

# Employers Guide to Successful Return to Work

Berkshire Hathaway Homestate Companies

Loss Control Department

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[Losscontrol@bhhc.com](mailto:Losscontrol@bhhc.com)

# AGENDA

1. Explain WC return to work programs
2. Demonstrate returning injured workers to transitional duty is good business
3. Provide guidelines on how to develop a Return-to-Work process that works for your organization
4. List specific steps to return injured workers to transitional duty

# Return to Work

- **Medical Only Claim**
  - Generally minor injuries
  - No lost time / employee remains working in some capacity
  - Only claims costs are for medical treatment
- **Indemnity Claim (Lost Time)**
  - More severe injuries,
  - Off work for statutory number of days
  - More costly as often the worker is paid for lost time





# Returning Injured Workers

- Average employee is out of work for 94 days NCCI “Temporary Disability Duration in Workers Compensation— A First Look”
  - Evidenced-based medical guidelines recommend shorter disability periods for most injuries.
- Injured workers become the doctors’ customers
  - Doctor may unnecessarily prolong disability

# What is a Return-to- Work Program?

- A method to return injured employees to work while they are still under treatment with the doctor
- The sooner employee is active, the better the recovery
- Employer develops return to work plans **before** injuries occur
- Employer is involved with the injured worker and the medical provider

# Benefits of Return-to-Work Programs



# Financial Benefits



# Direct vs. Indirect Costs

- The direct costs are typically paid for directly by Workers' Comp insurance and ultimately falls back on the employer
- Several studies suggest that hidden expenses are much larger than the direct costs
- Indirect costs are typically paid by the employer

*Indirect cost anywhere from 1 to 20 times the direct costs*



# Disability Savings



- Studies show the length and cost of disability goes down
- Early Intervention is the key to preventing disability
- 57% of accommodations cost absolutely nothing to make

# Maximum Medical Improvement Faster

Research has shown that with a proactive RTW program:

- Workers return to their regular duty work faster
- Workers may attain maximum medical recovery 3 times faster!

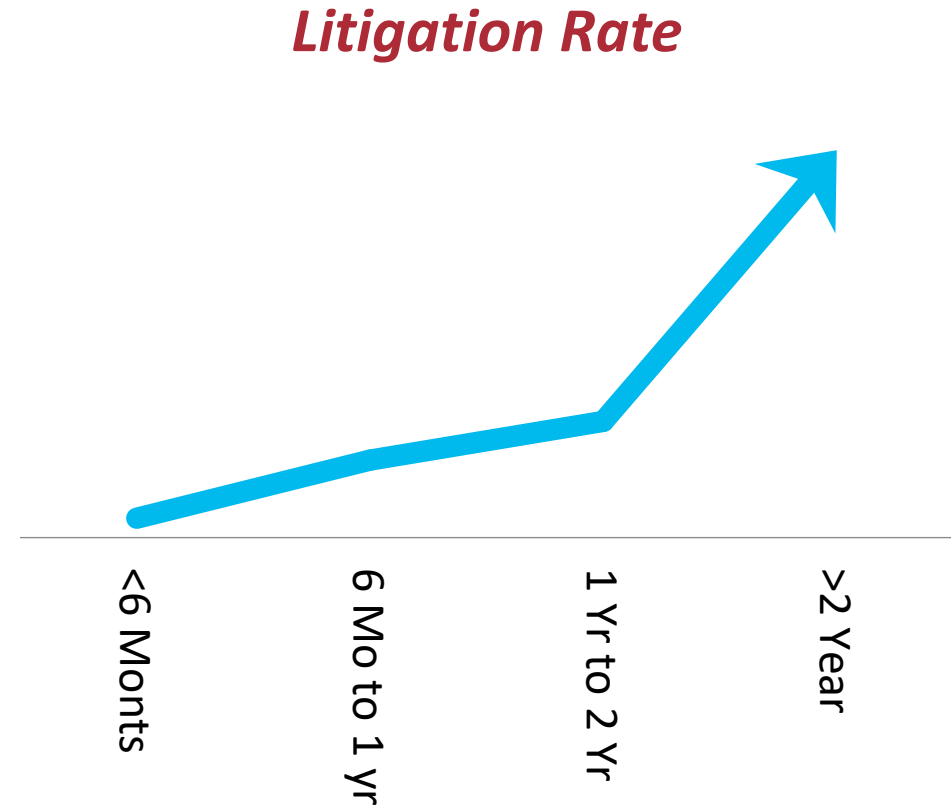
***“Injured Employees Return  
to Work to Get Well”***

