



SMT Safety Series

RETURN-TO-WORK 101

October 24, 2024

BENECON

A premier group self-funded worker's compensation program for Pennsylvania municipal entities and their employees.



Established in 1995 and administered in partnership with Benecon.

80 members within a 36-county service area.

RETURN-TO-WORK 101

- ❖ Facts about Return-to-Work.
- ❖ Benefits of a Return-to-Work program.
- ❖ Participants in the Return-to-Work process.
- ❖ Potential challenges and how to address them.
- ❖ Developing a successful Return-to-Work program.
- ❖ Additional resources.

FACTS ABOUT RETURN-TO-WORK

It's about safely returning your injured employee back to their job...

...and it's an important component of your organization's culture of safety, risk control, and cost containment.

RETURN-TO-WORK

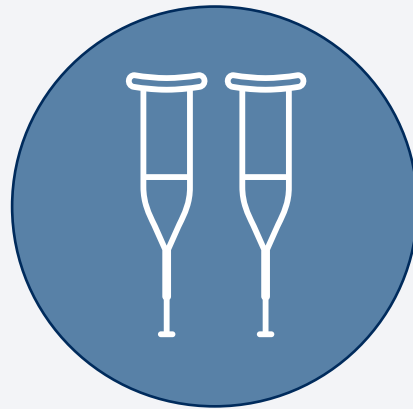
Probability of Returning to Work After Injury	
Within 12 weeks (3 months)	92.2%
After 24 weeks (6 months)	55.4%
After 36 weeks (9 months)	42.7%
After 48 weeks (12 months)	32.2%
After 60 weeks (15 months)	22.8%
After 72 weeks (18 months)	15.8%
After 84 weeks (21 months)	10.7%
After 96 weeks (24 months)	4.9%

RETURN-TO-WORK

The longer an injured employee stays out of work, the more likely...



EMPLOYEE MAY NOT
RETURN TO WORK



EMPLOYEE DEVELOPS
CHRONIC DISABILITY




CLAIM REMAINS
OPEN LONGER




COSTS TO
EMPLOYER INCREASE

RETURN-TO-WORK (RTW)



Reduces injured employee's absence by an average of 3.6 weeks.

Having an RTW program in place...



Even if employee faces a temporary disability, absence may be reduced by an average of 12.6 weeks.

BENEFITS OF A RETURN-TO-WORK PROGRAM

RTW BENEFITS: EMPLOYEES

- Assists in an employee's recovery from a work-related injury or illness.
- Reduces the length of employee's time off.
- Lessens financial burden to injured employee.
- Provides a safe return to an employee's normal work duties.
- Helps preserve an employee's job, seniority, and benefits.
- Maintains an employee's fitness and employment skills.

