PRIMA'S 2016 RISK MANAGEMENT
WEBINAR SERIES

Implementing an Effective Return to Work Program

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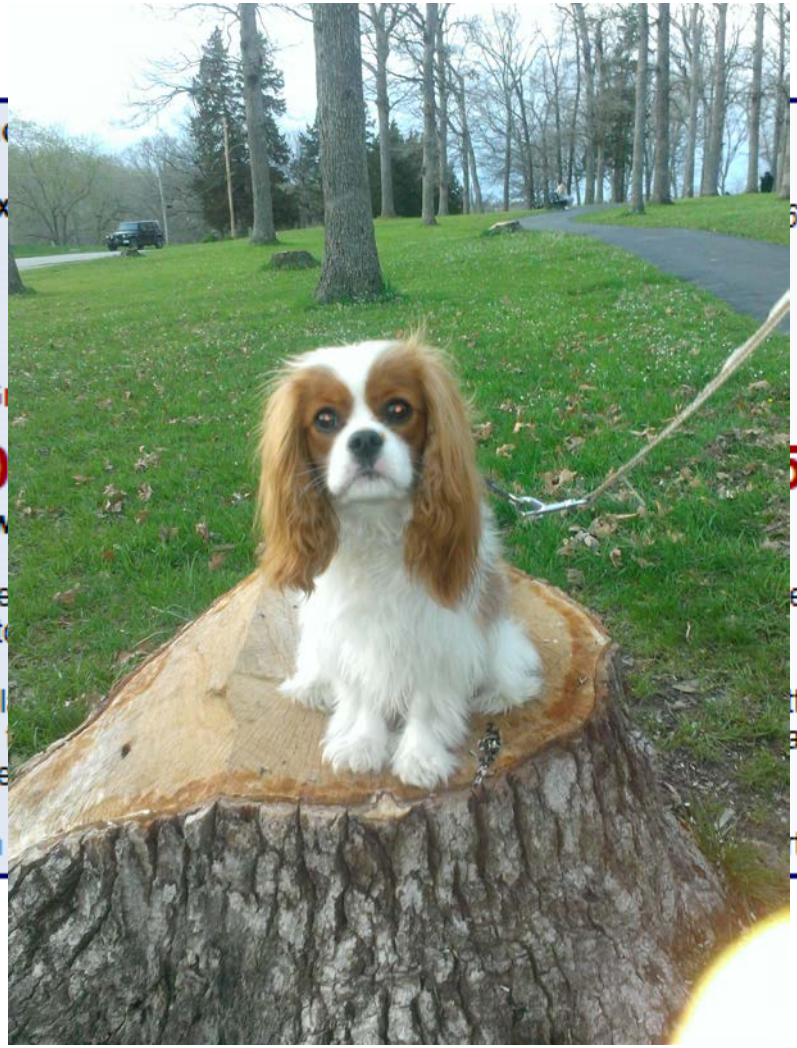
“The greatest of all mistakes is to do nothing because you think you can only do a little.” –Zig Ziglar

Start With Why

All the great organizations in the world, all have a sense of why that organization does what it does.

