



Republic Indemnity®

Workers' Compensation Insurance Specialists

Return to Work Program





Getting back to work is a priority for everyone.

Follow the 10 easy steps below to create a Return to Work Program for you and your injured worker. This program can help injured workers return to their jobs quickly and safely and can help reduce your workers' comp claims costs.

STEP 1 Get Started

Assign a Return to Work Coordinator or a Team with representatives from all departments. The team will:

- Develop written policies and procedures for the program. A sample program is available at www.republicindemnity.com/employers/loss-control/loss-control-resources.
- Identify and list all of the departments that may accommodate modified work. Analyze prior injury statistics to determine problem areas.
- Develop job descriptions and light duty tasks that can be used to make modified duty positions.

STEP 2 Select a Medical Provider

Select an approved industrial medical clinic or provider who will work closely with you in returning injured employees to modified duty positions by either accessing www.republicmpn.com or by calling 888-545-3795.

STEP 3 Establish a Job Salary Schedule

Your employee's financial security is important. The financial incentives must be great enough to encourage the employee to return to work. As you evaluate the financial impact of workers' compensation lost time injuries on your insurance costs, you may find it in your best interest to pay employees their full salary.

STEP 4 Union Negotiations

If yours is a union environment, negotiate a Return to Work Agreement with the union during your next contract negotiations. Look for provisions in the union contract to support the Return to Work Program. Also, illustrate the positive impact on the employees in your proposal.

STEP 5 Promote the Program

Advertise the goals and rationale of the program to all supervisors and employees so that everyone knows how it works and how they fit into the plan. Encourage the Return to Work Program as you would other employee benefit plans to promote goodwill between you and your employees. Contact the Loss Control Department for assistance with supervisory training at RICALC@ri-net.com.

STEP 6 Report Injuries

Report all injuries promptly to Republic Indemnity at www.republicindemnity.com/employers/report-an-injury. This allows our Claims personnel to immediately begin our medical management process and assess early return to work opportunities. You should begin to evaluate potential modified or alternate work positions for your employees, if they are unable to return to full duties immediately.

STEP 7 Manage Medical and Disability

Our staff will contact the treating physician to establish the extent of the injury. They will continue to monitor the employee's treatment and progress by assisting with:

- Developing an appropriate medical treatment plan through continuous communication with the treating physician.
- Coordination and facilitation of the injured employee's early return to work in either a full or modified work capacity.
- The selection of an approved industrial medical clinic or provider.
- Work with the employer to set up a profile with the dedicated medical clinic and update the availability of modified duties.
- Immediate Crisis Intervention, in-person hospital visits when a serious injury occurs, attendance of physician/patient conferences, and Home Employee Visits. We may utilize outside Medical Case Managers to assist in this process.

STEP 8 Initial Employee Contact

In the event of a serious injury your injured employee will be contacted by one of our claims professionals, who will advise the employee about workers' compensation benefits. Follow-up contact will be made to assist in coordination of medical care and prompt early return to work opportunities.

STEP 9 Return to Work Assistance

Our claims personnel will work closely with the employer and physician to develop modified or alternate work for the injured employee during the medical recovery process.

STEP 10 Commitment and Communication

Evaluate your Return to Work Program and make adjustments at least yearly. You will want to review the modified job positions, as well as any perceptions or ideas that employees or supervisors have developed about the program.

You can assess the effectiveness of the program by comparing prior lost time/days and direct/indirect costs of accidents to those after implementation of the program. Cost data is available on the policyholder website. If you need access, call 818-382-1007.

Employee absence is costing you and your employee money.

Each work day your injured employees are off the job, Temporary Disability dollars are being spent. Additionally, for California claims where the injury ultimately results in a Permanent Impairment, they may be eligible for a Supplemental Job Benefit Displacement voucher costing up to \$6,000. As an employer, you can help reduce or eliminate these costs by providing temporary modified/alternate positions that will allow your employees to return to work as soon as possible.

An effective Employee Return to Work Program will reduce the time an injured employee is away from the job and mitigate potential increased claims costs. Republic Indemnity's strategic plan for returning your injured employees to work can make a dramatic improvement to your bottom line! Our 10-Step program is designed to start before an injury occurs to help your entire team understand the impact — financial and emotional — of workplace injury.

Perhaps more importantly, our Return To Work Program provides very real benefits to the workers themselves:

- It reinforces your commitment to employees' welfare by providing a sense of security and stability, while also providing a positive self-image to injured workers.
- It promotes positive reinforcement for injured workers to recover quickly by discouraging the "Disability Syndrome" thought process.
- It supports the "Going To Work Daily" habit.
- It allows injured workers to continue to directly contribute to the profitability of the company they work for.

Best of all, Republic's Return to Work Program is administered by our own staff of Loss Control/Claims Representatives, Nurses and Medical Benefit Coordinators.



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