

# Return to Work An Executive Strategy

Berkshire Hathaway Homestate Companies

Loss Control Department

January 2026

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# AGENDA

January 2026

1. Return to Work Programs
2. How returning injured workers to transitional duty is good business
3. Develop a Return-to-Work Process



# Christopher Smith

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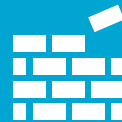
Loss Control Specialist



Illinois State University Alumni with a B.S. in Safety



22 years managing safety programs for a large commercial bakery and two precast concrete companies



3 years with BHHC assisting business partners improve their safety programs

# Return to Work Programs







# Return to Work

## What are the two basic types of claims?

### Medical Only Claim

- Generally minor injuries
- No lost time / employee remains working
- 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

The quicker employees return to work the better!

# 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



How returning injured workers  
to transitional duty is good  
business



# Benefits of Return to Work



Financial Benefits

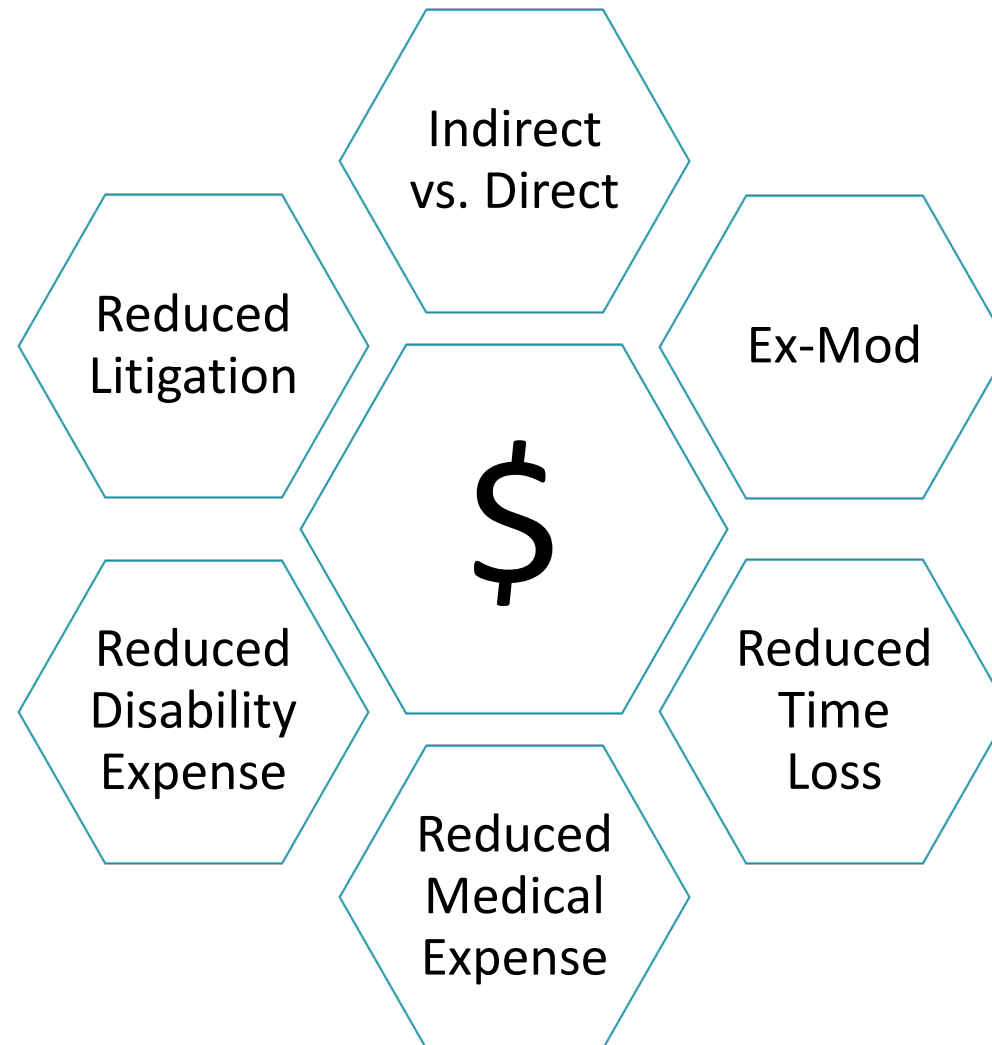


Employee Benefits



Organizational Benefits

# Financial Benefits



# Direct vs. Indirect Costs

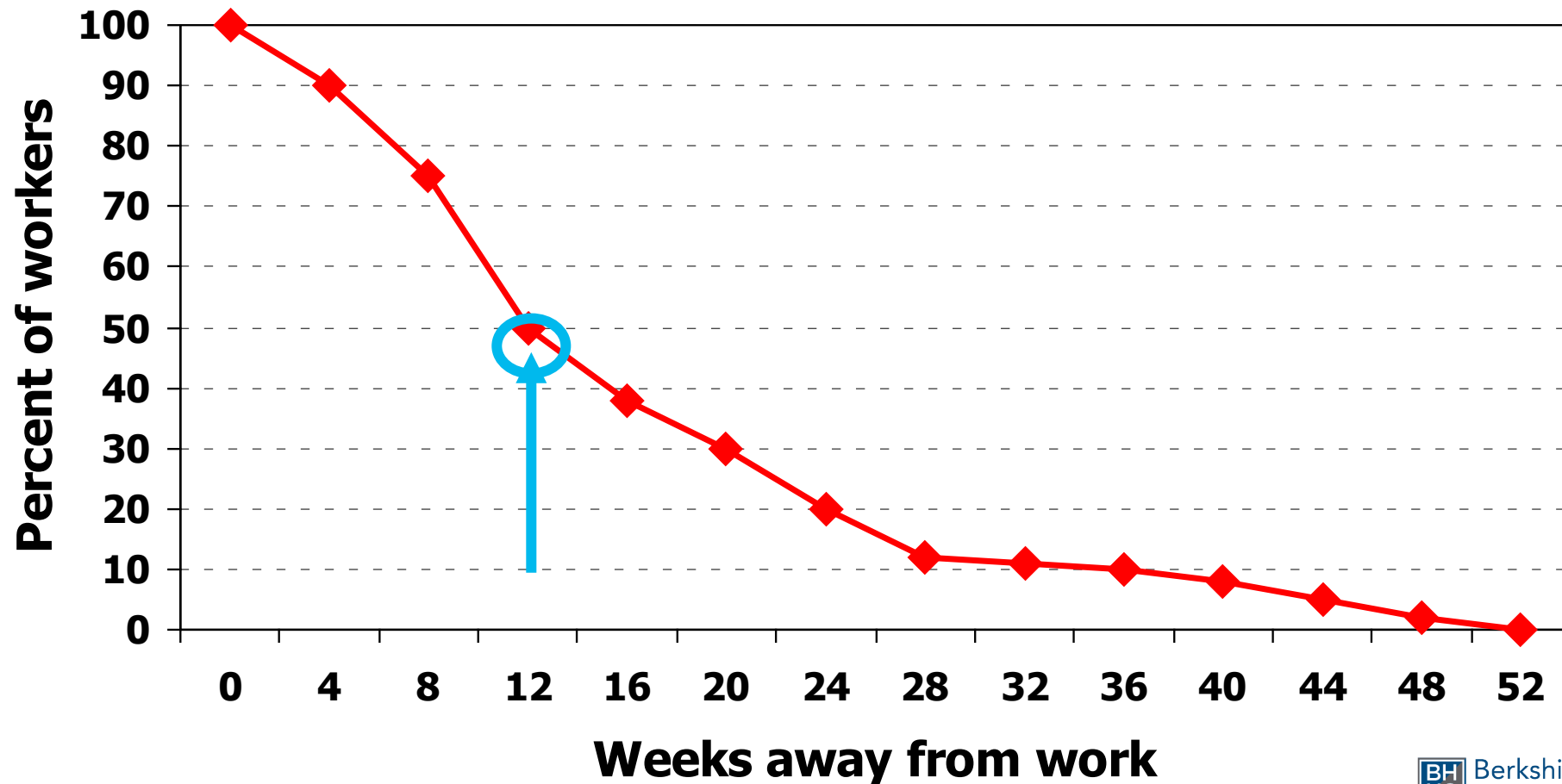
- The direct costs are typically paid for directly by Workers' Comp insurance and ultimately falls back on the employer
- Several studies suggest that hidden expenses are much larger than the direct costs
- Indirect costs are typically paid by the employer

Indirect cost anywhere from 1 to 20 times the direct costs



# Time is of the Essence

After 12 weeks off the job following an injury, about 50% of all workers will not return to their jobs! After one year, the likelihood decreases to less than 2%.