Simon Sinek

Cost of WC Claims



Cost Containment 101

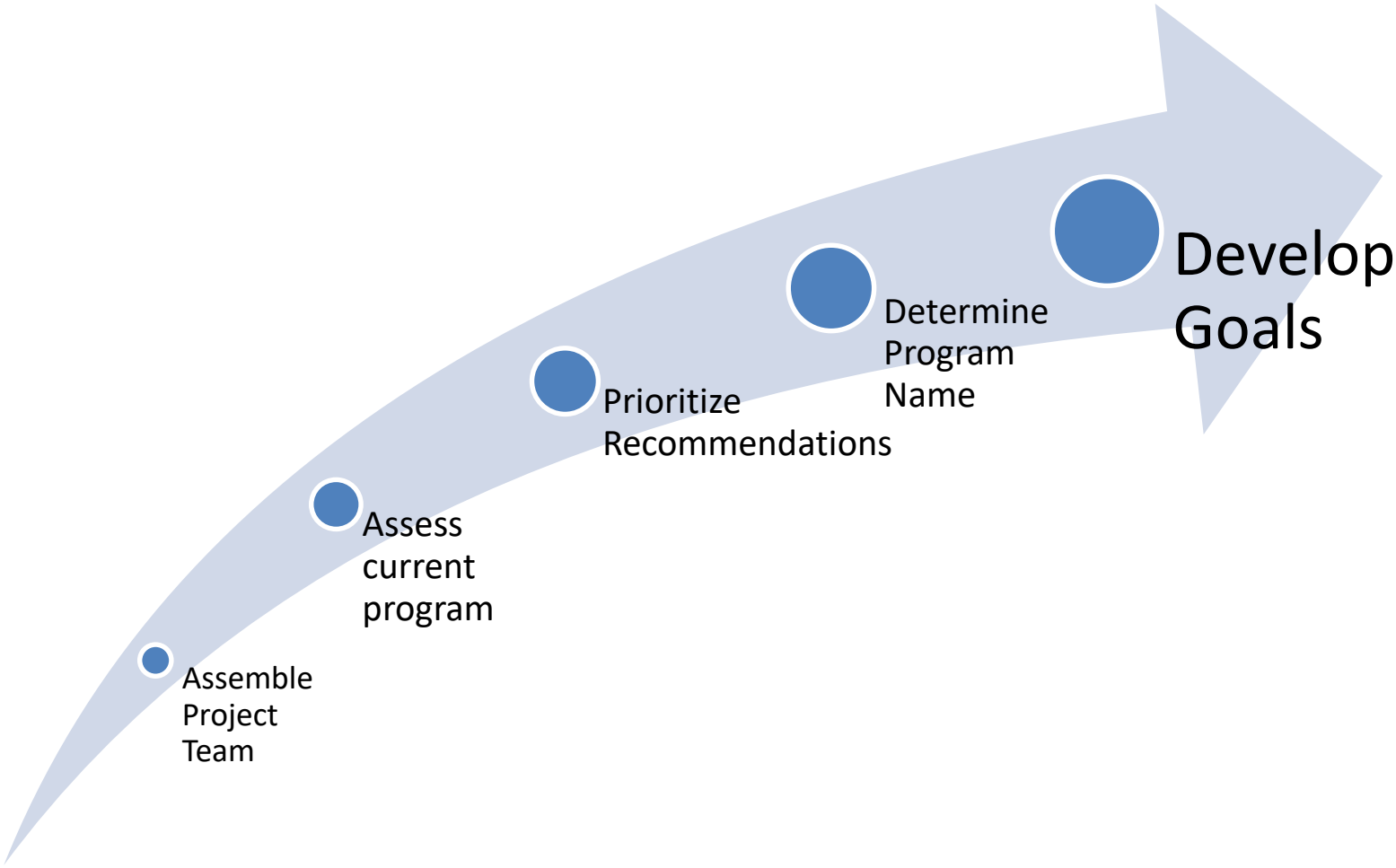


- Prevent Workers Compensation Claims
- Manage the WC process when claims do occur
- Improved communication
- Rapid Return to Work

WC Management Program

1. Assessment & Recommendations
2. Design & Development
3. Training & Implementation
4. Monitoring & Managing

Phase 1: Assessment & Recommendations



Assessing Your Program

- Management Commitment and Awareness
- Claims Handling
- Performance Goals
- Post Injury response
- Communication
- Return to Work
- Medical Care



The Importance of A Point Person

- Injury Coordinator (IC) or Return to Work Coordinator RTWC
- “Get things done” type of person





Monthly Department Report

Cost Per Employee Calculation Worksheet

The following sample can be set up as an excel spreadsheet for flexibility and reporting purposes.

