



RETURN TO WORK HANDBOOK



| a Berkley Company



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INTRODUCTION

A Return-To-Work (RTW) program is a planned and organized system to provide temporary modified jobs to employees who are injured on the job. RTW reintroduces employees to meaningful employment and productivity sooner than would have been possible otherwise. RTW benefits injured employees by accommodating their physical restrictions and allowing them continuity in their work lives. It benefits employers by increasing morale and productivity and lowering the costs associated with workplace injuries—including the cost of workers' compensation insurance.

The cost of workplace injuries and illnesses can be staggering to an employer. Creating a safe work environment is the first and most critical step in reducing costs. If an employee, however, is injured on the job, a RTW program is essential in mitigating costs and supporting the organization's safety mission by:

- Assisting the employee's recovery and rehabilitation.
- Returning the employee to his or her regular position sooner.
- Increasing productivity by reducing lost work days.
- Increasing morale and motivation and promoting good will within the work place.

Employers have control over a significant portion of their workers' compensation costs, and Acadia recommends all employers implement a RTW program as part of a comprehensive safety and cost containment initiative. Industry data suggests that an effective RTW program can reduce claim costs by 10-20%.

Most employers are subject to an experience modification factor – premium becomes impacted by the frequency and severity of workplace accidents. A RTW program is an important part of controlling the experience modification factor and subsequently your premium. For details on how the experience modification factor is calculated and impacts premium, contact your independent agent or your Acadia underwriter.

Please continue reading this RTW guideline to learn more about creating and implementing a RTW program. For more information contact your Acadia Claim Representative or call (800) 870-1170 for assistance.

CREATING & IMPLEMENTING A RTW PROGRAM

INDIVIDUALS INVOLVED IN A SUCCESSFUL RTW PROGRAM

A successful RTW program relies on the clear communication and collaboration of the employer, employees, independent agent, medical providers, Acadia Insurance, and other professional service providers such as case managers, attorneys, and ergonomic specialists. Below we have outlined the roles and responsibilities of each party.

SENIOR MANAGEMENT

The **Senior Manager** of the employer is the primary driver of an effective RTW program. The leader, with hands-on guidance from Acadia, must understand and communicate the RTW process to the organization. It must be clear to all employees that senior management is committed to the RTW program and what the benefits are to each party. A sample senior management Written Policy Statement is provided in the Sample Materials section of this guide to illustrate how to in clearly communicating the purpose and procedure of a RTW program to the organization.

SENIOR MANAGEMENT:

- Sets the policies and protocols.
- Communicates the policies to everyone.
- Reinforces the program to facilitate ongoing communications and support.
- Tracks results and communicates them.

RTW COORDINATOR

The employer’s **RTW Coordinator** holds a very responsible position in the RTW chain of communication. The coordinator is a designated person who will be responsible for facilitating the RTW process. The coordinator is commonly from the Human Resources Department and should be comfortable dealing with people at all levels of an organization as well as service providers such as insurance company representatives and medical providers.

PRIMARY RESPONSIBILITIES OF THE RTW COORDINATOR:

- Orient new employees to the importance of safety and prompt accident reporting.*
- Train and support supervisors.*
- Coordinate and maintain the relationship with the medical provider to ensure an effective return-to-work program.
- Complete the First Report of Injury and submit to Acadia’s Claim Reporting Unit via fax (866.874.5104), email (claims@acadia-ins.com) or the online form on our website (www.acadiainsurance.com)
- Maintain close contact with your Acadia Claims Representative.
- Maintain contact with the injured employee within 24 hours of the injury and:
 - » Direct the employee to your chosen medical provider with a Position Description and Physician’s Notification of Transitional Duty Jobs (an example is found in the Sample Materials section of this manual).
 - » Contact the injured worker weekly by phone and after each doctor visit if the employee remains out of work.
- Notify Acadia of any change in the recovering worker’s status.
- Act as a liaison between employee and supervisor.

*Acadia Insurance Company has resources available to assist you.

SUPERVISOR

The injured worker’s **supervisor** also plays a key role in an effective RTW program. Supervisors are closest to employees everyday and likely closest to accidents when they occur. Supervisors manage your most valuable assets, your people. The supervisor must understand the financial and workplace benefits of the RTW program, the sequential steps and the value of open communication.

