

Return-To-Work Program

Essential To Claim Management

A Return-To-Work policy is an essential piece of workers' compensation and is vital in resolving lost time injury claims. When your company brings injured employees back to work, you are helping to contain costs, and ensuring that skilled workers remain productive.

Recently, an FHM policyholder saved \$77,697 by having a RTW program in place and transitional duty available for his injured employee when he needed it. The RTW Program kept the lines of communication open and the treating physician knew the employer offered transitional duty.

- Claims always include medical charges, but the overall cost of claims increases dramatically when you add lost wages. A RTW Program is the best way to manage the lost-time claim.
- A Return-To-Work Program may result in an improved Experience Modification Factor. Companies who effectively manage their safety programs, including a Return-To-Work Program, reap the benefits of this improved experience rating.
- As part of your RTW Program, supervisors who are trained in the management of injured employees play a key role in the recovery process and open clear communication.
- The longer an injured employee is out of work, the higher the cost to your business.

- There is only a 50% chance that an injured employee will return to work after a six-month absence. This declines to a 25% chance following a one year absence.
- Establishing transitional duties for employees in your workforce assures that you will be ready when the need arises.
- Working employees feel more productive and are less likely to seek out attorneys

Learn what to do and you too can be prepared to receive significant savings in the event of a lost-time claim! Contact your FHM Risk Management Consultant today to create a RTW Program tailored to your needs, and visit www.fhmic.com to get your **Employer's Return-To-Work Program Kit** with samples and guidelines to make it easy!

FHM's Return-To-Work Program saves you money and is another example of our commitment to a policy to do more.

Why Does Your Business Need A Return-To-Work Program?

- Improved Experience Mod
- Decreases Claim Costs
- May Reduce Premium Cost
- Increases Control
- Boosts Employee Morale
- Improves Communication
- Maintains Productivity
- To Avoid Legal Costs



www.fhmic.com
888-346-3461