# 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

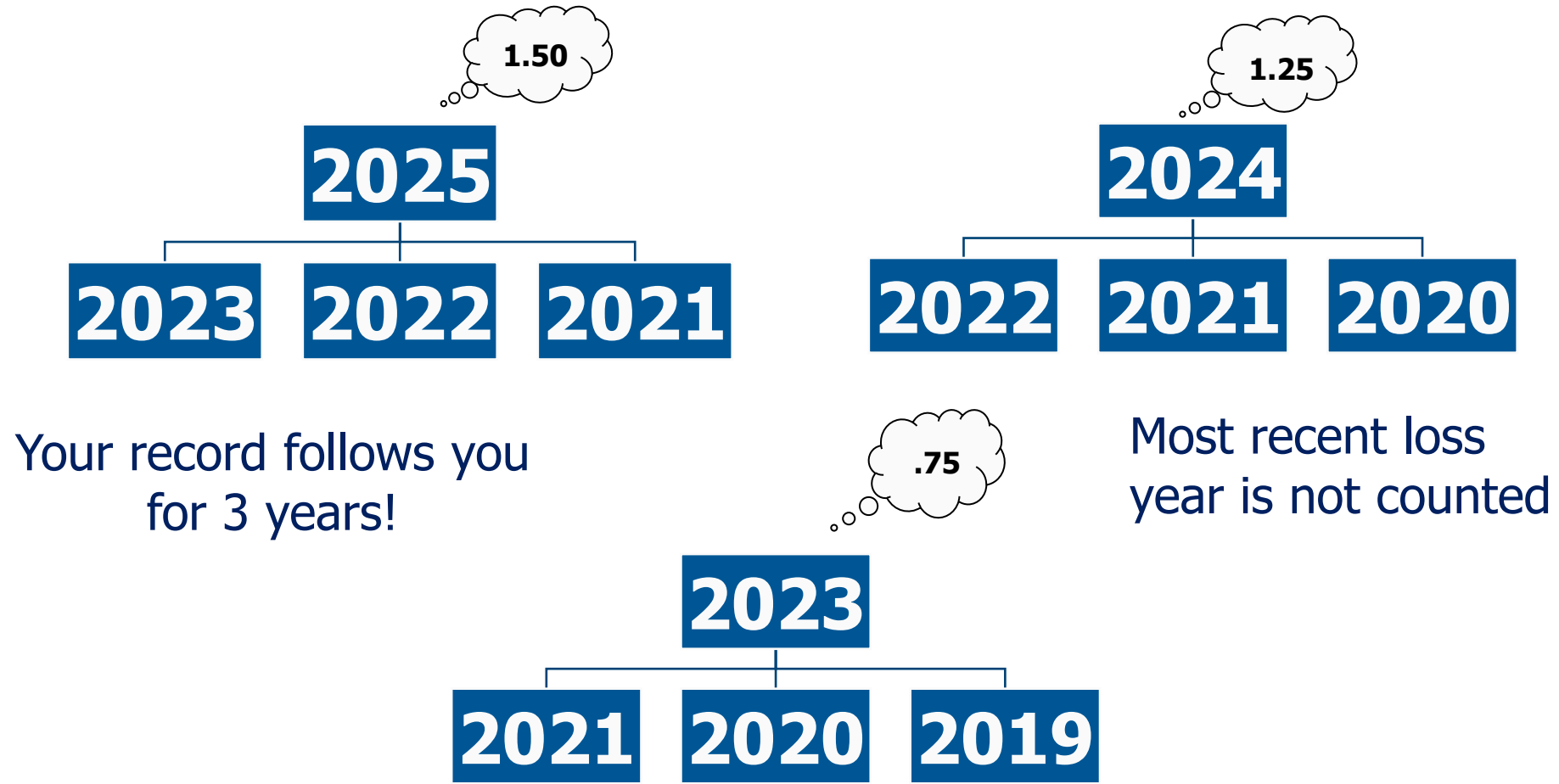


# Experience Modification

- Calculated annually
- Effective for one year
- Payroll exposure for three years
- Compares a company's loss experience to other similar businesses (by class code)
- Adjusts the company's premiums to reflect its actual loss experience
- Published by Workers' Compensation Insurance Rating Bureau

$$\frac{\text{Actual Losses}}{\text{Expected Losses}} = \text{Ex-Mod}$$

# Experience Modifier



“Injured Employees Return to  
Work to Get Well”

