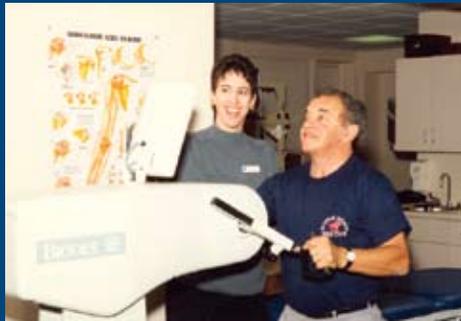


A.I.M. Mutual

INSURANCE COMPANIES

Stay at
Return to **Work**[™]

In partnership with you.



Workers Compensation Claim Management
Designed for Your Company

Setting the Standard for Excellence in Workers Compensation Services



Stay at Return to Work

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At the Heart of Your Workers Compensation Program:

A.I.M. Mutual's *Stay at Work/Return to Work*™

It's often the first question: Why?

Why should we bring an injured employee back to the workplace before he or she is "100 percent" or before the person can go back to working 40 hours each week at the same job?

Answer: It's a win-win situation. Claim costs plummet, employees recover faster, and co-workers witness first-hand the value you place on a skilled employee. A.I.M. Mutual's *Stay at Work/Return to Work*™ program realizes these benefits—and more—for employers, regardless of the size or nature of their business.



From the beginning, A.I.M. Mutual has focused on how to keep workers compensation costs under control. All too often, employers struggle with unpredictable expenses related to employee injuries. And we have seen too many injured workers languish at home, waiting for doctors' appointments, losing valuable time, and jeopardizing their chance at a full recovery.

A.I.M. Mutual's Stay at Work/Return to Work™ program brings workers injured on the job back to work as soon as they are physically able. Here, an employee is shown how to do his job with modifications until he is fully recovered.



Director of Claims Laurie Parsons discusses why the Stay at Work/Return to Work™ program is critical to successful workers compensation claim management.

Meanwhile, employers see a loss in productivity while they're hiring or training a replacement for an indefinite period.

Our approach is totally different, and it works. We partner with employers to develop a program that avoids these pitfalls and brings an injured employee back to work as soon as possible—even if medical treatment is ongoing.

A.I.M. Mutual's *Stay at Work/Return to Work™* program is at the heart of our claim management philosophy. See why so many of our policyholders credit this program with benefiting their bottom line.

What is Stay at Work/Return to Work™ ?

Our *Stay at Work/Return to Work™* program is designed to keep an injured employee in his/her original job with sensible modifications. To the extent possible, an employer accommodates the effects of a work-related injury. If an injured employee is unable to perform any part of the original job, and if modifications are impractical, alternate duty becomes a possibility.

A.I.M. Mutual's *Stay at Work/Return to Work™* program focuses on the **capabilities** of injured employees rather than on their limitations. We consult first with the medical provider to find out what an employee can do at the workplace at this particular point in time. From there, we help employers identify **meaningful, productive work** within the individual's physical capabilities during the recovery period. Everyone benefits when employees are working in meaningful positions.

It does, however, take pre-injury planning. Having procedures in place beforehand saves time and leads to the program's acceptance and success. We encourage employers to become familiar with our affiliated Primary Occupational Health Centers. We work with you to create meaningful jobs with modified or alternate duties, and we help you form strong lines of communication with employees. The sooner everyone commits to the *Stay at Work/Return to Work*[™] program, the more effective it will be.

The Benefits to Employers and Injured Workers

Policyholders often report to us how *Stay at Work/Return to Work*[™] is valuable in a number of ways. Generally speaking, the employer benefits by retaining the use of trained employees while minimizing workers compensation costs. Meanwhile, the injured worker benefits by remaining productive in the workplace and avoiding the negative effects of a long-term disability.

Benefits for Employers

- Reduces the number of fraudulent claims by keeping the employee at work and the employer in control, thereby reducing costs.
- Demonstrates to all employees that the employer is committed to their well-being, promoting better morale among all workers.
- Decreases weekly costs resulting from lost time benefits, one of the most expensive components in workers compensation costs.
- Maintains production while the employer pays expenses and wages. When a worker is home receiving lost time benefits, production suffers.
- Eliminates the expense of hiring and training replacement employees.
- Facilitates employer/employee contact, giving the employer control, direction, and a positive resolution to the claim. This helps reduce the likelihood of long-term disability and associated costs.

A.I.M. Mutual focuses on the capabilities of injured employees rather than on their limitations...Everyone benefits when employees are working in meaningful positions.

Benefits for Injured Employees

- Contributes to faster recovery by keeping the injured employee involved in his/her regular work schedule.
- Reduces the negative financial impact that many injured employees experience due to work-related accidents involving lost time.
- Allows injured employees to maintain relationships with co-workers, another factor shown to enhance recovery time.
- Maintains the employee's sense of self-worth and productivity.

Cost Analysis

Following is a sample analysis detailing the cost of a disability.

Sample Case: An employee sustains a soft tissue injury. Though the employee is released for modified duty, the employer fails to keep the employee at work. The employee stays out of work for six months (26 weeks).



