



# RETURN TO WORK PROGRAMS

*Get your injured employees back  
to work faster and save money*



## THE FOLLOWING ARE SOME OF THE REASONS WHY A RETURN-TO-WORK PROGRAM COULD BENEFIT YOUR BUSINESS:

- 1 Increase the likelihood of employees returning to work.** Injured employees who remain off work longer than 6 months have only a 50% likelihood of ever returning to their job. That likelihood decreases to less than 10% if time lost exceeds one year.
  - 2 Injured employees return to work up to 50% sooner.** In companies that have well-managed return-to-work programs including transitional duty, up to 90% of injured employees go back to work within four days of the injury.
  - 3 Reduce claims costs up to 70%.** Not only are lost-time days reduced, but studies show medical costs are also reduced.
  - 4 Faster recovery period.** Good return-to-work programs treat work as therapy to help the employee recover up to three times faster than if they stayed at home.
  - 5 Reduce award costs.** The potential for an employee to become totally and permanently disabled is greatly decreased.
  - 6 Reduce contentious litigation.** Employees are less likely to feel their rights have been violated causing them to engage a lawyer.
  - 7 Avoid hiring and training a replacement worker.** Temporary labor can be expensive, especially when the new worker must be trained.
  - 8 Reduce fraud.** Return-to-work programs demonstrate that getting injured doesn't necessarily mean getting paid for being out of work.
  - 9 Increase employee morale.** Return-to-work programs are a testament that employees are a valuable company asset rather than a disposable resource.
  - 10 It's effective.** More than 90 percent of employers using return-to-work programs say they are effective.
- Ask your claim adjuster for more information about a return-to-work program for your business.