RTW BENEFITS: EMPLOYERS

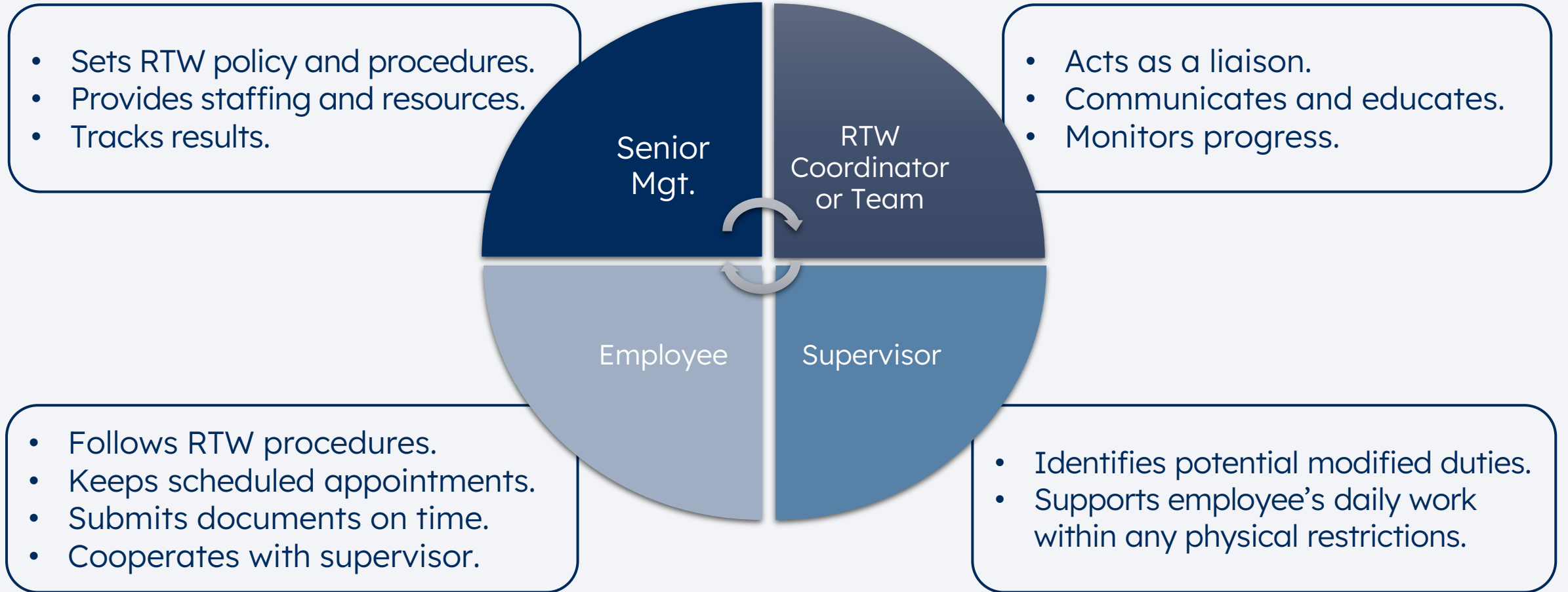
- Reduces workers' compensation costs.
- Lessens other employment costs such as overtime, additional training, and lost production.
- Mitigates likelihood of claims litigation.
- Discourages fraudulent workers' compensation claims.
- Strengthens employee morale and relationships.

RTW BENEFITS: SMT MEMBERS

- Promotes greater savings to the group self-insured trust by reducing workers' compensation costs.
- Supports SMT's mission of self-funding and cost containment.
- Maintains surplus balance for consideration of future dividends returned to SMT members.

PARTICIPANTS IN A RETURN-TO-WORK PROGRAM

RTW PARTICIPANTS: IN THE WORKPLACE



RTW PARTICIPANTS: OUTSIDE THE WORKPLACE

MEDICAL PROVIDER

- Establishes and maintains relationship with employee.
- Reviews employee's job description.
- Identifies and documents physical restrictions.
- Reviews employee's progress at each visit.

CLAIMS ADJUSTER

- Manages claim in accordance with PA Workers' Comp Act.
- Discusses RTW process and details to establish expectations.
- Coordinates documentation from provider, employer, and employee.

SUSQUEHANNA MUNICIPAL TRUST

- Workers' compensation policy provider.
- Provides RTW information for organizational and employee needs.
- Offers templates, forms, and resources: www.smtpa.org.

POTENTIAL CHALLENGES & HOW TO ADDRESS THEM

ADDRESSING CHALLENGES



- Medical provider will not release employee back to work with physical restrictions.



- Give medical provider employee's job description with details about physical demands of the job.
- If possible, invite provider to facility to observe and become familiar with the workplace demands and environment.

ADDRESSING CHALLENGES



- It's not immediately apparent that modified job duties are available.



- Proactively update all job descriptions with written details on physical capabilities required to perform the job.
- Find other areas or departments where modified-duty jobs may be available that meet physical restrictions.

ADDRESSING CHALLENGES



- There are doubts that productivity can be maintained.



- Remember that modified duties are essential for keeping an injured employee engaged in the workplace.
- Modified duties also provide progressive steps in recovery to safely return to pre-injury job as quickly as possible.

ADDRESSING CHALLENGES




- There are concerns about aggravating the injury.



- Remember that strictly following the physical restrictions of the treating physician is critical.
- Re-evaluate, seek clarification, and adjust as needed.

ADDRESSING CHALLENGES



- There is general resistance to modified-duty work.
 - Regularly communicate details, expectations and desired benefits of the Return-to-Work program.
- 
- Regularly communicate with claims adjuster and medical provider(s) and document correspondence.
 - Workers' comp benefits may rely on employee cooperation.

