



# Return to work

# Agenda



- Workers' compensation
- Filing claims
- Claims follow up
- Return to work

# West Virginia workers' compensation



## Benefits for Temporary Total Disability (TTD)

- There is a three-day waiting period before benefits can be paid
  
- If out of work for more than 7 days, compensation will be paid for the first 3 days
  
- An injured worker's wage paid is 66 2/3%.
  - Weekly minimum is \$ 193.33
  - Weekly maximum is \$759.88
  
- Maximum period of payments is 104 weeks

# Filing claims



- Employee reports the injury to supervisor or manager
- First aid is provided
- Decision for medical treatment
- Paperwork provided to physician
- After appointment, where does the injured employee go?
- How do you receive notification regarding an injury?
- How are you contacted?
- How soon after an injury are you contacted?
- How do you report the claim to Zurich?
- How soon do you hear back from Zurich?

# Claim follow up



- How often do you follow up with the injured employee?
- How often do you follow up with the doctor?
- How soon does an employee return when released to return to work?
- Is work provided based on restrictions?
- If yes, is a letter sent? Certified?
- Do you stay in contact with the injured employee unable to return to work?
- Do you keep a phone log?

# Importance of RTW: An effective program reduces costs



- Early intervention can reduce lost workday cases by 55%
- On average, 3 to 5% of the workforce was absent on any given day in 2010.
- Employees absent from their job for 180 days have a less than 10% chance of ever returning to their original jobs
- Physicians estimate that less than 10% of injured employees should require more than a couple of days off work.

# Return to work benefits



- Relieve concerns about continued employment
- Relieve staffing and scheduling stress
- Prevent inactivity and maintain physical fitness
- Retain job skills
- Improve the healing process by keeping injured employees working and reducing recovery time
- Prevent depression
- Maintain wages, benefits, and seniority
- Requires less medical care and medication
- Maintain family and social lifestyles
- Avoid financial difficulties

# Return to work guidelines



- Eligibility: Release and restrictions by doctor
- Availability: Case by case and never guaranteed
- Length: 90 days / extensions
- Offer of work
- Compensation
- Appointments
- Exiting criteria

# Return to work hierarchy



Every effort will be made to accommodate an injured employee within his/her original jobsite and position. In the event of an injury or illness, the following hierarchy will be followed:

- RTW in own job with restrictions
- RTW in same department/location with restrictions
- RTW anywhere within Division
- NOTE: Transitional work does not have to be on the same shift or day. Employees can work evenings and weekends if that is where they are needed.

# Return to work pre-injury planning



- Review and understand the return to work policy and program
- Identify and list potential transitional work assignments
- Review program and transitional work assignments with staff
- Provide return to work training
- Identify the Zurich PPO doctors in your area
- Meet with or call the doctors on your list to set up a protocol and inform them of the return to work policy
- Assemble a Grab and Go kit for guidance after an injury

# Return to work management



- Review doctors restrictions and transitional work assignments
- Review job modifications with injured employee's manager
- Communicate all offers of employment with claim representative
- Send written offer of transitional duty to employee
- Follow up with employee on first day of return and weekly to answer questions, and follow up with status
- Assist manager with modification of duties as status changes
- Keep track of the number of transitional duty days and the date that the employees return to full duty, providing updates to the claims specialist and human resources
- Ensure compliance with FMLA, ADA, and other laws or agreements when applicable.

# Flow chart



The flow chart has been designed to help you follow post injury procedures. Step-by-step guide includes:

1. Take the injured employee to the doctor
2. Communicate your return to work program with the doctor
3. Determine the employee's restrictions
4. Identify transitional work based on the employee's restrictions
5. Communicate with claims
6. Send the bona fide offer of employment
7. Continue to follow up with the injured employee after each physician's appointment, increasing responsibilities as necessary

*“You don’t get injured workers well to  
put them back to work.  
You put them back to work  
to get them well”*

Richard Pimentel