# TTD Payments - Direct Cost of Lost Time

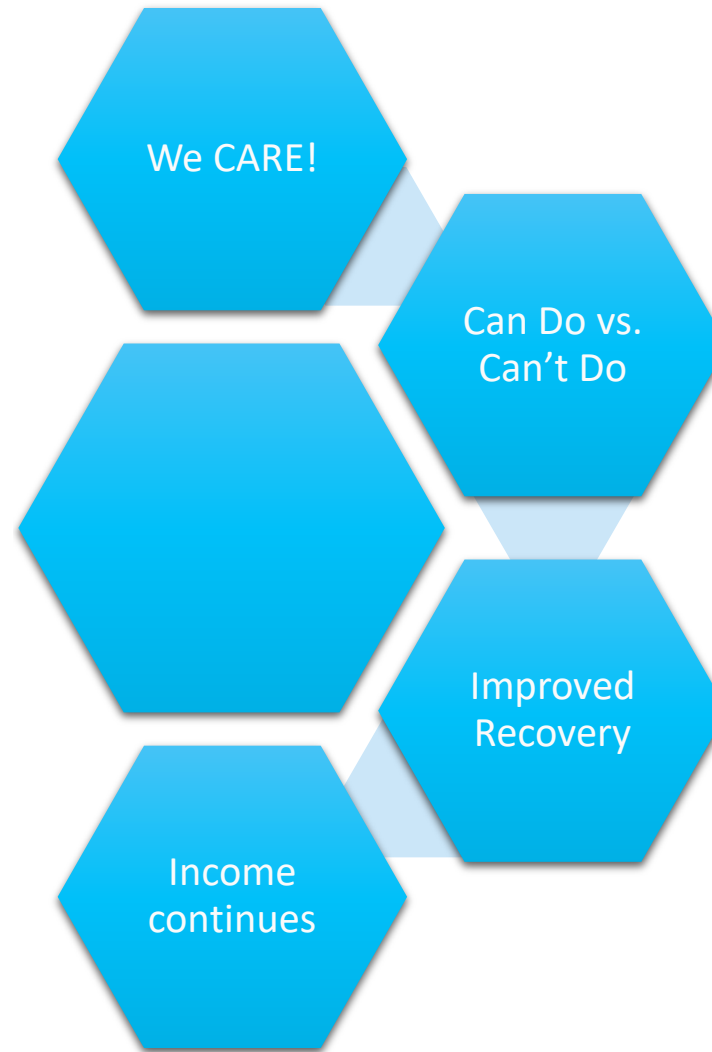
	RTW: No lost time No TD	RTW Part-Time @ 8 weeks Paid Wage Loss	Off work 8 weeks Paid Full TD
<b>Technician</b> Avg. Weekly Wage: \$1,500 TD @ \$986.69 per week (based on statutory max \$1,480.04)	\$ 0.00	\$ 4,693.52  (earning \$600 week)	\$ 7,893.52
<b>Warehouse Worker</b> Avg. Weekly Wage: \$771.75 TD @ \$514.50 per week	\$ 0.00	\$ 2,249.25  (earning \$350 week)	\$ 4,116.00
<b>Assembler – part time</b> Avg. Weekly Wage: \$189 TD @ \$148.00 per week (based on statutory min \$222.00)	\$ 0.00	\$ 650.64  (earning \$100 week)	\$ 1,184.00

# Reduced Litigation

- Employees are in wellness environment not focused on disability
- Income continues – less fear of future
- No benefit of being away from work
- Bottom line – faster claims close the less likelihood for litigation



# Employee Benefits



# Show You Care!



- Returning to Work allows employee to show they care about the company
- Allows employee to demonstrate their willingness to help others
- Allows employee to show they are part of the team and feel a part of the team

# Wellness Environment

## Wellness Environment

- Focus on what employee can do
- Continue to interact with friends and coworkers
- Continue to move and be active, keeping uninjured body parts healthy
- Monitor adherence to restrictions during recovery

## Disability Environment

- Fear of loosing job
- Concern on what others are thinking about injury
- Focus on things that employee cannot do
- Exposure to solicitations from lawyers
- Inadvertent work outside of restrictions

# Speedier Recovery

## Recover Faster

- Wellness vs. Disability Environment
- Continued activity and motion
- Incentive to return to normal work