<i>Type of Expenses Incurred</i>	<i>Expenses of an Employee Who Stays at Work</i>	<i>Expenses of an Employee Recovering at Home</i>
Workers Compensation Lost Time Benefits	26 weeks x \$0 = \$0	26 weeks x \$300* = \$7,800 (*weekly temporary total disability benefits = 60% of average weekly wage)
Medical Expenses	\$2,000	\$2,000
Wages for Replacement Employee	26 weeks x \$0 = \$0	26 weeks x \$500 = \$13,000
Benefits for Replacement Employee	26 weeks x \$0 = \$0	26 weeks x \$150 = \$3,900
Training Costs and Additional Supervision	\$1,000	\$2,000
Total	\$3,000	\$28,700

Once an employee has been cleared for alternate or modified duty, employers must identify those features of the job that may need to change in order to accommodate the capabilities of the injured employee.



While most workers compensation insurance carriers include return-to-work programs as part of their loss reduction plans, ours is unique. We work with policyholders to keep employees on the job and minimize lost time, a goal our policyholders and affiliated medical team share.

We provide employers with guidelines so they can create and implement individualized programs for their companies. These guidelines allow for flexibility in the individual workplace setting and encourage effective communication practices. If employees “buy in” to the program from the beginning, they are far more likely to be supportive when an injured worker comes back with different responsibilities or at reduced hours.

Introducing Your *Stay at Work/Return to Work*[™] Program

Ideally, your *Stay at Work/Return to Work*[™] program should already be in place before you need to use it. We encourage employers to:

- Create a written policy and procedure guide outlining your *Stay at Work/Return to Work*[™] program. You can find a sample program at www.aimmutual.com.
- Explain to all employees the rationale behind the program and highlight its inherent benefits. The key to a successful *Stay at Work/Return to Work*[™] program is effective communication.
- Train your employees thoroughly in safe workplace procedures as well as in the procedures to be followed in the event of an injury, including thorough accident investigation and proper reporting procedures.



Our Stay at Work/Return to Work™ program is designed to keep an injured employee in his/her original job with sensible modifications. Alternate duty becomes a possibility if an employee is unable to perform any part of the original job and accommodations are impractical.

Everyone in the company must be involved in the development of this type of program. Senior management needs to take a position of strong leadership in establishing the policy and in carrying out the program. Managers and supervisors must communicate their support of the program to all employees in order to ensure its success. Company-wide involvement, in turn, helps you determine whether the program is realistic and will foster compliance.

How to Begin

1. Claim Coordinator

Designate an individual to act as your company's overall workers compensation Claim Coordinator, if you haven't already done so. The Claim Coordinator can delegate many of the tasks and responsibilities of the program. However, to ensure consistency and meaningful communication, your Claim Coordinator should maintain the overall coordinational responsibility and authority.

2. Gather Information and Analyze It

- Obtain a one-to-two-year detailed history of your company's industrial injuries and illnesses. Your A.I.M. Mutual Customer Service Representative, Loss Control Representative or Claim Representative can assist you in obtaining the information if it is not readily available.

- Analyze the information to determine whether any particular job or a function of a particular job contributes to a majority of work-related injuries. After reviewing this information, an employer often identifies problem areas which have historically contributed to work-related injuries. For example, improper hiring practices, unsafe activities or hazardous work conditions may be factors you need to address.

3. Best Doctors Occupational Health Institute

Be sure your employees are familiar with the Best Doctors Occupational Health Institute (BDOHI) Primary Occupational Health Center you selected. These Centers, listed on our website, specialize in treating work-related injuries of your employees. If the injured employee is receiving medical treatment outside the BDOHI network, ensure that the provider understands and agrees with your company's philosophy regarding your *Stay at Work/Return to Work™* policies.

4. Job Descriptions

Have up-to-date job descriptions available detailing essential job functions and the physical requirements of jobs within your company. Major jobs can be identified and job analyses conducted using a Job Hazard Analysis Worksheet which is available on-line. Job analyses should be conducted by a supervisor in cooperation with the employees who actually perform the job necessary to ensure accuracy.

A.I.M. Mutual's Claim Representative together with the appropriate medical providers



A.I.M. Mutual has one of the most experienced claim staffs in the industry. We conduct ongoing training in order to discuss innovative and effective ways of managing employee injuries and controlling workers compensation costs for employers in Massachusetts and New Hampshire.

will refer to the Job Description when considering modified or alternate duty.

In addition, prepare a Work Capabilities form (available online) and send it with the injured worker on every visit to the medical care provider. Ask the medical care provider to complete or update the form and forward a copy to you to document the injured employee's progress and capabilities. As the injured employee's treatment progresses, the physical limitations should be modified or eliminated as soon as possible.



Putting together a Stay at Work/Return to Work™ program is every employer's first step in order to identify opportunities for modified or alternate duty.

