

RETURN TO WORK AFTER INJURY OR ILLNESS

If your firm doesn't have a return to work program, it may be because no one in your workforce has ever been seriously ill or injured. If you haven't been so lucky and someone you employ(ed) has struggled with returning to work, you have likely developed an appreciation for the time and cost—both financial and emotional—associated with the process. You may also understand that trying to figure this process out in real time is an ineffective strategy. Putting a policy in place now that minimizes lost time and assists injured or ill employees with their recovery later benefits the employer, the employee, their families and their communities.

WHO BENEFITS FROM A RETURN TO WORK PROGRAM?

If executed properly, everyone benefits from a return to work (RTW) program. Serious injury or illness can have a devastating impact on the affected employee, the employee's family and the business.

A study conducted in 2010 by RAND Center for Health and Safety in the Workplace found that employers with return to work programs were able to reduce the time that an injured employee is out of work by three to four weeks, which benefits everyone involved.

HOW CAN WE CREATE A SUCCESSFUL RTW PROGRAM?

An effective RTW program helps an employee reach full recovery following illness or injury by allowing timely and appropriate treatment and continuing meaningful work.

Since the goal of a successful RTW program is to return the employee to regular duty as soon as the his or her medical condition permits, typical steps include:

- Finding and using appropriate medical providers who understand and are committed to the goals of the RTW program;
- Confirming with those medical providers that light duty options are available and preferred when this allows the employee to return to work sooner;
- Abiding by state and federal employment laws relating to, for example, time off policies, compensation and other benefits;
- Formulating a written RTW policy and requiring signatures from every employee confirming that they have reviewed it and agree to abide by it;
- Re-evaluating the work environment so that the illness or injury doesn't recur;

- Reinforcing the importance of a safety and wellness culture in your company;
- Identifying and adjusting for barriers to RTW;
- Assigning transitional duties and establishing a clear path for the employee to return to work; and
- Measuring your RTW goals against performance to determine their effectiveness and make changes as appropriate.

WHEN AND HOW DOES THE RTW PROGRAM BEGIN?

A written RTW policy typically emphasizes the company's commitment to helping injured or ill employees get back to a work environment that accommodates his or her physical limitations.

The process begins when a treating medical professional confirms that the employee is ready to return to work and clarifies the range of capabilities and any accommodations that may be required.

For example, a physician may confirm whether or not, and to what extent, there are restrictions on:



- Sitting
- Driving
- Bending
- Leaning
- Squatting
- Keyboarding
- Twisting



- Standing
- Walking
- Climbing
- Reaching overhead
- Working an 8-hour day



- Lifting*
- Pushing or Pulling*
- Grasping objects

**Including weight limits, if known.*



Once the restrictions are understood, transitional work assignments can be made. Having a list of possible transitional duties as part of the written RTW program helps to facilitate implementation. For instance, common light-duty tasks for design professionals include:

- Developing an inventory of office and field equipment for insurance and capital expense planning purposes;
- Maintaining an inventory of all building supply samples or catalogues that are used in design;
- Researching new products, technologies, or project types;
- Evaluating quality assurance and quality control procedures;
- Training and mentoring new employees;
- Reviewing new business opportunities and other business planning;
- Establishing or maintaining promotional materials, including websites, proposal templates and social media;
- Assisting with organizational duties, including maintaining project files, client files, etc.;
- Completing continuing education requirements;
- Fulfilling duties that have been traditionally undertaken by temporary employees; and
- Performing prior duties with a reduced schedule or under specific conditions (e.g., teleworking).

Priority can be to place the employee back in his or her own department if feasible (sometimes reorganization is required to help with this accommodation), but transitional assignments outside the regular department may also be considered. These transitional work assignments need to be reviewed and revised on a regular basis to adjust for changes in the employee's capabilities or medical conditions. Also, employees should advise their supervisors or a designated contact person of any problems or concerns.

If there are no transitional assignments within the company, other options — including loaning the employee to another company or to a volunteer organization — may also be considered.

WHO MONITORS THE RTW PROGRAM?

A successful return to work program is monitored by:

- The affected employee;
- The workers compensation insurer;
- A qualified medical provider; and
- The employer.

Medical conditions must be kept confidential throughout the RTW process. This is one reason why having a dedicated resource at the employer — a supervisor or other designated person — is so important.

Rated A+ (Superior) by A.M. Best
Rated A+ (Strong) by Standard & Poor's
RLIPSG.COM

Other reasons include:

- RTW programs work better if the employee has an advocate to check in and make him or her feel like a valued member of the team; and
- The company's dedicated resource can communicate more consistently and effectively with the insurer.

WHAT ARE THE BENEFITS OF A RTW PROGRAM?

Return to work programs benefit both the employee and the employer.

Benefits to the Employer:

- Decreased workers compensation insurance costs. If an employee returns to work — even with partial claim benefits — the final claim payment is usually lower. Though it varies by state, some states mandate that workers compensation benefits continue for two years or even more;
- (In most states), stoppage of lost time benefits if a reasonable light duty assignment was offered but not accepted by the employee. A claim that involves payments for lost time increases the employer's experience modification factor more than a claim with no lost time payments;
- A lower experience modification factor that may result in more business opportunities for the company;
- A lower experience modification factor that may result in more business opportunities for the company;
- Increased employee morale;
- A diminished chance of recurring injury or illness;
- Cost savings from not having to recruit, hire, and train replacements; and
- Improved productivity.

Benefits to the Employee:

- Greater stability and security. Many employees who are out of work for six months or more never re-enter the work force; and
- An enhanced recovery process.

WHAT CONCLUSIONS CAN WE DRAW FROM THIS?

If your firm hasn't established a return to work program, it's time to consider it as part of your overall company policy before it's necessary. Once you have a RTW program in place, test its efficacy by tracking statistics such as lost time and employee retention to see if any modifications are indicated.

RLI[®]
DIFFERENT WORKS

PSG-MK538 (3/18)