# Income Stability



## Take Care of the Family

- Most modified duty positions continue to pay employee regular wages
- Staying at work helps reduce concerns about losing job

# Organizational Benefits



# Complete Neglected Tasks

## General Neglected Tasks

- Inventory
- Inspection
- Maintenance
- Cleaning/Janitorial
- Filing

## Parts of Jobs

- Silverware Set Ups in restaurants
- Fingernail Care in Long Term Care Facilities
- Fixing Extension Cords
- Inspection & Grading of fruit

# Demonstrate Compassion

## Show Workers You Care

- Being injured is hard on the employee!
- Demonstrates your commitment to your workers
- Compassion shown pays off in reduced litigation
  - Litigation drives expense in workers compensation
- ***The Right Thing to Do!***



# Deter Fraud

## Visible Deterrent

- Demonstrates that WC benefits are likely to just be medical:
  - Reduced settlements
  - Reduced Disability
  - Injured Employees at work instead of home
- Do not pay an employee off work if a valid transitional offer is made



# Keeping Quality Employees

## Quicker Back is Better



- The longer the longer the disability, the less likely employees return to employer
- It is difficult to find quality employees in today labor market
- Transitional duty returns employee to full duty quicker

# Morale

## What Other Employees See

- Willingness to help employees – two-way loyalty
- Injured worker at work every day – not “on vacation”
- If tasks are productive – someone helping them with their work
- Learn more about hazards and controls at work

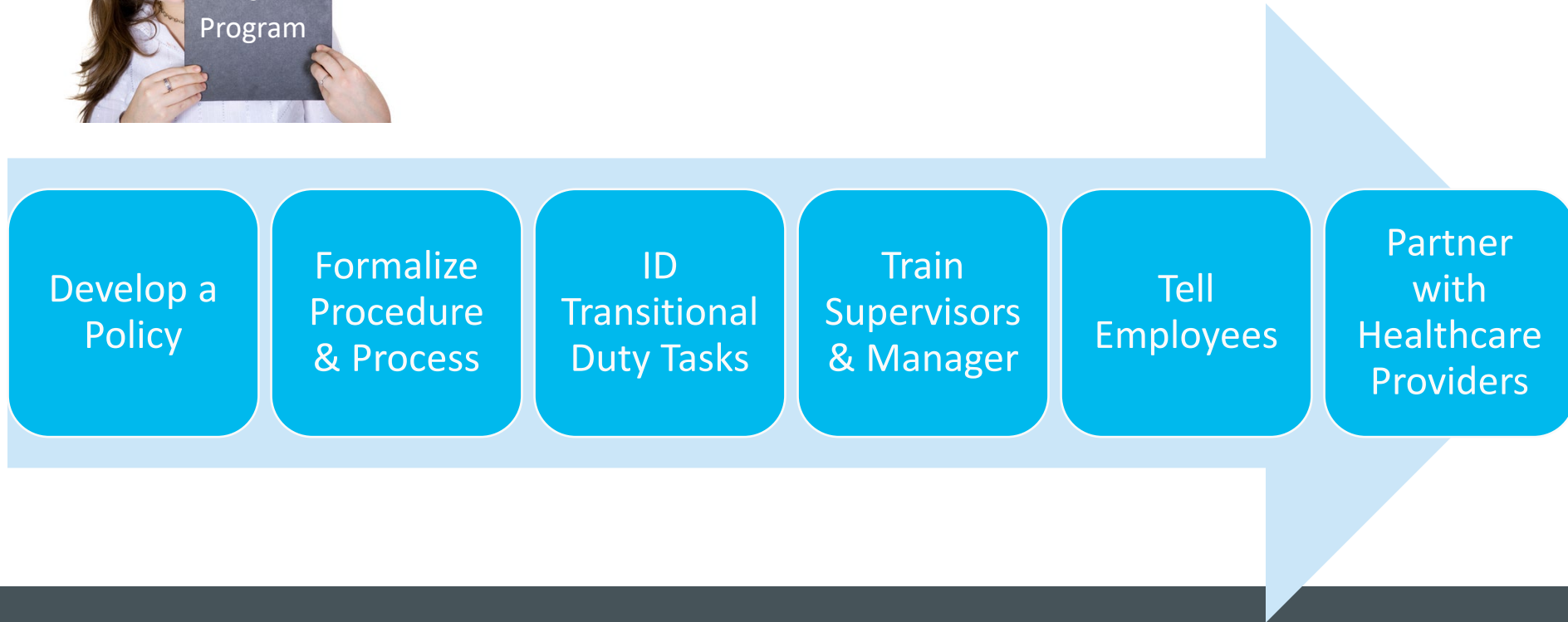


# Sustain Quality

## Maintain Quality

- Maintaining workforce helps maintain quality
- Use Quality Assurance tasks as transitional duty
- Use quality oriented injured workers to train new workers on production