5. Communicate

Effective communication is essential in creating and implementing a successful *Stay at Work/Return to Work™* program. To introduce the program, set a specific date and time to meet with supervisors, plant managers, and employee representatives. If your company is small, you may want to include all employees. In the kick-off program, be sure to:

- Explain to those attending the meeting that the objective is to (1) keep an injured employee at work or return him or her to work as soon as possible, (2) if necessary, modify the current position to accommodate the injury, and (3) provide an alternate position if the current position cannot be modified sufficiently.
- Designate an individual to record all suggestions made during the meeting, preferably on a large white board or flip chart, so that everyone can view ideas as they are generated.
- Give all participants the opportunity to suggest how duties may be modified for the most common injuries. Encourage everyone to come up with as many suggestions as possible, even if they initially seem impractical. The goal is to generate as many ideas as possible.
- Once all ideas are developed, look at each suggestion individually to determine its effectiveness within your organization.

- Create a list of the alternate duties and those modifications suggested for routine injuries which were agreed upon by the group. Emphasize that these alternate duties may also need to be modified based on the needs or limitations of individual employees.

Continued communication should be encouraged among all concerned parties, whether the program is in its development stages or during an injured employee's recovery process. The best programs can fail if they are not thoroughly and consistently communicated. Specifically:

- Schedule periodic training sessions to review the program. Make it a point to reiterate the benefits to both the employer and the employee.
- Provide each employee with a copy of the *Stay at Work/Return to Work™* program, including sample modified or alternate job duties. All new employees should receive copies of the *Stay at Work/Return to Work™* program at the time of hire.
- Reiterate the name and location of your BDOHI Primary Occupational Health Center and why this Center is the best choice for treating work-related injuries. Let employees know who the Claim Coordinator is. Explain that this person has been designated as the contact person for everyone when a workplace injury happens.



It's important to identify meaningful, productive work within the individual's physical capabilities during the recovery period.

Designating Modified/ Alternate Duty

Studies show that the sooner an employee returns to work, the better the recovery outcome. Depending on the nature of the injury and prognosis, employers can consider modified duty or alternate duty positions—while medical treatment is ongoing.

Providing meaningful modified or alternate work enhances the organization's ability to meet the return to work objectives. A.I.M. Mutual's Claim Representative and affiliated medical specialists will help to evaluate the capabilities of injured employees.

Ideally, an injured employee is able to stay in his or her regular job with necessary modifications. If the employee's usual job cannot be practically modified, then alternate work can be considered. Alternate duty is work the employee can temporarily perform which (1) meets the company's productivity needs and (2) is within the employee's physical capabilities. The work must also be meaningful.

From the employer's perspective, meaningful work is beneficial to the company and can be recognized as such by the employee. Though it may not be at the productivity level of a non-injured employee, it is an



The partnership we have with employers is the cornerstone of what makes injury management at A.I.M. Mutual work so well. Working together, we can help employees stay on the job or return to work more quickly whenever possible.

important first step. Assigning meaningful work sets a good example for other employees and avoids feelings of resentment toward the injured worker.

From the employee's perspective, meaningful work provides a sense of accomplishment, maintains self-esteem and decreases negative feelings associated with lack of productivity.

The preferred order of work categories which apply to a *Stay at Work/Return to Work™* program are:

1. Same job/same duties/same pay
2. Same job/modified duties/same pay
3. Alternate job/new duties/same pay
4. Alternate job/new duties/different pay
5. Temporary total disability (not at work)

The Program at Work

Once an employee has been cleared for alternate or modified duty, you must:

- Identify those features of the job that need to be modified in order to accommodate the capabilities of the injured employee. If modifications to the current job are not practical, identify alternate duty position(s) with or without modification that the employee is capable of performing.
- Explain in detail to the employee, supervisor and co-workers exactly what the injured worker will and will not do for job duties.
- Establish an objective for the employee to return to his/her normal position. Modified duty positions should always be temporary (30-60 days maximum).
- Establish a specific time each week to review the progress the employee is making toward returning to his/her normal duties.
- Document the meeting on a Temporary Modified/Alternate Work Assignment form (available on-line).

Review the program quarterly to evaluate its effectiveness and to determine whether any adjustments are necessary. On an annual basis, review the program to measure its success.

Think "Outside the Box" When It Comes to Modified and Alternate Duty

At first you may think you simply can't modify the jobs at your company to accommodate an employee injury. Usually, though, there is a way to offer meaningful modified or alternate duty in most disciplines. Consider these possibilities:

- Clerical Work: answering the phone, filing, shredding documents, data entry or document imaging.
- Reduced Lifting: if restrictions are in place, see whether the weight can be reduced in the materials being handled.
- Packaging and light assembly of product or merchandise.
- Training: is the employee able to provide training to new hires?
- Customer appreciation phone calls, sales calls or dispatch assistant duties.
- Charity work on behalf of the company. (Often there is a tax deduction for time donated to a non-profit organization.)



A.I.M. Mutual's claim team can help employers identify modified and alternate duty options depending on the nature of the injury and the particular job. In virtually every case, workers compensation costs are significantly lower when employers take advantage of the Stay at Work/Return to Work™ program.