DEVELOPING A SUCCESSFUL RETURN-TO-WORK PROGRAM

RETURN-TO-WORK PROGRAM: BASICS

- Program objectives.
- Procedures to implement the program.
- Clear guidelines on employee eligibility and entrance/exit criteria.
- Expectations of the employee and the employer.
- Examples of modified-duty tasks relevant to the employee.
- Approximate timeline for employee's completion of program.

RETURN-TO-WORK PROGRAM: POLICY

1. Establish a Return-to-Work team.
2. Develop a written policy statement.
3. Adopt a Panel of Physicians.
4. Develop a medical-provider form.
5. Review current job descriptions.
6. Develop potential modified-duty jobs and tasks.
7. Communicate policy to workforce.

RETURN-TO-WORK TEAM

- Identify a team to assist with drafting the Return-to-Work program and policy statement:
 - Management/HR
 - Department Supervisors
 - Occupational Safety & Health Employees
 - Union Reps (if applicable)
- Name a Return-to-Work Coordinator = a point person following implementation of program.

POLICY STATEMENT DEVELOPMENT

- Reflects commitment to getting employees back to work as quickly and safely as possible.
- Demonstrates dedication to employee dignity and well-being.
- Establishes participation expectations of labor and management.
- Illustrates meaningful work options available.

RTW PROGRAM POLICY STATEMENT



VERIFIES EMPLOYER/
EMPLOYEE EXPECTATIONS



REDUCES EXPOSURE
TO LITIGATION



EARNs POINTS ON RISK
MANAGEMENT REPORT CARD

PANEL OF PHYSICIANS

- Identifies providers experienced in treating workers' compensation claims.
- Provides guidance to an employee for immediate treatment following an injury.
- SMT Standard Panels of Physicians are in-network and offer discounts to help employers keep costs down.

PROVIDER FORM

- Informs medical provider of organization's Return-to-Work program.
- Coordinates medical provider's report on injured employee onto a centralized document.
- Allows employer to gather necessary information to offer an appropriate modified-duty job to injured employee.

JOB DESCRIPTION

- Helps medical provider determine and document physical work restrictions.
- Documents employee's job functions and specific physical demands: standing, walking, lifting, etc.
- May also note industrial-hygiene issues (noise levels, temperature extremes, etc.) that could affect injured employee.

MODIFIED DUTY

- Identifies jobs and tasks the injured employee could perform within certain physical restrictions.
- Identifies infrequent workplace tasks that could be done more often when someone is available to do the work.
- Modified-duty jobs and tasks need not be limited to the injured employee's department.

SAMPLE MODIFIED DUTIES: POLICE

- Answer phone calls.
- Complete reports.
- Take evidence to labs and pick up processed lab results.
- Deliver documents to local judicial offices.
- Attend court as needed.
- Clean and organize weapons and ammunition.
- Take inventory and organize supplies and materials.
- Assist with research and investigations.
- Research virtual and non-physical training options, then make recommendations to department.
- Attend school and community outreach presentations.
- Update department's Safety Data Sheets (SDS's).
- Deliver police vehicles to inspections and washes.
- Check First Aid kits and AEDs for expired supplies and restock as necessary.

**Not a complete list. All duties subject to availability and medical provider's recommendations.*

SAMPLE MODIFIED DUTIES: PUBLIC WORKS

**Not a complete list. All duties subject to availability and medical provider's recommendations.*

- Check and repair safety equipment: fire extinguishers, smoke detectors, etc.
- Inspect and repair tools and small equipment.
- Sharpen saws and drill bits.
- Sort and organize tool storage.
- Count and maintain inventory of materials: pipe, stone, salt, etc.
- Review and update maps of water systems and collection systems.
- Update department's Safety Data Sheets (SDS's).
- Conduct and lead "toolbox" safety talks.
- Check street signs for retro-reflectivity and note locations for repair and replacements.
- Conduct curb and sidewalk inspections and note locations for repair and replacement.
- Conduct safety inspections of vehicles, buildings, and other areas.
- Sweep and clean garage.