## DEVELOPING A FORMAL PROGRAM

# Develop a Policy

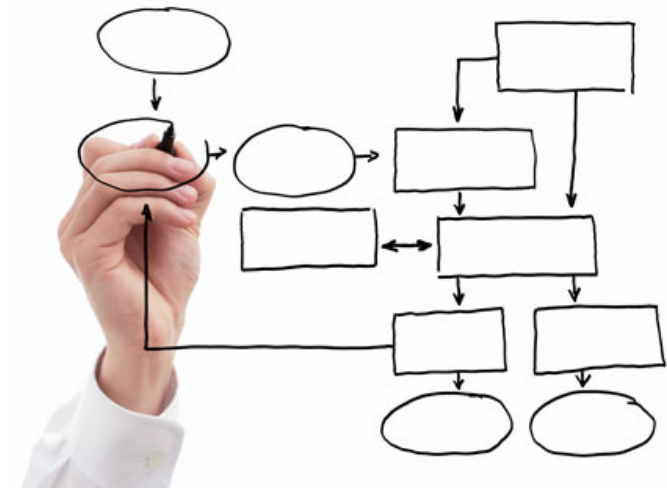
- Top Management or the Owner needs to write the policy
- Policy needs to be communicated to everyone
- Policy should be implemented
- *See BHHC's Program Template*



***Short, Direct Policies are better than long ones***

# Formalize Process & Procedures

- Identify what needs to be done
  - Taking care of employee
  - Filing Claim
  - Communicating with MD
  - Identifying Transitional Tasks
  - Making Offers
  - Supervising Returning Employees
- Identify when in the Process it needs to be done
- Identify who will do it
- Document it! (*see attached sample Program*)





## CREATING A TRANSITIONAL DUTY TASK LIST



# The Power of Communication

# Survey Managers & Supervisors



- Ask – “What would you have an employee do if you had an extra employee for a day?”
- **DO NOT** ask for light duty tasks
- Collect surveys from all supervisors and managers – consolidate and combine
- Create Final List of Tasks

# Identify the Physical Demands

- Identify physical demands of task for an hour:
  - How much lifting at what weight
  - How much bending
  - Reaching over head
  - Sitting
  - Standing
  - Fine manipulation



# Identify Who can Perform Task

- Essential Skills Required
  - Read or Writing – Language
  - Operate Machine
- Identify Body Part Accommodations
  - Finger, Hand, Wrist, Arm, Elbow, Shoulder
  - Toe, Foot, Ankle, Leg, Knee, Hip
  - Back or Trunk
  - Head and Neck



# Partner with Healthcare Providers

- Share program with clinic
- Ask Doctor for their input
- Have Doctor visit operation
- Consider
  - Providing Video of normal work
  - Providing Video of transitional duty
  - Going to key medical appointments with employees



# Tell the Employees

- Tell employees what to expect from the company if they are injured on the job
- Explain what the company expects of them if they are injured on the job
- Train at implementation of program
- Train during orientation training for new hires
- Spot training at injury



***Set Expectations Early & Often!***

# Train Supervisors & Managers

- ***SUPERVISORS & FOREMEN are critical to Return to Work Success!***
  - Day to day relationship with employees
  - Often perceived as “the boss”
  - Can help figure out RTW options
  - Help keep employees “connected” to the workplace
- Provide training on what they need to do (*accommodate, ensure employee works within restrictions, show they care*)
- Involve them in identifying transitional duty tasks



***Stop! It's time to return a worker!***



Identifying  
Transitional Duty



RTW Process



What to do when  
injury occurs

# HANDLING A CLAIM & RETURNING THE INJURED WORKER TO MODIFIED DUTY

# What To Do When an Injury Occurs

- Call 911 for emergencies
- Show that you care by:
  - Ensuring that employee gets to the doctor as soon as possible.
  - Providing claim form and information about what to expect
- Conduct a thorough accident/incident investigation



# How to develop a return-to-work assignment

Step 1 – Define Regular Job Tasks



# Step 2 – Review and understand medical work restrictions and capabilities

Physician provides temporary work restrictions that can sometime be unclear such as:

