

Controlling Employee Injury Cost

Even in the safest working environments, accidents may occur. If you are like many companies, when an employee is injured, you file a claim with your insurance carrier and let them handle it, concluding that you have done all you could do. This attitude can be a costly mistake.

Zenith will assist the injured worker through the process, but there is a benefit if you stay involved. To save company profits, you need to “pro-actively” manage employee disability claims.

There are several ways to manage employees who have suffered a lost-time injury, the most effective being a return-to-work program. If an employee can come back to work under light duty, less medical treatment may be necessary, the length of disability payments may decrease and the chances the employee hiring an attorney are minimized.

Also, by developing a return-to-work program within your organization, you can:

- Shorten the injured worker’s recovery time
- Enhance employee morale and job security
- Reduce employee turnover
- Retain trained and loyal employees
- Improve company image

GETTING STARTED

An effective return-to-work program must be correctly planned and have strong management backing. To ensure success, the following elements are required:

1. Develop a written Return to Work (RTW) policy. Make sure that all levels within the company are involved in the planning.
2. Develop an internal process to ensure that injured employees are returned to productive work as soon as medically possible.
3. Publicize and communicate the return-to-work program to both management and employees. Promote the benefits of the program which will tend to increase employee morale and longevity.
4. Ensure that all injuries are reported promptly and correctly. Train supervisors about their responsibilities in accident prevention, reporting and investigation. Supervisors also need to understand the importance of their role in supporting returning employees.
5. Choose a medical provider that understands your work environment and is willing to support your return to work program.
6. If employees are in a union, make sure the union is aware of your return to work and modified duty program for rehabilitating employees. It may be necessary to negotiate an agreement.

WHEN AN INJURY OCCURS

1. File a first report of injury with Zenith on the day of the accident. Investigate the accident; get all the facts. Interview witnesses, take photos and preserve evidence. Communicate your findings to your claims examiner.
2. Provide quality medical treatment for injured employees, preferably through an industrial medical facility.
3. Maintain frequent contact with the injured employee throughout the recovery period. Be

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positive, and express care and concern; the employee/employer relationship is the most important factor to successful return to work outcomes.

4. Call the injured employee's family and offer reassurance. Suggest a contact person to call if they have any questions.
5. Encourage co-workers and the supervisor to visit the employee at the hospital or at home. Also, send a get well card, flowers or small gift to show concern and empathy for the injured employee's welfare.
6. Explain benefits to the injured employee, including sick leave, workers' compensation and other disability benefits. This will reassure him/her of financial security and will be one less thing to worry about. Ongoing concern or misunderstanding about financial issues can lengthen the recovery period.

DEVELOP A RETURN TO WORK STRATEGY

Although Zenith will be working with you to assist with the return to work process, there is much you can do to help speed the process and substantially reduce the overall costs. Here are some effective return to work strategies:

1. Contact your Zenith examiner or RTW Specialist who will assist you in planning for your injured employee's return to work. They can help you to develop and offer appropriate temporary, transitional work assignments to help your employee make a smooth transition back to work.
2. Work with the treating doctor to make sure that there is a clear understanding as to the physical requirements of your employee's normal work duties as well as the specifics of available transitional work.
3. For some types of work restrictions, it is possible to adjust or modify the employee's regular job duties to meet the temporary work restrictions.
4. If job modification is not workable, reassignment to new tasks or a different position may be an option.

WHEN THE EMPLOYEE RETURNS

1. Be sure to make the returning employee feel welcome and part of the team. Allow for a gradual

but steady return to the routine by returning to work midweek and expanding hours in the following weeks.

2. Adjust production quotas for the returning employee. To ensure support from co-workers, explain the reason for providing transitional (lighter duty) work. Make sure the employee is aware of any new safety and health requirements.
3. Obtain the supervisor's cooperation and follow through to monitor employee's progress daily.
4. Ensure that the employee works within medical restrictions and continue to show concern and support.

CONCLUSION

Early return to work, and demonstrating care and concern for injured employees, can reduce your overall operating expenses and increase employee morale and productivity. It is more productive to bring an injured employee back into the workplace than to have an injured employee off work and subject to uncertainties and fears about his or her job.

Visit www.TheZenith.com/rtw for a variety of return-to-work resources.