SUPERVISOR RESPONSIBILITIES INCLUDE:

- Accident prevention
 - » Communicating the importance of safety in day-to-day operations.
 - » Eliminating hazards and correcting unsafe acts.
 - » Ensuring that all employees understand the RTW program and support it fully.
- Responding to Injuries
 - » A caring response by the supervisor to an injured employee is critical.
 - » Do not try to place blame. Take the time to handle injuries promptly regardless of production issues. Full attention should be offered to the injured employee.
 - » Escort the employee to the designated medical provider or call 911, as appropriate.
 - » Complete injury documentation forms completely and accurately.
 - » Ensure that the accident is investigated and take corrective action to prevent reoccurrence.
 - » Communicate immediately with the RTW Coordinator regarding injuries.
- Helping the Employee Return to Work
 - » Supervisors have a key role in maintaining the connection between injured employees and the workplace.
 - » Be sure to call out of work employees and encourage co-workers to do the same.
 - » Keep the injured employee informed of company events and activities.
 - » Identify transitional duty opportunities to speed recovery and return to work.
 - » Ensure that co-workers understand the transitional duty program and support it.
 - » Make sure the recovering employee follows medical restrictions.
 - » Notify the RTW Coordinator of any changes in the recovering employee’s status.

EMPLOYEES

All **employees** should be educated about their responsibilities in the event they are injured on the job.

EMPLOYEES SHOULD UNDERSTAND:

- The importance of working safely and reporting unsafe conditions as soon as possible.
- Importance of reporting all injuries immediately to their supervisor.
- The RTW program and reasons for its existence.
- The importance of keeping medical appointments and following restrictions.

AGENT

AGENT RESPONSIBILITIES INCLUDE:

- Ensure prompt claim reporting.
- Communicate, educate and reinforce to the employer the opportunities and benefits of getting the injured employee back to work.
- May act as the liaison between the employer and Acadia.

MEDICAL PROVIDER

In addition to providing quality care, in order for a RTW Program to be most effective the **medical provider** should have a thorough understanding of what transitional work opportunities are available

THE MEDICAL PROVIDER INVOLVEMENT WILL INCLUDE:

- Reviewing the employee’s position description and completing a transitional duty form. A sample can be found in the Sample Materials section of this guide.
- Discussing RTW opportunities with the employee, employer and Acadia claim representative.
- Work with the nurse case manager, if needed, to facilitate proper treatment and RTW opportunities for the injured employee.

ACADIA CLAIM REPRESENTATIVE

Through their partnership with the RTW Coordinator the **Acadia Claim Representative** will assist with an employee’s return to work.

HERE’S HOW WE CAN HELP:

- Assist employer with selecting preferred medical provider.
 - » Visit Acadia’s Closer Care portal, a secure online directory to find Preferred Medical Providers in your area. You can access Closer Care by visiting <http://bit.ly/closercare> or by logging in to MyAcadia, our secure online customer portal.
- Contact the injured employee, insured and physician within 24 hours of an accident to thoroughly investigate the claim.
- Prompt payments to the injured employee.
- Ongoing, regular communication with the injured employee and RTW Coordinator.
- Utilize nurse case management and vocational rehabilitation assistance when needed.
- Review of medical bills to ensure pricing accuracy and relatedness.

HOW IT WORKS

If an employee is injured on the job, he or she reports the injury to a supervisor who will notify the RTW Coordinator. The employee is referred to your chosen medical provider, and immediately following the appointment, the employee will report to the RTW Coordinator with a work release or work restrictions.

When notified of a workplace injury, the Acadia Claim Representative will make 24-hour contact with the injured employee, RTW Coordinator, and medical provider to begin the investigation process—determining compensability, the nature and extent of the injury, and likelihood of a return to work date. The RTW Coordinator, Acadia Claim Representative, Medical Provider, and others will work together to help facilitate a prompt and appropriate return-to-work, whenever possible.

The Acadia Claim Representative employs resources as appropriate including nurse case management, vocational assistance, and on-site job analysis / video tape. The Claim Representative will also maintain frequent, ongoing communications with all involved parties.

An effective medical provider provides quality care and supports the use of appropriate modified duty by clearly understanding the specific environment and physical nature of the work being performed. Inviting the medical provider to tour operations is a great way to demonstrate willingness to provide modified duty jobs and to show the exact work being performed.

When treating an injured employee, the medical provider should review position descriptions available at the workplace. He or she will also list physical restrictions based upon specific job activities, and set guidelines for returning the employee to work in either a regular or transitional capacity as part of ongoing progressive therapy.