SAMPLE MODIFIED DUTIES:

LIGHT PHYSICAL

**Not a complete list. All duties subject to availability and medical provider's recommendations.*

- Empty trashcans and wastebaskets.
- Sweep floors.
- Water office plants.
- Wipe knobs, handles, and railings with anti-bacterial solution.
- Oil locks and door hinges.
- Pull weeds in flowerbeds alongside building(s).
- Perform painting touch-ups (with paint transferred from can to a smaller container to reduce weight).
- Fill soap containers, paper-towel dispensers, and toilet-paper dispensers in restrooms.
- Clean water fountains, breakrooms, and lunchroom.
- Check condition of electrical cords.
- Inspect fire extinguishers, eyewash stations, First Aid Kits, and AEDs.
- Inspect ladders.
- Organize and rearrange items on closet shelving.

SAMPLE MODIFIED DUTIES:

LIGHT CLERICAL

**Not a complete list. All duties subject to availability and medical provider's recommendations.*

- Greet visitors.
- Answer phones.
- Shred paper/files.
- Conduct data-entry functions.
- File paperwork and photocopy documents.
- Update organizational directory.
- Assist with labeling and mailing functions.
- Assemble marketing materials.
- Read organization's safety manual and assist in developing employee training on the manual.
- Monitor utilization of PPE.
- Conduct safety inspections using designated checklists.
- Research material suppliers for better quality, service, and prices.
- Review safety videos and trade magazines to enhance safety knowledge and issues regarding organizational operations.

COMMUNICATION OF POLICY

- Keep in regular and consistent communication with employees, supervisors, and others on the details of the Return-to-Work program.
- Reinforce the benefits of the Return-to-Work program.
- If feasible, provide information on Return-to-Work program in writing.

ADDITIONAL RESOURCES

ADDITIONAL RESOURCES

- Sample policy documents and templates.
- Return-to-Work resource kit.
- PA Bureau of Workers' Compensation [Return-to-Work model](#).
- Recording and handout of this webinar.

WWW.SMTPA.ORG

SUSQUEHANNA MUNICIPAL TRUST

ADVANTAGES BOARD OF TRUSTEES JOIN SMT ABOUT SMT CONTACT

MEMBERS HOME

Susquehanna Municipal Trust (SMT) is a member owned, non-profit organization providing quality group self-insured workers' compensation coverage for municipal entities & their employees.

Since 1995 in eastern and central Pennsylvania

A REGIONAL WORKERS' COMPENSATION GROUP SELF-INSURED TRUST

The Susquehanna Municipal Trust was established on July 1, 1995, as a non-profit group self-insurance program for Pennsylvania municipal entities. SMT members include townships, boroughs, municipal authorities, and third-class cities with a council-manager government.



WELCOME SMT MEMBER

Please use the form below to login to access our Members Area.

Email *

mkashner@benecon.com

Password *

.....

Remember Me

[Lost your password?](#)

LOGIN

Don't have a user? Register for an account here: [Register for an Account](#)

*Need log-in credentials?
Contact Kelly Holmes:
kholmes@benecon.com*

WELCOME SMT MEMBER!

Here SMT Members will find the resources to assist with their worker's compensation insurance benefits and workplace safety & loss control program. For questions or concerns regarding Trust membership benefits, policies, or procedures please contact a SMT team member at Benecon:

 **717-723-4600**



SMT Membership Resources



Claims Management



Workplace Training



Safety & Loss Control Program

Claims Management

▶ SMT WORKERS COMP CLAIMS HANDBOOK/FROI INSTRUCTIONS

▶ PANEL OF PHYSICIANS

▶ SMT WORKPLACE INJURY PACKET

▶ WORKERS COMP INSURANCE CARDS

▶ RETURN TO WORK OR MODIFIED DUTY PROGRAM

▶ WORKERS' COMPENSATION INSURANCE CONTACTS



Questions?

CONTACT THE SMT TEAM:

- Melissa Kashner, Manager of Risk Control Services: mkashner@benecon.com
- Kelly Holmes, Associate Account Manager: kholmes@benecon.com
- Roni Ryan, Executive Director: rryan@benecon.com



SMT Safety Series

NEXT MONTH...

CONFINED SPACES SAFETY

November 21, 2024

BENECON