

Absence, Health and Productivity Services

Today more than ever, companies need to keep their workforce productive and their workers' compensation costs down.

Helping our customers do this through our Absence, Health and Productivity Services is a customer HelpPoint that Zurich Services Corporation takes pride in because it benefits everyone—employees can avoid injuries and improve their health, and employers keep their businesses running smoothly and profitably.

Why Zurich?

Or, for that matter . . . why your workers' compensation insurance carrier? Many employers view employee well-being as a function of their healthcare benefits package. But your health insurer isn't as familiar with your operations and loss history. The Risk Engineering and Claims professionals of Zurich Services Corporation work together to identify trends in your loss experience and recommend ways to help you manage the problem before it gets worse—information your health insurer would never know.

We've built a comprehensive Absence, Health and Productivity solution because we know how much employee absence is costing your business—companies spend as much as 21 percent of their payroll on disability payments including the indirect costs. In fact, replacing an employee who is out on disability can cost you

between 75 and 150 percent of that employee's salary.¹ We get results for our customers: Of the customers we serviced in 2008, we helped reduce their claim severity by an average of over 42 percent and their average frequency by 20 percent, with a **total savings of over \$18 million.**

Other reasons to choose our services:

- We have a dedicated absence management staff with extensive consulting and industry experience.
- Our team works one-on-one with customers to make sure the Absence, Health and Productivity products and services we use with your company fit your needs and culture.
- We base our decisions on how best to help you improve your loss experience on detailed loss analysis and then consider both long- and short-term approaches.
- You have one company to work with for all your employee health and productivity needs—no need to manage multiple vendors.
- We make it easy and cost effective for you to manage your program with online tools backed by plenty of human support.

Sources: ¹ American Demographics

For more information,
contact your risk engineer or contact
the Absence, Health and Productivity
Services group at:
absencemanagement@zurichna.com

The most comprehensive program out there

We get these results because our program touches the entire spectrum of absence, health, and productivity—preparation, prevention and assimilation.

Preparation: Building a strong program	
ADA Consulting Services	We'll assess your current Americans with Disabilities Act (ADA) practices and suggest improvements to existing policies and procedures
eZ Transition	An easy-to-use online tool that helps you build customize return-to-work (RTW) policies and procedures, job description profiles, temporary transitional work assignments and return to work training materials
FMLA Consulting Services	We'll assess your current Family and Medical Leave Act (FMLA) practices and suggest improvements to existing policies and procedures
Physical job demands development	We can help develop or enhance your existing job descriptions and physical demands in order to help healthcare providers make informed decisions regarding limitations for an injured employee
Pre-hire / post-offer services	Provides a means to screen potential employees to help ensure they are physically suited to perform the job
Return to work industry best practice assessment	We can evaluate your existing program against industry best practices and help create a comprehensive approach to pre-injury, injury management and return to work
Return to work program development	We can help you formalize policies and procedures for managing injured workers including time limits, roles, responsibilities and entrance and exit requirements
Temporary transitional assignment identification	We can help you develop pre-defined temporary transitional work assignments for injured employees
Prevention: Reducing injuries and illnesses	
Aging workforce strategies	Offers a suite of programs designed to help create an "aging friendly" work environment
Seminars / Training	Our seminars help train your organization on effective ways to manage absence, health, productivity and workforce dynamics that drive lost time claims by using a combination of academic and real-life examples to reinforce understanding
Stretching program	Offers a customized stretching program designed to prevent injuries in any industry with excessive strain injuries, repetitive motion injuries, or an aging workforce
Workplace wellness	We can help you develop programs designed to encourage employees to adopt healthier lifestyles
Assimilation: Helping employees get back on the job	
Alternative work services	Helps to establish relationships with work arrangement coordinators to identify job alternatives outside the organization, such as putting the employee to work with a local charitable organization
Individual case services	Helps to reduce extended lost time by reviewing your open lost time claims and specific return to work plans for individual employees
Provider panel program	We can help you find quality health care providers to evaluate and treat injured employees
Return to work coordination services	Provides on-site coordination services to facilitate a teamwork approach between the injured worker, management and healthcare providers to develop and implement a return to work plan

Zurich Services Corporation

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Zurich Services Corporation
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

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