SETTING UP MODIFIED DUTY PROGRAMS

The most critical element of any successful return-to-work program may be the modified work plan, by showing injured employees they are capable of productive work.

As a bridge to regular duties, **modified work should be created for a predetermined time** and agreed upon by everyone (employers, employees and attending physicians). The mutual goal of modified work is that, within a reasonable amount of time, the employee will once again be able to handle the essential duties of their job.

YOUR MODIFIED DUTY PROGRAM SHOULD BE BASED ON THE FOLLOWING PRINCIPLES:

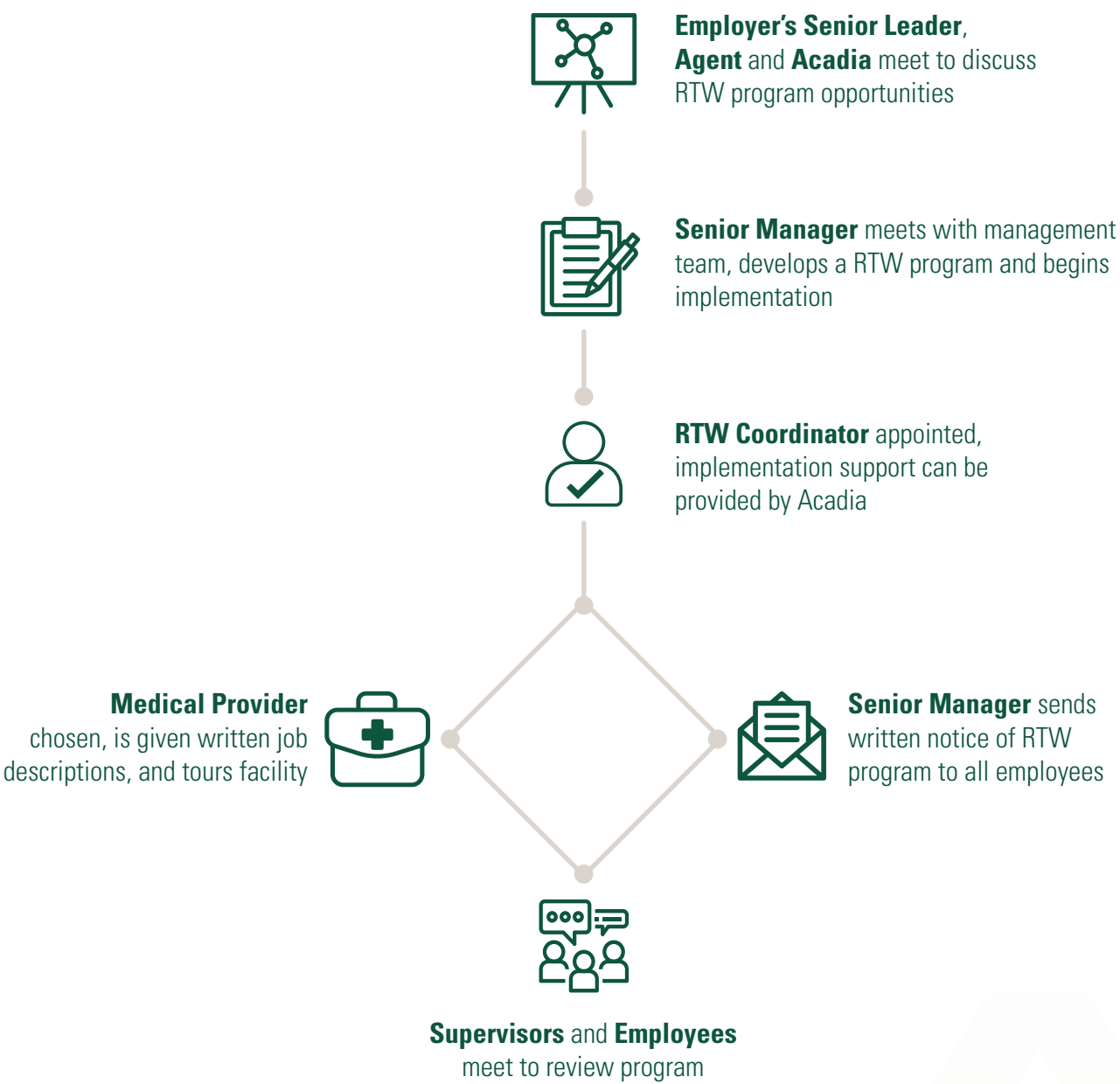
- 1. The **medical provider specifies the physical restrictions** resulting from the work related injury.
- 2. The employer **develops a temporary job that matches these restrictions**.
- 3. **Explain the temporary job to the employee** and address any concerns or issues.
Provide any necessary training.
- 4. **Notify your Acadia Claim Representative** when the employee returns to work on modified duty.
- 5. **Gradually increase the job demands** when physical restrictions are lifted by the physician.