Company: _____ **Date:**

_____

Division: _____

Total	Previous Year	Last Year	This Year-to-Date											
			Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1. Incurred Losses YTD														
2. Man-hours Worked YTD														
3. Incurred Cost/FTE*														
4. Goal														

Line 3 $= \frac{\text{Line 1 x 2000}}{\text{Line 2}}$

or $\frac{\text{Incurred Losses x 2,000}}{\text{Man-hours}}$

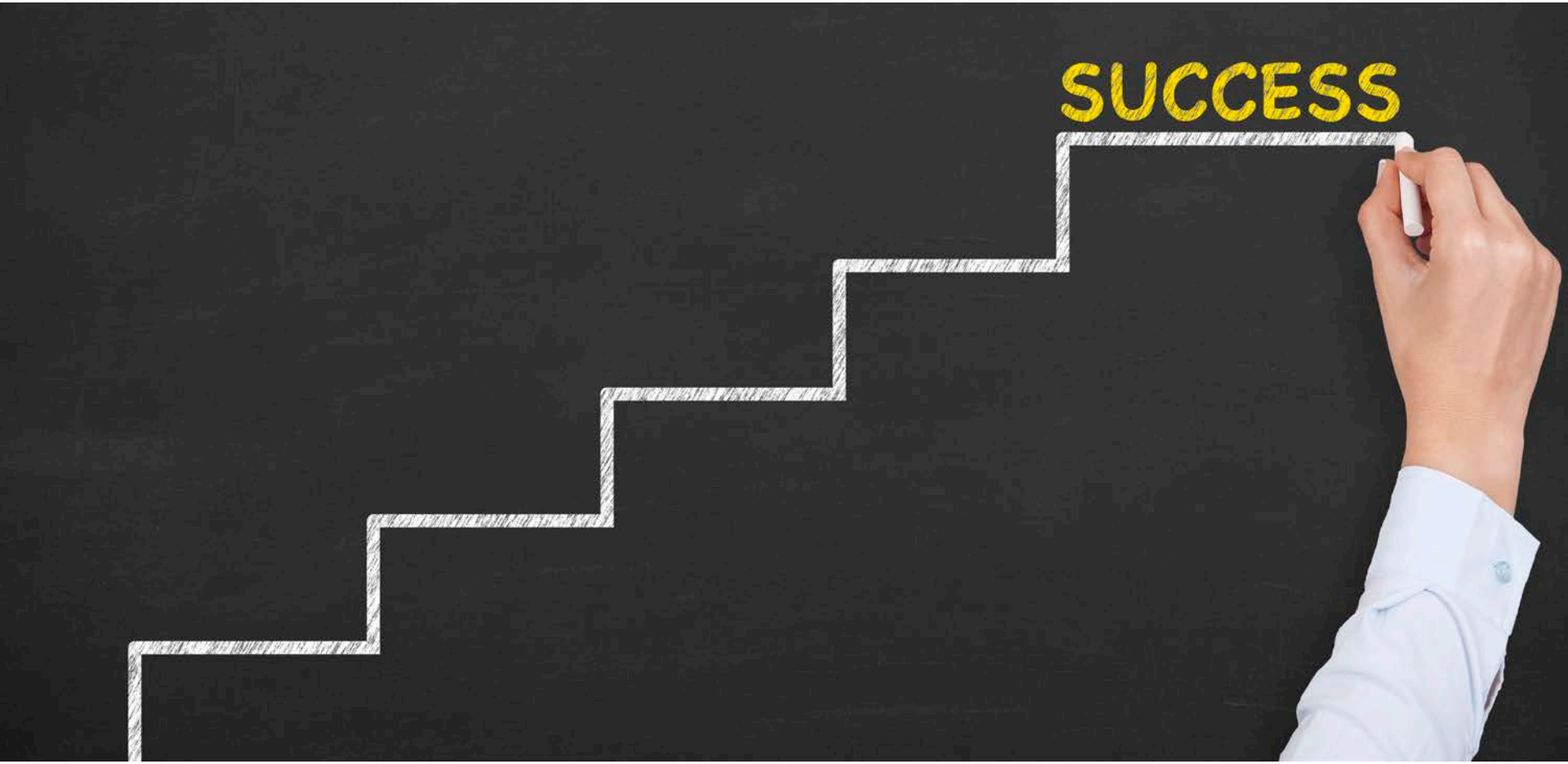
☛ ***Note: FTE* = Full Time Equivalent Employee based on 40 hrs/week, 50 weeks per year.***

Phase 2: Design and Development



- What is currently working well and can be expanded on
- What additional tools do we need to provide to supervisors
- How can we better communicate with the injured worker?

What is working well?

