



WORKERS COMPENSATION **RETURN TO WORK PROGRAM**



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GOAL of your Workers Compensation Return to Work Program

When the numbers add up, very few workers compensation injury claims involve a significant loss of time from work. Those that do require special handling to control your costs while getting your injured workers the care they need. The Society Insurance Return to Work Program helps control workers compensation costs by working with you to establish transitional* jobs within your company for your injured workers, providing them with temporary employment that takes into consideration their physical restrictions, skills, interests and capabilities. Our goal is returning injured workers to their jobs in a timely and medically acceptable way. Society Insurance has learned that, when given the opportunity, most injured workers can:

Perform modified applications of their normal jobs.

Temporarily work different jobs.

Work reduced hours at adjusted wages.

It takes time and commitment to implement the Return to Work Program. However, it's one of the best techniques available to control workers compensation costs after an accident. Taking the initiative now can make a big difference later.

Society Insurance will help you develop a Return to Work program that meets the needs of your injured workers, your business and your budget.

*Includes the terms "temporary," "light duty" and "modified work."

BENEFITS of your Workers Compensation Return to Work Program

The benefits of Society's Return to Work Program can include:

- Improved cooperation between you and your injured workers, resulting in less litigation, reduced system abuse and higher injured worker morale.
- An organized and structured plan that reduces the chance of reinjury.
- A positive impact on your workers compensation premiums.
- Slowing injured worker turnover.
- Reduced indirect accident costs (e.g., training costs for temporary workers).
- Promoting the recovery of an injured worker in a timely fashion.

The main benefit of Society's Return to Work Program is that it can help reduce workers compensation claim costs.

SET UP of your Workers Compensation Return to Work Program

There are seven important steps to follow when initiating a Return to Work Program for your business.



1. Develop and Write a Return to Work Policy

This explains to your injured workers how the Return to Work policy affects everyone, from all levels of management. Make sure your injured workers know how valuable they are to your business and that you are committed to helping them get back on their feet should problems arise. Whether it is a temporary position shift or time off, let them know their well-being is the ultimate goal.



2. Appoint a Return to Work Coordinator

This can be a new position or new responsibility for a current worker. Duties include:

- Submitting the First Report of Injury form to Society's Claims Team immediately after the accident occurs.
- Being a liaison to your company, Society's Claims Team, the treating practitioner* and the injured worker's supervisor.
- Staying in touch with the injured worker on a regular basis after an accident occurs.
- Creating communication guidelines to ensure company personnel are informed of accidents immediately after they occur.

*Treating practitioner may include Medical Doctors (M.D., O.D.), Chiropractors and others, depending on the state.



3. Develop an Emergency Protocol

Before an accident occurs, establish your emergency protocol. If a worker is injured, having a procedure to follow will increase your efficiency in getting the injured worker the required care without confusion or misunderstanding, allowing you to contact Society in a timely manner.

SET UP (continued)

4. Develop a List of Transitional Jobs

Returning your injured workers to work after an accident can take time. Until an injured worker is deemed medically ready to resume full duty, a list of transitional jobs will allow the worker to maintain a certain level of productivity in the workplace. Here are some examples to use as a guide:

- Focus on abilities, not disabilities.
- Modify workstations to eliminate nonessential tasks that may disrupt meaningful production.
- Modify job responsibilities by rearranging task sequence, eliminating tasks or distributing tasks among other injured workers.
- Use ergonomic or physical accommodations such as adjustable chairs, hydraulic pallets, clamping devices, electric tools, etc.
- Limit exposure to possible harmful repetitive motion by rotating injured workers from task to task.
- Arrange flexible work hours so the injured worker can return to work safely, reducing the chance of reinjury.

5. Establish Written Job Descriptions for Regular and Transitional Jobs

This will provide the medical practitioner with information that will help to assess the injured worker's ability to return to work duties. This list will also help the medical practitioner determine which transitional job tasks would be best suited to the physical restrictions of the injured worker. The Job Analysis form in our Workers Compensation Claims Kit can help you with this process.

6. Provide a Transitional Return to Work Program

Society Insurance works with vendors that provide alternate-duty work positions to meet almost any limitation. These positions are volunteer positions with various organizations in the community. Employers who use this program to continue salary to the injured worker are often rewarded with lower claim costs and are able to give services back to the community.



7. Select a Company Physician

Depending on where your business is located and how state laws affect medical practitioner selection, Society's experienced Claims Team can assist you in developing a list of approved medical practitioners. If your state allows the injured worker to select the medical practitioner, you may recommend a medical practitioner if the injured worker doesn't know where to go for treatment.

Once you have selected a medical practitioner, visit the clinic or office and invite the practitioner to tour your facility. By becoming more familiar with your operation, the medical practitioner will better understand your company's commitment to injured workers' well-being and your willingness to help them return to work when an accident occurs. Our Medical Bill Review vendor has preferred provider organization (PPO) contracts with medical providers in your area that have agreed to discount their services for the treatment of your injured worker. Your support in encouraging injured workers to use a PPO provider can significantly increase your claims savings. To request a list of PPO providers in your area, email wclaims@societyinsurance.com.

USE your Workers Compensation Return to Work Program when an injury occurs

Preparation: When an injury occurs, you will quickly realize that the time and energy spent setting up the Return to Work Program was well worth the effort.

Implementation: The program itself involves taking appropriate action in each of three phases.

1

Immediately After the Injury

- Provide on-site aid.
- Arrange transportation for emergency care.
- Notify the injured worker's family.
- Notify Society's Claims Team and report the accident to your Return to Work coordinator.
- Provide the injured worker with an Attending Physician's Return to Work Recommendation Record to be completed by the treating physician.