IMPLEMENTING YOUR MODIFIED DUTY PROGRAM

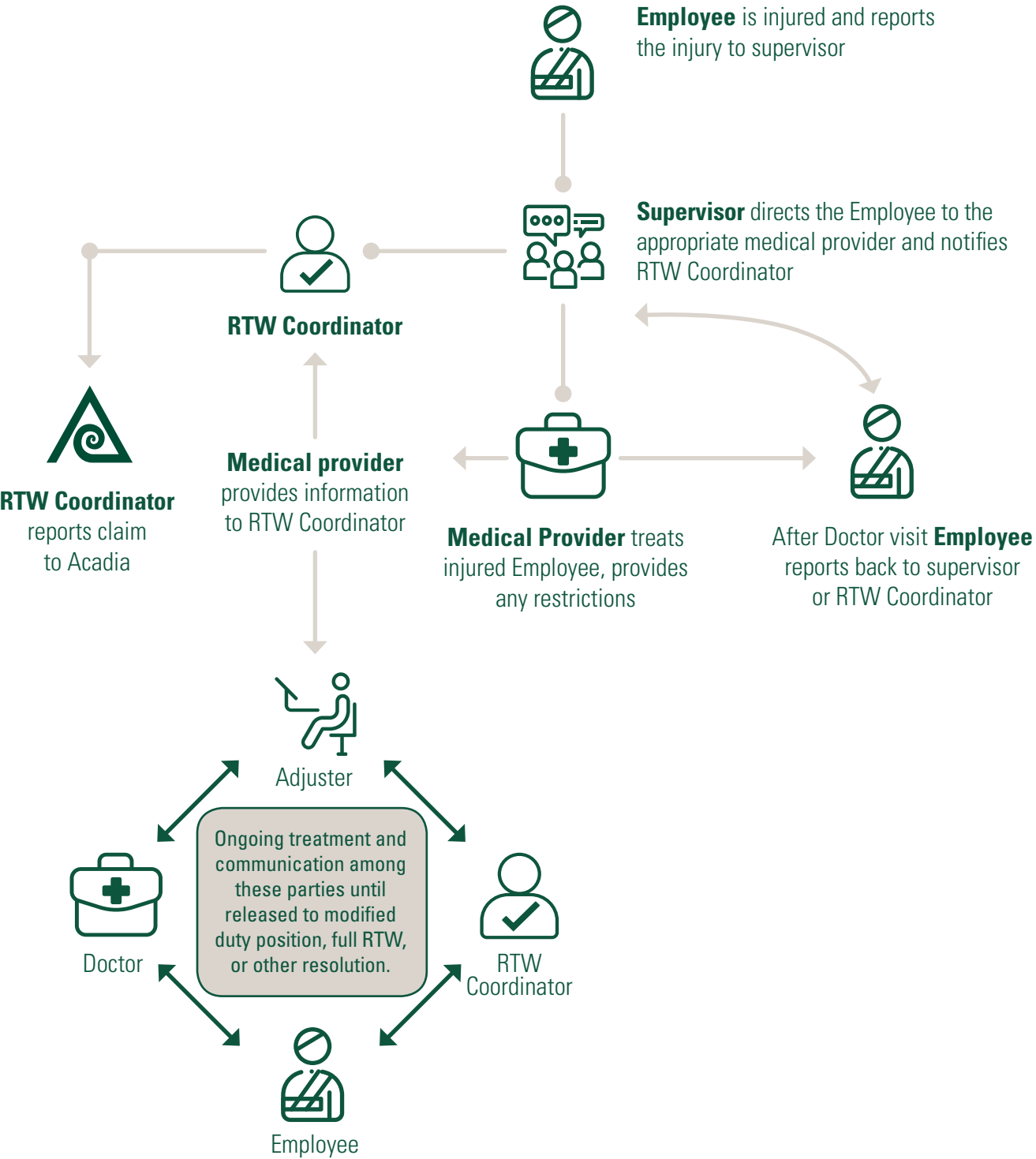
MODIFIED DUTY PROGRAMS MAY BE IMPLEMENTED THROUGH THE FOLLOWING STEPS:

- 1. Develop a written modified duty policy. Your Agent and Acadia representative are available for assistance.
- 2. Communicate this policy to your employees. The policy should be posted on employee bulletin boards and published in other ways to notify employees.
- 3. Train your supervisors in their responsibilities under the program.
- 4. Supervisors should review the policy with their staff.
- 5. If a disabling injury occurs, utilize appropriate modified duty to bring the person back to work whenever possible.