- Limited lifting
- No repetitive bending
- No prolonged standing



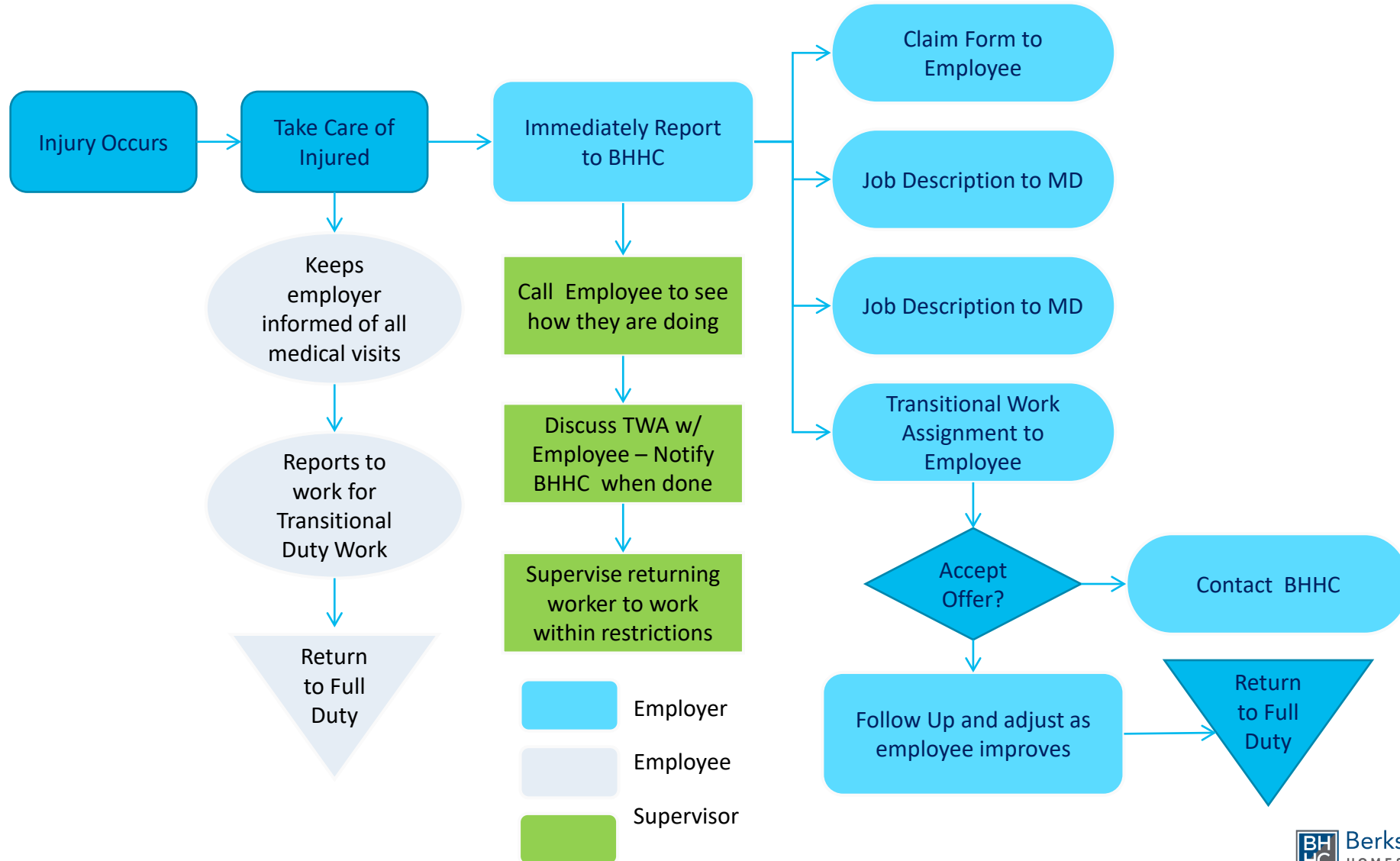
**Always ask the physician for clarification**

# Ideas to consider when you develop transitional work



- Part-time hours or reduced wages as appropriate. Carrier may pay wage loss.
- You can create transitional work tasks in advance based on commonly seen work restrictions.
- You can identify special tasks that are not currently being done by anyone.
- You can consult with the employee who may have suggestions you might not have been aware of.
- Make sure transitional work tasks have business value

# Sample Return to Work Process



# Return to Work



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