

Return-to-Work Programs Benefit Employers and Workers

Even with the best work safety programs, injuries and accidents can still happen. According to the Occupational Health and Safety Administration, 4.1 million U.S. employees experience work-related injuries or illnesses each year, and more than 1 million of those employees lose workdays as a result.*

Return-to-work programs—which typically offer temporary transitional work or alternative tasks to employees while they recover—have proven benefits.



“Returning employees to work is one of the most effective practices employers can do to reduce injury and illness. Having a strategy can make the difference between a long absence and a speedy recovery,” says Brandon Fick, Head of Casualty, Zurich Global Corporate in North America.

Return-to-work programs can benefit employers by potentially leading to lower medical costs and workers’ compensation costs, better productivity and less need to hire additional employees to fill in for injured workers. “By assisting customers in putting properly constructed return-to-work programs in place we may be helping them achieve significant cost-saving benefits,” Fick says.

Effective programs can also benefit employees by helping them regain full earning capacity, keep a productive schedule, stay optimistic, and boost healing and productivity.

“Bringing an injured worker back to a pre-injury level helps them return to a normal lifestyle and can play an important role in the long-term recovery process,” Fick says. “Getting workers back on the job and doing productive work ultimately speeds their recovery.”

Key aspects of an effective return-to-work program are:

1. Upper Management Support. Senior management has to invest company time and resources and outwardly promote the importance of the return-

to-work process and the overall safety and wellbeing of their workers.

2. A formal, written policy. Many employers informally modify jobs. However, a written policy can increase program awareness and help avoid confusion about modified job duties.

3. Clear job descriptions. “When you are dealing with an injured worker, the focus tends to be on what they *can’t* do rather than what they *can*,” Fick says. “Good job descriptions that can be looked at and modified for a particular physical condition are important. Think about all the tasks employees can do—not just all the tasks associated with a particular job.”

4. Continued communication. “The majority of injured workers want to get back to the workforce, so communicating an employer’s plan for achieving that goal is important,” Fick says. “Workers need to understand their company’s return-to-work program and also recognize that programs are designed for their benefit.”

5. Measurement of program performance. A good program incorporates a feedback loop to measure results. Ongoing assessments should compare the length of recovery, median spending, lost time, and other key metrics from various data sources including workers’ compensation claim data. The metrics should also help companies evaluate the return-to-work program’s progress and processes, in addition to other outcome objectives.

There are many resources available for creating a return-to-work program: human resources and benefits staff, safety department leads, risk management personnel, area managers and supervisors, legal experts, health care providers,

feedback from injured employees, and more. The number of resources can seem overwhelming, which is why working with a service provider with a proven track record of successful return-to-work programs can help.

For example, a large building maintenance provider in the US was struggling with significant lost-time claim frequency and severity, complicated by low return-to-work program participation, local management push-back and lack of regional accountability. Team members from the Zurich Service Corporation’s Absence Management and Productivity team helped the customer implement effective case management, with an emphasis on stay-at-work and return-to-work procedures. The team worked with the customer to support program development, solve technical issues and report successes to senior leadership. Since program inception in 2012, the customer has seen a reduction in lost-time workdays and severity resulting in savings of over \$2.6 million.**

“This example of how Zurich delivers on our promises to our customers is typical of what our people do every day,” says Fick. “We have a team dedicated to helping businesses create effective return-to-work programs.”

That team includes experienced absence, health and productivity, claims and other professionals versed in dealing with injuries before, during and after incidents to help achieve the best possible outcomes.

“Zurich believes in the value of return-to-work programs and their importance as part of the bigger picture of workplace safety,” Fick says. “Those programs are an important part of our ‘360-degree’ view of risk management and loss control that focuses on helping the customer keep the workplace environment as safe as it can be. This can help to reduce claims and get injured employees back to work as they recover.”

* OSHA Injury and Illness Prevention Programs White Paper, January 2012.

** Actual savings – \$2,647,264 during the 48-month period covered by calendar years 2012-2015 inclusive.



For more information about Zurich return-to-work programs and the many other solutions and services available, visit www.zurichna.com and the Zurich Virtual Literature Rack, www.zurichvlr.com

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