# 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

# TTD Payments - Direct Cost of Lost Time

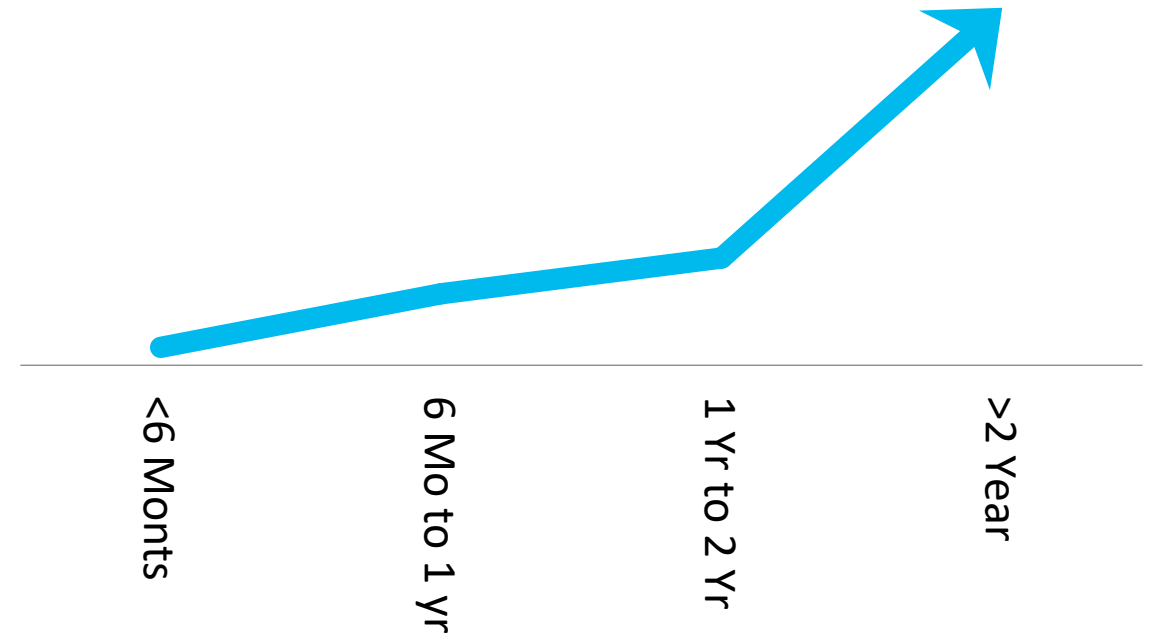
	RTW: No lost time No TD	RTW Part-Time @ 8 weeks Paid Wage Loss	Off work 8 weeks Paid Full TD
<b>Technician</b> <b>Avg. Weekly Wage: \$1,500</b> <b>TD @ \$986.69 per week</b> (based on statutory max \$1,480.04)	\$ 0.00	\$ 4,693.52 (earning \$600 week)	\$ 7,893.52
<b>Warehouse Worker</b> <b>Avg. Weekly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

Longer a Claim is Open the higher the Litigation Rate climbs!



# Employee Benefits



We CARE!

Can Do vs.  
Can't Do

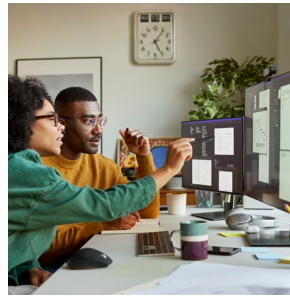
Improved  
Recovery

Income  
continues

# Show You Care



Returning to Work allows the employee to show they care about the company.



It allows the employee to demonstrate their willingness to help others.



