



"I hear and read about accidents all day long, I understand how important it is to have a safe work environment. I feel really lucky to work at a company that takes safety so seriously."

Bill Scollon
A WorkSafe Person

Return to Work

Saves Dollars—Makes Cents

Without an RTW Program, You Lose Money

If you don't already have an established return-to-work (RTW) program, the time to start one is now. According to the National Council on Compensation Insurance (NCCI), lost time accounts for more than 40% of the total cost of an average workers' compensation claim.

- After 12 weeks away from the job, there is only a 50% chance of employees with a work-related injury returning to work.
- By six months, the chance drops below 20%.
- After a full year, only about 1% of employees have a chance of returning to work.

AccidentFund.com
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To have a successful program, you need the support and buy-in of all employees, so they see that RTW benefits them.

- Communicate the program regularly in newsletters, on bulletin boards, etc.
- Delegate an RTW manager.
- Create employee transition goals and list possible transition jobs for each position.
- Set a transitional duty time period (typically 60 days).

Employees Win with RTW

- They remain productive members of the work force.
- They know that they are valued.
- They know what to expect from their employer.
- They return to their normal wages more quickly.

Employers Win, Too

According to a study by Crawford & Company, employers with an RTW program report an average of 5.1 weeks for injured employees to reach maximum medical improvement compared to 13 weeks for companies without a program in place.

- RTW programs have a positive impact on overall workers' compensation experience mods, lowering insureds' premiums.
- Getting employees back to work helps keep premiums down.
- Showing workers you care creates a positive work culture, cutting down on injury and costs.

Accident Fund — The WorkSafe People™,

As the WorkSafe People™, we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.