We encourage our policyholders to report all claims within 24 hours. Studies have proven that prompt contact (within 24 hours) with the injured worker can significantly reduce claim costs, shorten periods of disability and improve the overall recovery.

2

Within the First Week of the Accident

- Keep in touch with your injured worker. Send a card or flowers.
- Refer the injured worker or family members to Society Insurance if there are any questions or concerns about workers compensation benefits.
- Offer reassurance to the injured worker.
- Reinforce the benefits of your company's Return to Work Program: returning the injured worker to work in a timely fashion with full medical approval.

3

Preparing for the Injured Worker's Return to Work

Society's Claims Team works with you to continually promote and share Return to Work Program information. They will need your help to:

- Regularly contact and affirm your commitment to the injured worker's recovery and safe return to work.
- Provide a written job description of the injured worker's regular position and any transitional job(s) to the Society Claims Team.
- Identify a Return to Work target date. Once this is done, the Return to Work coordinator should arrange to meet with the injured worker's supervisor and coworkers to prepare for the injured worker's return to work.

GUARANTEE a smooth and successful transition back to work

The Return to Work

Plan to meet and welcome the injured worker back. Use the Transitional Return to Work Log in our Workers Compensation Claims Kit to help promote communication with the injured worker after the return to modified duty.

Confirm the injured worker's return date with Society's Claims Team so the injured worker isn't receiving workers compensation benefits as well as wage payments. In some cases, we can coordinate benefits if modified work is temporarily provided.

Schedule the injured worker for a mid- to late-week return to work. This allows the worker to get reacquainted to the work environment and gives the worker the weekend to recover from any fatigue that may be experienced.

The continued success of your Return to Work Program hinges on two key elements: **commitment and communication.**

MAINTAIN your Workers Compensation Return to Work Program

Commitment

Society's Claims Team is committed to working closely with you to make your Return to Work Program a success. Commitment across all departments of your company to actively participate in the program is a key part of its success. This commitment should be communicated clearly to the workforce so the Return to Work process can begin immediately after an accident occurs.

Communication



1. Society's Claims Team

After an accident, once the injured worker is attended to, the most important thing to do is notify Society's Claims Team. Prompt notice shows your concern for the injured worker and enables us to begin benefit payments on time. If you have questions, contact your Claims Team at 888-576-2438. Your Workers Compensation Claims Kit contains all the information you need to report claims. Society's Claims Team will work together with your medical practitioner and Return to Work coordinator to plan for a successful return to work.

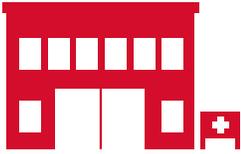


2. Telephonic Nurse Case Manager (TCM) Program

Our TCM program is another tool that can be used in helping you take a proactive approach toward returning injured workers to work as soon as practicable. Our in-house nurses will assist you by:

- Reviewing claims with the potential for extended periods of disability.
- Reviewing claims with complex medical issues, including those with back, neck or head injuries.
- Making recommendations on medical treatment, physicians, second opinion possibilities or the need for full case management.
- Contacting the treating physician, policyholder and possibly the injured worker to review potential light duty or return to work opportunities.
- Reviewing claims for any potential cost containment opportunities.

Anyone interested in learning more about the TCM program should contact a member of the Society Claims Team at 888-576-2438.



3. The Treating Physician

Good communication between the medical practitioner and your Return to Work coordinator is essential for a successful program. Here are some ways to ensure good communication with the medical community:

- Visit the clinic or office of the attending medical practitioner to help build a strong relationship.
- Identify a primary contact person within the medical provider's system to open and maintain informal lines of communication.
- Invite the medical practitioner to tour your facility and become familiar with your company, the jobs provided and your Return to Work policy.
- Emphasize the importance of receiving timely reports on initial care and a Return to Work target date by asking the medical practitioner to call your Return to Work coordinator with updates.
- Assure the medical practitioner that job accommodations will be provided to the injured worker if needed.
- Emphasize to the medical practitioner that the Return to Work coordinator and Society's Claims Team are willing to assist in any way possible with planning the Return to Work Program.
- Share the written job descriptions for regular and transitional jobs.



4. Your Injured Workers

The Return to Work coordinator should also keep injured workers up to date with regular contacts. Establish communication goals such as:

- Phone injured workers on a weekly basis.
- Visit injured workers who are confined to their homes or hospitals.
- Invite injured workers to visit with coworkers during lunch or at special company functions.
- Mail company newspapers or newsletters to injured workers so they are updated on company information.

By demonstrating your concern, you assure the injured worker that a safe return to work is important to the company. This will help boost morale and motivate the injured worker to return to work.

EASY DOES IT.

At Society Insurance, we'll help your business stay on its feet when your injured workers can't be on theirs. Our Claims Team will work with you to make transitions back to the workplace as easy and productive as possible for both you and the injured worker. Together, our practical, proactive approach can make a big difference.



Small details. Big difference.™



This brochure contains only a general description of coverages and is not a statement of contract. All coverages and limits are subject to the exclusions and conditions in the policy. For the name of your local independent agent representing Society Insurance, call 888-576-2438.

Workers compensation laws vary by state. While the rules and procedures for handling workers compensation claims are similar, each state has specific, unique provisions. Consult your claims team for guidance.

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150 Camelot Drive
P.O. Box 1029
Fond du Lac, WI 54936-1029
888-576-2438
societyinsurance.com