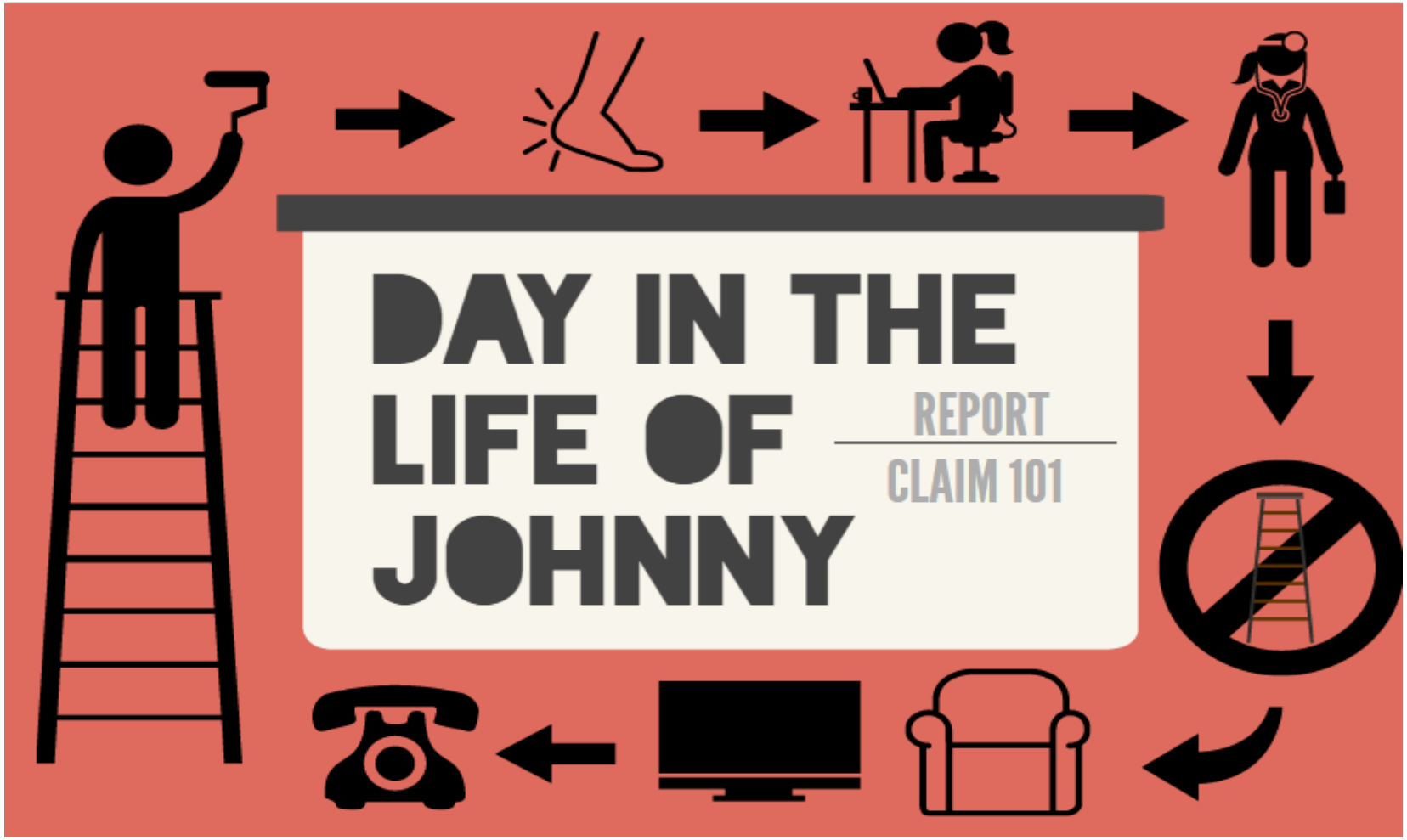


Communication with Employees

- Proactive communication



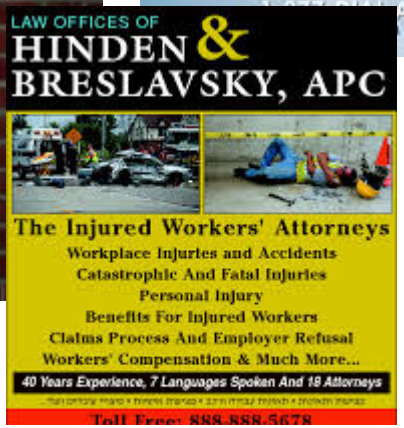
Design and Development



Design and Development











Someone is communicating with your employees – **YOU** should be that someone!



