

# STAY-AT-WORK AND RETURN-TO-WORK PROGRAMS

By implementing a stay-at-work/return-to-work program (SAW/RTW), you can minimize or eliminate lost work time, speed recovery, improve both medical outcomes and employee satisfaction and preserve production capacity. A SAW/RTW program is critical to protecting your experience modification factor (EMF), which ultimately determines the cost of your workers' compensation insurance.

Studies show that the vast majority of injuries require no more than a few days off work for injured employees, and that many injuries require no time off at all. If an employee is away from work unnecessarily, the negative impact is felt by everyone: the employee loses pay, the employer loses production and may incur increased costs and others may have to fill in or work overtime to get the job done.

SAW/RTW programs are a great way to keep most injured employees on the job and productive, and to help those with more serious injuries ease back into their job; they provide workers with temporarily modified jobs that consider physical restrictions, skills, interests and capabilities. They also function as part of a disability management program. Every dollar paid in claims – both medical and lost wages – affects your future workers' compensation premiums.

## PROGRAM OBJECTIVES AND BENEFITS

Many businesses recognize and use SAW/RTW programs. Although variations exist, they all share common characteristics.

Nearly all SAW/RTW programs focus on the following objectives:

- address the physical, emotional, attitudinal and environmental factors that hinder the return-to-work process
- facilitate temporary or permanent job reassignment or job restructuring
- identify alternative employment, consisting of modified duties
- reduce the number of workers' compensation injuries within your organization
- decrease the number of lost work days
- increase employee morale and motivation to return to and remain at work
- assist in compliance with the Americans with Disabilities Act

Effective SAW/RTW programs benefit **employers** by:

- promoting good will and enhancing corporate image
- allowing active participation of management in the employee's recovery
- reducing costs associated with replacing valuable skilled workers with temporary or replacement workers
- maintaining an experienced work force
- minimizing productivity slow-downs

- improving employee/management relations
- promoting employee morale and security
- improving work ethic
- decreasing potential of re-injury
- uniting workers, supervisors and management

SAW/RTW programs benefit **employees** by:

- eliminating or reducing loss in pay and benefits
- providing a sense of security and stability
- reinforcing management commitment to employee welfare
- reinforcing a positive self-image to the injured worker
- providing positive reinforcement to the injured worker while easing back into the workforce
- encouraging normal working relationships with other employees
- reinforcing a daily work habit

## THE TEAM APPROACH

An effective SAW/RTW program is enhanced by a strong team dedicated to keeping injured employees at work as the first priority, and otherwise bringing them back to work as quickly as possible. Together with your injured employee, the supervisor, the insurance company and medical personnel, you can create a winning situation for everyone.

The steps *you* can take to get your SAW/RTW program underway include:

- establishing a policy statement detailing your management's commitment, responsibility and support for the program
- appointing a coordinator with strong communication skills. The coordinator represents your company and acts as liaison between the managing supervisor and employee, the labor representative, the insurance company and the physician. Active communication reaffirms the employee's value to the company, prompting the injured employee to continue working or to return to work in a timely manner.
- developing position descriptions that identify essential job functions. This identifies those jobs performed by able-bodied employees that can be modified to accommodate disabled workers.
- developing a task inventory that catalogs the individual tasks that could fill the work day for an injured worker. The task inventory enables the supervisor to quickly identify and combine many tasks to fill up an injured employee's allowed work time. Change assignments as your employee's condition improves.
- being creative with alternative work assignments. Don't limit them to production tasks; consider maintenance, clerical, charity work and other tasks within prescribed medical restrictions.
- orienting and training your employees and management team on the elements of the SAW/RTW program, including a review of the applicable workers' compensation system being employed, management commitment, position descriptions and identification of standard and modified job tasks.

- using hazard identification and controls to detect loss exposures which, when corrected, reduce the likelihood of employee injury or illness. The objectives of such a program are to maintain a safe and healthful work environment, reduce or eliminate the risks of injury and maintain operational profitability for the employees and company.
- setting a positive tone for employees who come into daily contact with the injured worker. The injured worker needs to feel wanted and secure; a positive psychological state is tremendously important at this stage in the worker's recovery.

Your SAW/RTW program requires the cooperation of *others*, too. For instance:

- Your insurance company:
  - maintains active verbal and written communication with you and the disabled worker
  - answers benefits questions
  - provides loss control services such as industrial hygiene and ergonomics evaluations, job hazard analysis, loss control policy, program review and employee/supervisor safety training
- The treating physician reviews, evaluates, documents and treats your employee's disability. The physician needs access to your position descriptions to review current and modified job functions and to recommend additional modifications and work restrictions where warranted.
- Your injured employee has a responsibility to report the injury immediately to a supervisor, complete all paperwork according to company policies, follow the physician's directions and maintain contact with you to provide health updates.

## **RETURN-TO-WORK OFFER, MEDICAL LIMITATIONS AND MODIFIED DUTIES**

A formal return-to-work offer is not required if the injured employee stays at work, and most times a formal offer is not needed when time away from work is limited to a few days or weeks. If time away exceeds a few weeks and there is any resistance from the employee or treating physician, then a formal offer should be made.

Your company's return-to-work offer should describe the temporary work conditions and outline expectations for your employee and supervisor. The offer can be made by mail or phone and the employee can start right away. Follow up with a letter.

Medical restrictions prescribed by the treating physician or other medical practitioner must be in writing, and must be specific enough for you to determine what alternative work assignments are appropriate. Make the physician aware of your company's policy regarding the SAW/RTW program and the degree of accommodation your company can make. Discuss the matter with the physician before a return-to-work evaluation form gets completed. The specific limitations regarding lifting, bending, standing or contact with various substances need to be identified by the physician. Supervisors must understand and implement the limitations when your employee returns to work.

Your injured employee may return to:

- modified work: an existing job that is not as physically taxing or demanding as the employee's normal job
- restricted work: the employee's normal job, with restrictions assigned by the physician

- modified duty or total accommodation: a specifically created position that accommodates the injured employee's restrictions

Job modifications and accommodations should meet the restrictions recommended by the treating physician. It may involve changes in training, tools, machine design, workstation design or work procedures.

The following are some simple, yet effective, ways to implement job modifications:

- minor workstation modifications – simplify the workflow process and eliminate unessential features
- job task redesign – rearrange task sequence, eliminate tasks or distribute them to more than one worker
- ergonomic or physical accommodations – provide adjustable chairs, hydraulic pallets, clamping devices and ergonomic or electric tools
- environmental accommodations – rotate workers to limit exposure to repetitive trauma

## **KEEP SAW/RTW POSITIVE**

- Check in with injured employees regularly to give encouragement and offer extra help that may be needed due to medical restrictions or job tasks. Do your best to make sure that employees who have medical restrictions do not suffer an aggravation of their injury or a new injury during their recovery by insisting they follow doctor's orders.
- Communicate daily to ensure the employee is comfortable with the assigned position, and make modifications to the job if needed.
- Make sure your supervisors understand that keeping and returning to work injured employees aids the employee's recovery and your business' economic welfare. Supervisors must diligently make sure employees abide by any medical restrictions they may have.

## **CONTACT US**

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