PRE-INJURY RTW PROCESS FLOW



POST INJURY RTW PROCESS FLOW



FAQ's

- Q: How do I know if a RTW program is cost effective?**
- A:** Research has shown that injured employees who do not return to work within 6 months have only a 50% chance of returning to their pre-injury job. Returning an employee to work through a RTW program, can reduce the overall cost of a claim. Individual results may vary, so benchmarking systems should be instituted to measure the effectiveness of a program.
- Q: How does a RTW program benefit my employees?**
- A:** By returning to work sooner, your employee is less apt to face physical de-conditioning and loss of work skills. The employee will also keep earning money, which enhances self-worth and job satisfaction. And the quicker employees begin transitional work, the more likely they will be able to return to their original job.
- Q: How long should an employee be in a modified duty job before returning to full duty?**
- A:** Modified duty should be offered for a predetermined period of time. The period of time should be decided on a case by case basis based upon the employee's restrictions, job demands and the treating physician's orders.
- Q: I question that my employee injured himself at work. Why should I bring this person back to work?**
- A:** Acadia investigates all claims, so advise your claim representative of any concerns you may have regarding an injury. By bringing employees back to work sooner you'll not only help reduce the overall claim costs but you'll send the message to your employees that everyone is expected to return to work as soon as it's medically safe to do so. Having an established RTW program may, in fact, deter employees from filing questionable claims as they know you will modify jobs as needed.

SENIOR MANAGEMENT WRITTEN POLICY STATEMENT

POLICY:

(Name of Company) believes employees to be its greatest asset. We have developed a Return-To-Work program and consider it to be a benefit for all employees. If an employee is injured and unable to perform their regular job, we will make every effort to speed their recovery through the use of modified duty work. We will work with the treating physician and endeavor to develop a temporary position that complies with the physical restrictions established by the doctor.

PURPOSE:

(Name of Company)'s goal is to prevent all accidents and take steps to prevent recurrence of those that do occur. The goal of our return to work program is to successfully return injured employees to productive and meaningful work until they are able to resume their pre-injury position.

PHYSICIAN NOTIFICATION OF TRANSITIONAL DUTY JOBS
(on Employer Letterhead)

Dear Doctor,

This letter is to notify you of (Name of Company)'s Return-To-Work program. As an employer we have a commitment to accommodating restrictions resulting from a work related injury.

Please provide us with a list of physical restrictions for our employee. Upon receipt we will attempt to modify the employee's existing position or place them in a modified duty job until they can resume their original position. We will also take steps to ensure that all restrictions are adhered to by our employee.

Our goal is to help this employee work in a productive capacity while they recover. We look forward to working with you to achieve this goal.

If you have any questions please feel free to contact me.

Sincerely,

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Position: _____
Facility Name: _____ Phone: _____ Fax: _____

TRANSITIONAL DUTY EVALUATION

Employee Name: _____ Date: _____
Diagnosis: _____ Treatment/Progress: _____

Work Status: _____ Employee May Work: _____
() Return to Regular Work Date: _____
() Return to Transitional Work Date: _____ Hours per day _____ Days per week _____

Please complete the following section listing the physical restrictions of the individual:

() Employee may not lift over ____ pounds.	() Employee may not sit longer than ____ hours.
() Employee may not push/pull over ____ pounds.	() Employee has limited use of leg, please explain: _____
() Employee may not stand longer than ____ hours.	_____
() Employee may not walk longer than ____ hours.	_____
() Employee may not perform repetitive bending longer than ____ hours.	() Other: _____
() Employee has limited use of arm, please explain: _____	_____
_____	_____
_____	_____

Reason for transitional duty: _____

The following is a partial list of _____ duties and responsibilities. Please mark all that this employee would be capable of performing.

() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____
() _____	() _____

Physician's Signature: _____ Date: _____
Next Appointment: _____ With: _____
Employee Signature: _____ Date: _____
Administration Signature: _____ Date: _____

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