And also allows the 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 losing 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



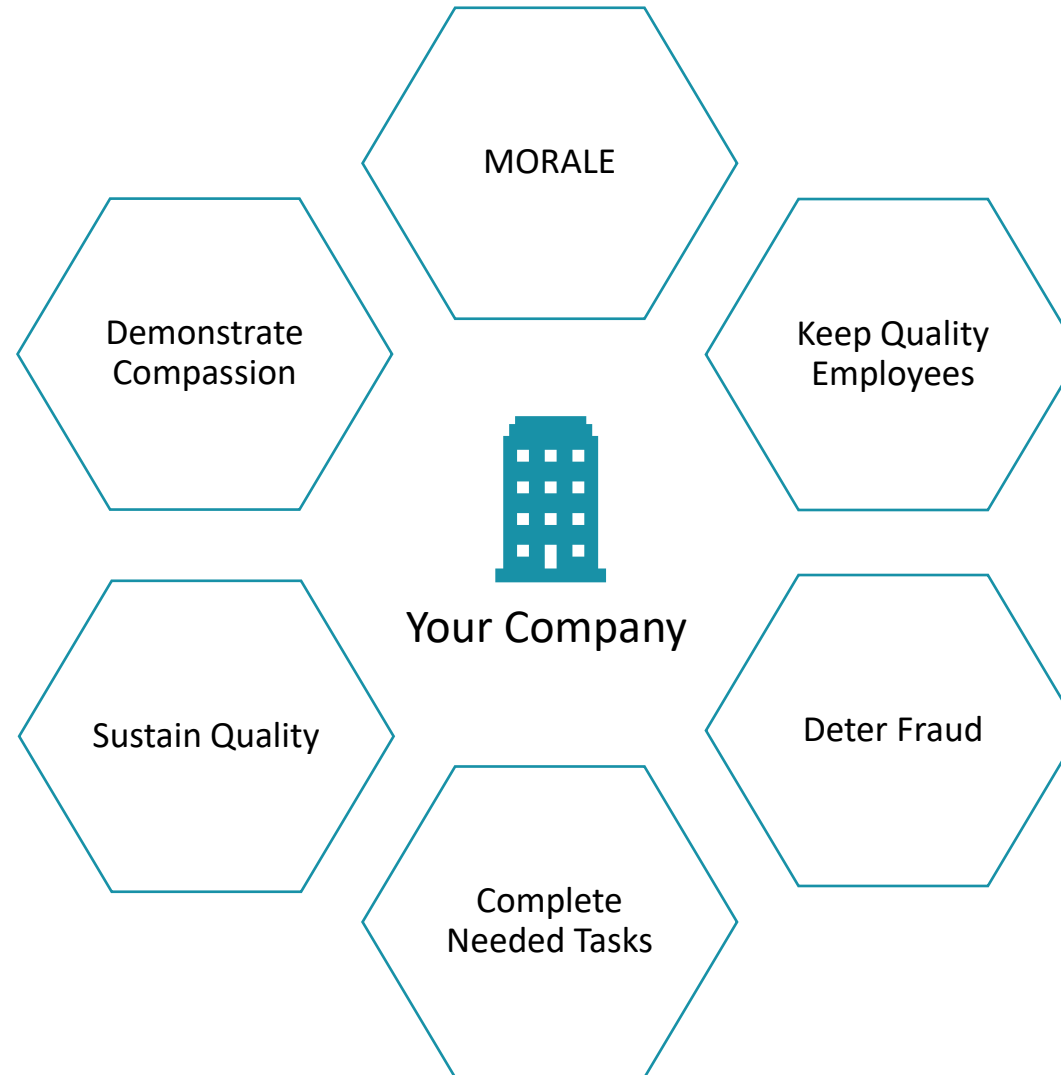


# Income Stability

## 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



“There is an insidious tendency to neglect important tasks that do not have to be done today – or even this week.”