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Amaxx Risk Solutions, Inc.

What is workers' compensation?



Workers' compensation is a system of federal and state laws providing benefits to employees who are injured on the job. This includes weekly benefit payments if the injury is work-related and you are not able to do either your regular or transitional duty job. The amount of benefits is set by law and will probably be less than your normal wages.

The workers' compensation system provides for payment of medical bills, rehabilitation and hospital care if needed.

Our company has a workers' compensation process to help you when you are injured.

What happens if I am injured on the job?



If you are injured at work, you should immediately report the injury to your supervisor or manager.

A workers' compensation claim will be filed for you by the manager. Your manager will make sure you receive medical care and return to work as soon as you are able.

What should I do if I am injured on the job?



If you are injured, you must:

1. Immediately report the incident to your supervisor.
2. Seek medical treatment; a manager will assist and accompany you to the doctor.
3. Bring the Work Ability Form to all doctor's appointments.
4. Complete a written report of the incident.
5. Follow the doctor's instructions.
6. Attend all medical appointments.
7. Be available for weekly progress meetings about:
   a. Your current condition;
   b. Medical treatment;
   c. Special problems or concerns; and
   d. Returning to work at your job or in a transitional duty job.
8. Return to a regular or temporary transitional duty position when it is offered and your doctor allows it.

How are medical providers selected?



In some states, an employer can direct employees to specific medical providers. In other states, the employee can see their own doctor, or select another provider. In many cases, our employees chose to visit a medical provider in our network because those doctors know our facility.

In either case, we are committed to providing prompt, quality medical care for injured employees.

We require detailed medical documentation regarding your treatment plan and return-to-work capabilities from all doctors who treat our employees.

Who pays the medical bills?



If you have medical bills from your injury, you do not have to pay the bills yourself. Instead, bills are sent to our claims adjuster. We will make sure your bills are paid. If you have problems, let your manager know and he or she will tell you who to speak with.

Supervisor Communication

- Communication with employees on the job
- Communication with injured workers



Supervisor Communication

Weekly Meeting Guidelines

Use this questionnaire as a guideline when you are meeting with injured employees. Write responses in the available space. Remember: you are trying to identify obstacles and overcome them.

1. How are you feeling?
2. Do you feel you are continuing to recover or are you leveling off?
3. When did your doctor say you could return to work?
4. What types of physical activity did your physician tell you to do? What did your physician tell you *not* to do? (Request the accident treatment form so you can select a transitional duty job for the employee.)
5. Has your doctor given you medication or asked you to do any exercise?
6. What types of activities do you do during the day? (For example: walk, laundry, take kids to school, use telephone, clean the house; get specific times/duration for each activity.)
7. What activities do you do during the evening?

Back to Work

Transitional Duty Cost Calculator*

*Calculation does not include many additional costs which a company incurs when an employee stays out of work longer than necessary, such as additional medical costs for unnecessary appointments and therapy.

View Calculator Definitions

35	Estimated Number of Days Saved
X 250	Estimated Average Indemnity Cost Per Day
= $8,750.00	Total Estimated Savings of Bringing That Employee Back to Work on Transitional Duty
+ 3000	Cost of Replacement Labor
= $11,750.00	Grand Total Cost of Employees Being Out of Work
/ 2.9 (ie: 6.5 not .065)	Company Profit Margin

CALCULATE

$405,172.41 is the amount of money it would take to "replace" the **$11,750.00** on your company's bottom line.

