneously. It is recommended that you seek advice of counsel or directly from the EEOC for clarification.

- 2. Organize Your Return to Work Team.** A successful RTW program utilizes a team approach. This team includes your RTW Coordinator, Managers and Supervisors, employees, Agent/Broker, Insurance Carrier, the managed care vendor and medical providers. To implement the RTW program a RTW Coordinator is appointed. The **key duties of the RTW Coordinator include:**
 - Reinforce the RTW implementation and the policy statement.
 - Update the program as needed.
 - Assist in the development of transitional duty positions with management and supervisors.
 - Maintain weekly contact with injured employees.
 - Contact and follow-up with medical providers.
- 3. Review Your Jobs.** Review each of the positions in your business to see if any can be modified or broken into specific tasks that can then be used to develop a "modified duty" position.
 - This can include: reducing work hours; scheduling frequent rest breaks; replacing normal equipment with special equipment that would enable the injured worker to do the job; moving the work to a more convenient location; modifying the work station, and making accommodations for the employee to attend physical therapy sessions, if needed.
 - The use of a Job Analysis & Physician Report of Work Capacity form can be used to develop modified duty positions. Please contact your Broker or Agent or Allianz Risk Consultant for copies of the form and assistance in its use.
- 4. Communicate the new RTW program to Employees and Supervisors.** The key communication and training includes:
 - Managers – commitment to the RTW program.
 - Supervisors – immediate completion of an Accident Investigation Report.
 - Employees – report the injury/illness immediately
 - Medical Providers – become familiar with the employer's workplace and work processes.

Please check with your Legal Counsel and/or Human Resources Team that the Written Return-To-Work Program along with the sample policy statement below complies with all Federal and State Laws and applicable Bargaining Agreements.

WHAT IF I NEED ASSISTANCE?

For more information on implementing a Return-to-Work Program, contact your insurance agent/broker or call the Allianz Risk Consulting Help Desk toll-free at 1 888 527 6872

RETURN TO WORK POLICY STATEMENT

To All Employees:

The health and welfare of all our employees is a top priority of this organization. When one of our employees is injured on the job, we are committed to returning that employee to productive work and full wage as soon as possible.

With the assistance of our Workers' Compensation carrier, Allianz Global & Corporate Specialties, we have designed and implemented a Return-to-Work Program. This program has proven effective in returning injured employees back to productive work quickly and also aids in the healing process.

Return-to-Work program incorporates temporary, transitional duty jobs, which consist of some type of modification to your original job, a different job or several part-time tasks combined into one job. The transitional job will be provided until the treating physician releases you to your full, regular work.

If you have any questions on this program contact

or an Allianz Risk Consulting representative at the help Desk toll-free at 1 888 527 6872

I have read the above and fully understand.

Signature

Date

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