*- Charles E Hummel*

# 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
- Tracking equipment downtime
- Inspection and 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



# 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 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

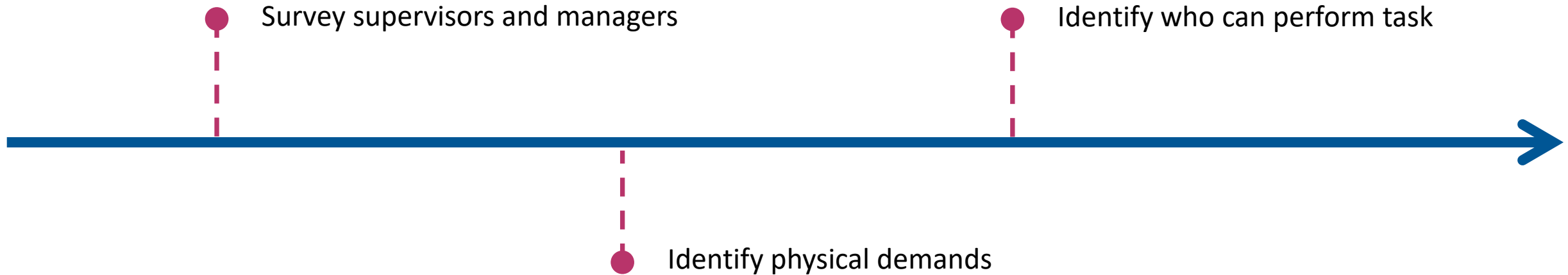
## Maintain Quality

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



# Develop a Return-to-Work Process

# 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

Company Name					
Temporary Transitional Duty Task Physical Capacities Form					
Task #: ###	Task Description: Click or tap here to enter text.				
Employee: Click or tap here to enter text.	Date of Birth: Enter DOB Here				
In an 8 hour workday, the employee will stand (total)					
In an 8 hour workday, the employee will stand (at one time)					
In an 8 hour workday, the employee will sit (total)					
In an 8 hour workday, the employee will sit (at one time)					
In an 8 hour workday, the employee will drive car/truck (at one time)					
Employee Can Lift and Carry (max)					
Employee Can Lift and Carry (frequently)					
Employee Can Lift and Carry (occasionally)					
Employee can use hands for repetitive Simple Grasping					
Pushing and Pulling					
Fine Manipulation					
Employee can use feet for repetitive movement (operating foot control)					
Employee may perform the following:					
Bend					
Kneel					
Squat					
Climb					
Reach					
Employee is exposed to environmental factors such as heat/cold, dust, heights, dampness, etc.					
Will treatment or medication affect employee's ability to perform work?					
Will employee require any assistive devices or braces?					

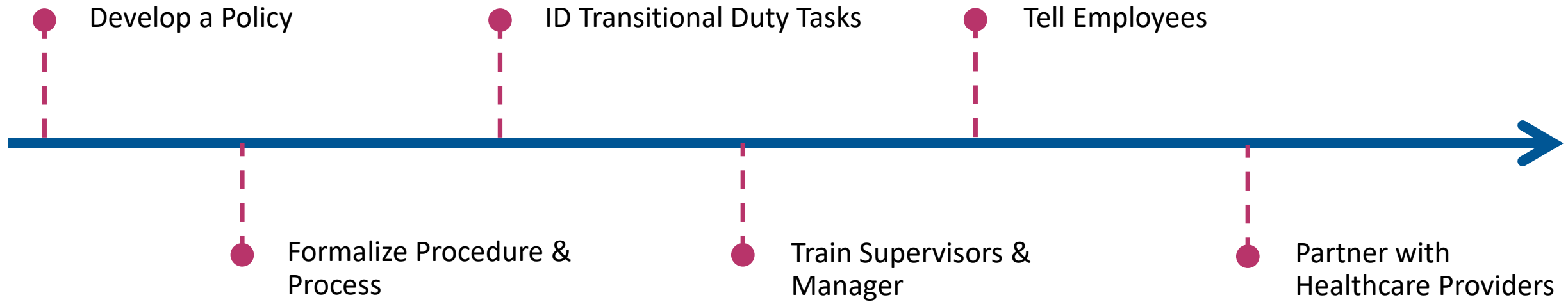
11/19/25 Company Name Transitional Duty Work Program 16



# 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

# Developing a Formal Program



# Develop a Policy



Top management or owner  
needs to write the policy



Policy needs to be  
communicated to everyone



Policy should be implemented

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



# 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





# Set Expectations Early & Often

- 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

# Train Supervisors & Managers

- Supervisors and foremen are critical to RTW 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

