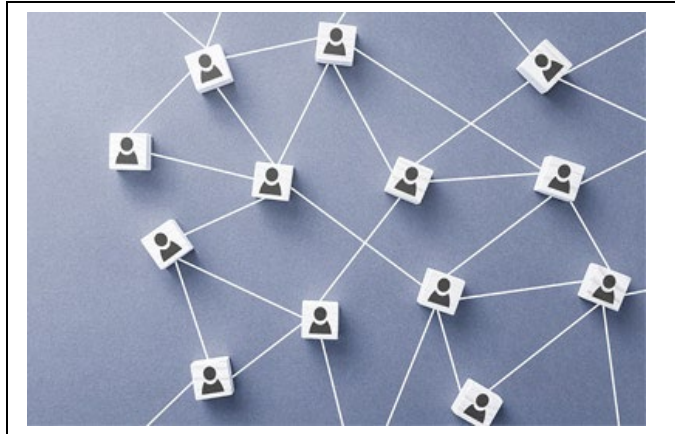


**One Return to Work Journey
and the Connections We Make**

*A **SUCCESSFUL RETURN** to work is never certain especially in the aftermath of a serious injury. But recently we had cause to celebrate one injured worker, who rallied, overcame the odds, and today is happy to be back on the job. Helping him along the way: a dedicated claims adjuster, nurse case manager, employer, and top medical providers, not to mention his wife, his biggest advocate.*



*It has been an 18-month journey for “Pete,” and it is ongoing. A.I.M. Mutual’s occupational health and service teams continue to be there every step of the way, facilitating medical care, paying bills, answering questions, and keeping everyone communicating. These all-out efforts are why workers’ compensation insurance is so important.**

Major Claim Specialist Colleen Welch and Nurse Case Manager Carol Dennehy recently took time to discuss this claim, why the case resonates, and the difference workers’ compensation services can genuinely make.

True Teamwork

Pete, an experienced welder, was at a routine jobsite just before Thanksgiving when he fell eight feet from a ladder. Initially rushed to a local hospital, he was transferred to a Boston hospital and placed in a medically induced coma for a severe traumatic brain injury.

“This is a catastrophic injury in workers’ compensation, and we’re ready to help in every way we can,” said Colleen Welch, Major Claim Specialist, who got the first report. “Pete’s employer did the right thing and called us immediately.”

Colleen enlisted the services of Carol Dennehy, a Nurse Case Manager with vendor-partner Occupational Resource Network, who specializes in brain injuries and catastrophic cases. Pete

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spent a month in the hospital, three weeks in a rehabilitation facility, and then went home to begin long-term, arduous therapy, follow-ups, tests, and care.

“I’ve specialized in this area for most of my career,” explained Carol. “I was able to help Pete and his wife understand the medical information they were being given, medications, and therapies. I went to all his doctor’s appointments, helped arrange OT and PT, and asked the employer to keep an open mind about modified duty.”

While Pete was highly valued at work, his employer had reservations about modified or part-time duty, an interim step before going back to the original job. That is not uncommon, according to most claim experts, and it takes time to talk through employer concerns and show them how a return-to-work plan benefits everyone.

In fact, studies show when an injured worker recovers at home, with no workplace contact, over the course of six months or more, the chances of a successful return to work drop significantly. Many workers cite the fact they feel forgotten.

The Road Back

Throughout the long months, Colleen kept in close touch with Pete, his wife, and his employer along with Carol and his medical providers. “We always hope an injured worker can get back to work, but we knew Pete’s recovery would take a long time.”

Carol recommended a work hardening program for Pete, simulating the physical demands of his job--lifting, bending, and carrying. Pete was clear: he wanted to get back to work. His neurologist agreed that, if Pete progressed, transitional work could be possible.

“I came to know Pete and his wife well,” said Carol. “When he had some shoulder pain, I got him right in to see a specialist. We helped schedule and drive him to therapy and appointments. When it came time for him to re-test for his driver’s license, I helped get that scheduled in weeks rather than months, and the driving school agreed to come to his home. Getting his license was a major milestone.”

Return to Work Buy-in

“Pete made remarkable progress over the course of the first year,” recounted Colleen. “Once he was cleared to drive, *he* talked to his employer. And *we* talked to his employer. Together we all came up with a return-to-work plan.”

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“The employer is wonderful,” added Carol. “We always encourage policyholders to keep in touch with an injured worker, but I believe it helps when the employee reaches out, too. Pete came back to work two hours a day for two days a week at first. After four months on this transitional duty, he was back full-time. His neurologist doesn’t want him on a ladder yet, but this is an outcome we’re all so happy about.”

Partnership, the core of A.I.M. Mutual’s approach, heightens the chances of a successful return to work. When a policyholder stays involved and actively manages its workers’ compensation program day-to-day, employees feel valued and motivated to get back to work in the event of an injury. Christopher King, Injury Prevention & Worksite Wellness Consultant, noted Pete’s employer already kept the bar high.

“They have a solid safety record going back decades,” Chris said, “and they demonstrate a high level of safety awareness and ongoing training.”

Getting Back on the Ladder

Colleen acknowledges every claim resolution is different, but when one has all the right people and components in place, it becomes memorable.

“Pete had an even better recovery and outcome than we had imagined,” she said. “This claim is a perfect example of all parties collaborating for the good of the employee.”

Pete hopes to be climbing ladders again by next Thanksgiving, two years after his fall. It’s just one more goal after achieving so many.

**Note: To ensure privacy and confidentiality, the injured worker’s name and occupation have been changed.*