The Savings of a Transitional Duty Program from saving 35 lost days is: $ **$405,172.41**

Transitional Duty Program

- Communicate your program
- Always discuss it in a positive way
- Integrate positions into mainstream operations
- Employees on TD must participate in weekly meetings
- TD is temporary

Phase 3:
Training and Implementation

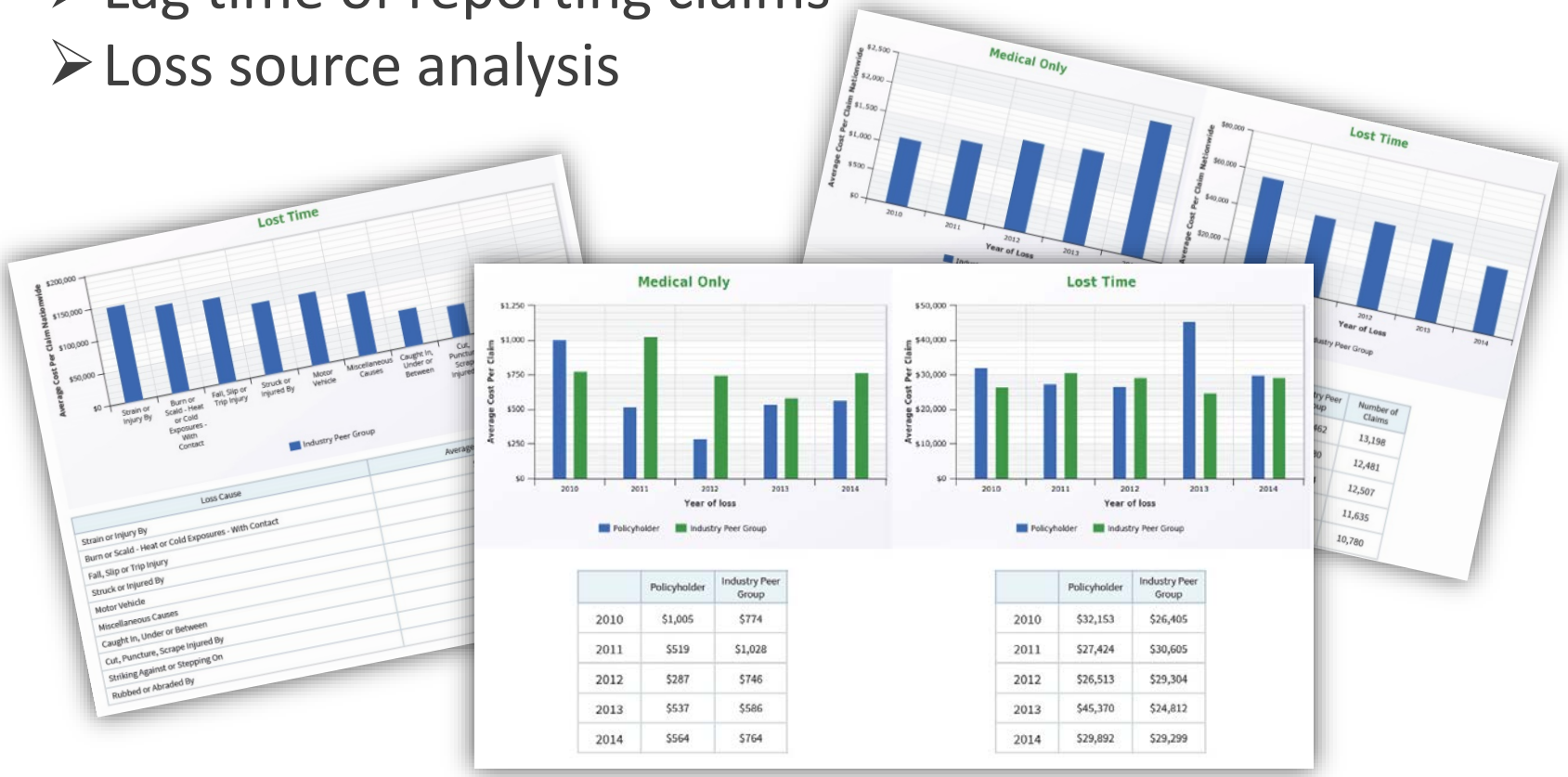


Phase 3:
Training and Implementation

- Training for all levels of the organization
- Keep Sr. Mgmt engaged by periodic project reports
- Front line supervisory training is mandatory