# Ideas to Consider: When Developing Transitional Work



Part-time hours or reduced wages as appropriate. Carrier may pay wage loss



You can consult with the employee who may have suggestions you



You can create transitional work tasks in advance based on commonly seen work restrictions

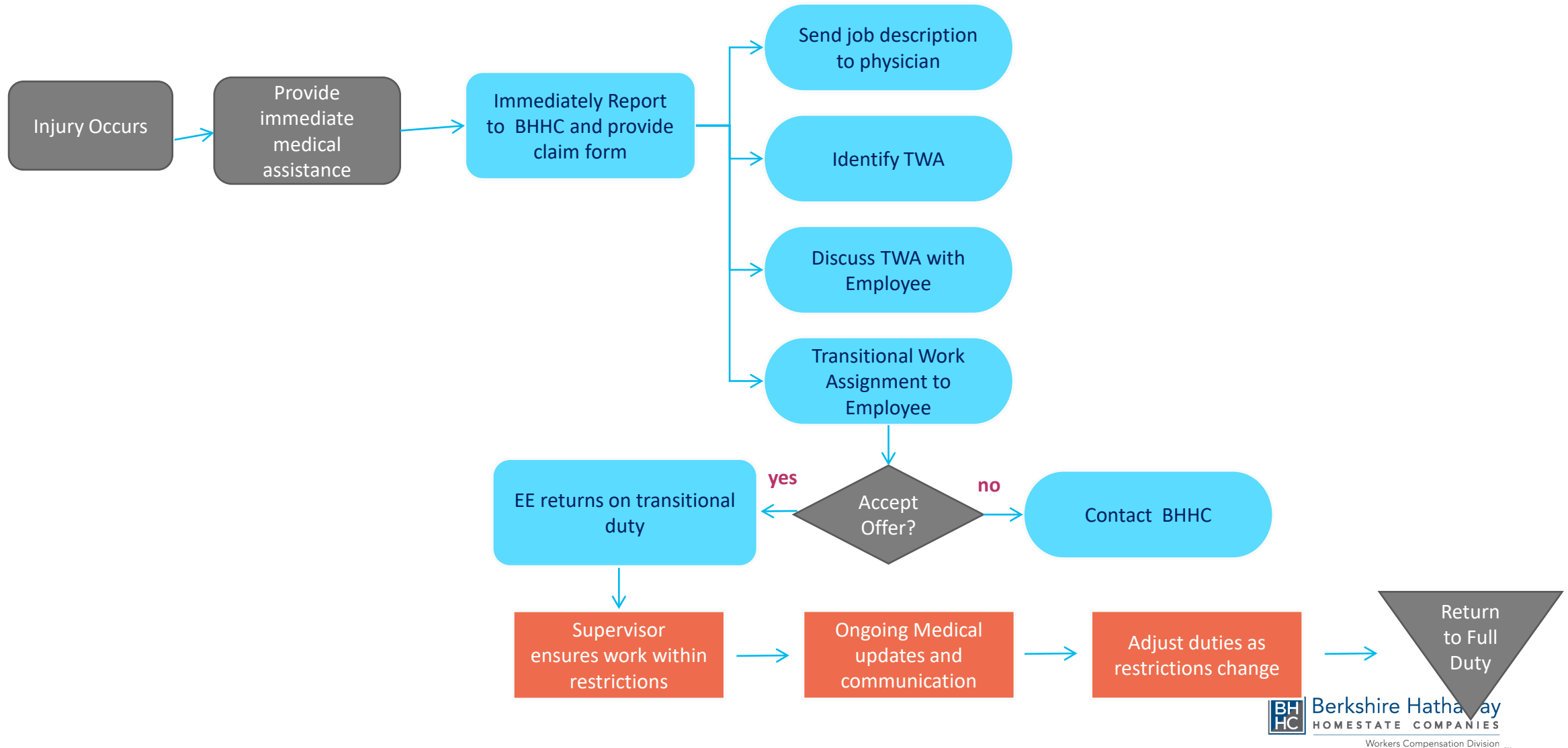


Make sure transitional work tasks have business value



You can identify special tasks that are not currently being done by anyone

# Sample Return to Work Process



# Summary

# AGENDA

Recap

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# Questions?

Please email additional questions to [losscontrol@bhhc.com](mailto:losscontrol@bhhc.com)