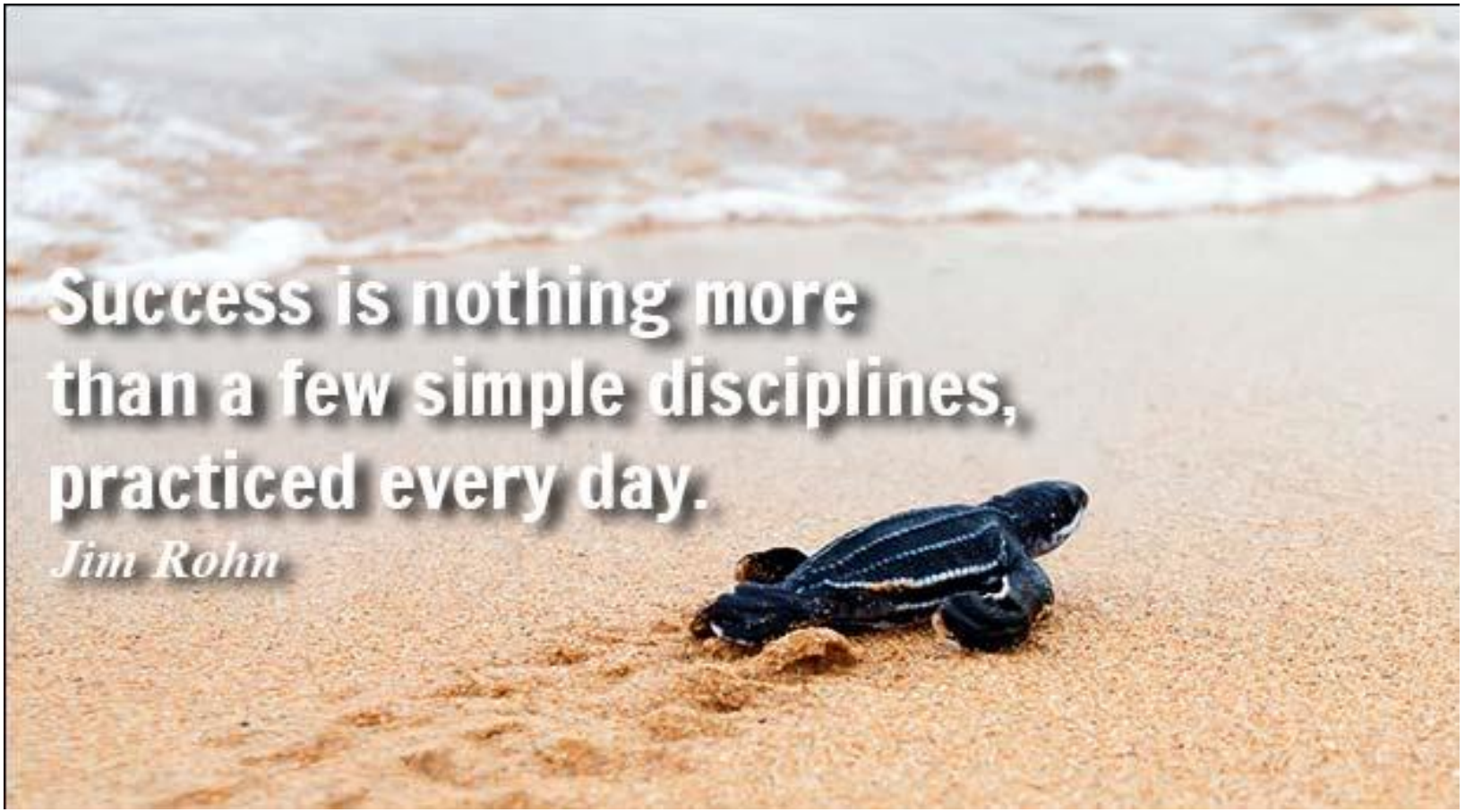
Phase 4: Monitoring & Management

- Frequency of claims to payroll (man hours)
- Lag time of reporting claims
- Loss source analysis



	Policyholder	Industry Peer Group
2010	$1,005	$774
2011	$519	$1,028
2012	$287	$746
2013	$537	$586
2014	$564	$764

	Policyholder	Industry Peer Group
2010	$32,153	$26,405
2011	$27,424	$30,605
2012	$26,513	$29,304
2013	$45,370	$24,812
2014	$29,892	$29,299


Success is nothing more
than a few simple disciplines,
practiced every day.
Jim Rohn