

### How you can help your company:

- Gain more control over your workers' compensation claims.
- Regain productivity from recovering employees.
- Avoid replacement and training costs.
- Reduce workers' compensation claims costs.
- Reduce premiums.
- Avoid expensive litigation.
- Foster teamwork.
- Improve morale.
- Increase awareness of safe work practices.

## STATE FUND RETURN TO WORK:

### Developing a Successful Return To Work Program

**STATE**  
COMPENSATION  
INSURANCE  
**FUND**

Helping employees return to work after a job-related injury or illness.





**Return to work programs**

**help ensure smooth, earlier**

**transitions from injury or**

**illness to productivity.**

## **BUILDING YOUR RETURN TO WORK PROGRAM**

Here are the steps you'll need to take to build a return to work program.

**Step one:** Assess how you currently handle your employees after a job-related injury or illness.

**Step two:** Plan your return to work program. Put the program in writing. Train the employees involved in administering your workers' compensation program. Inform and educate your employees about the program.

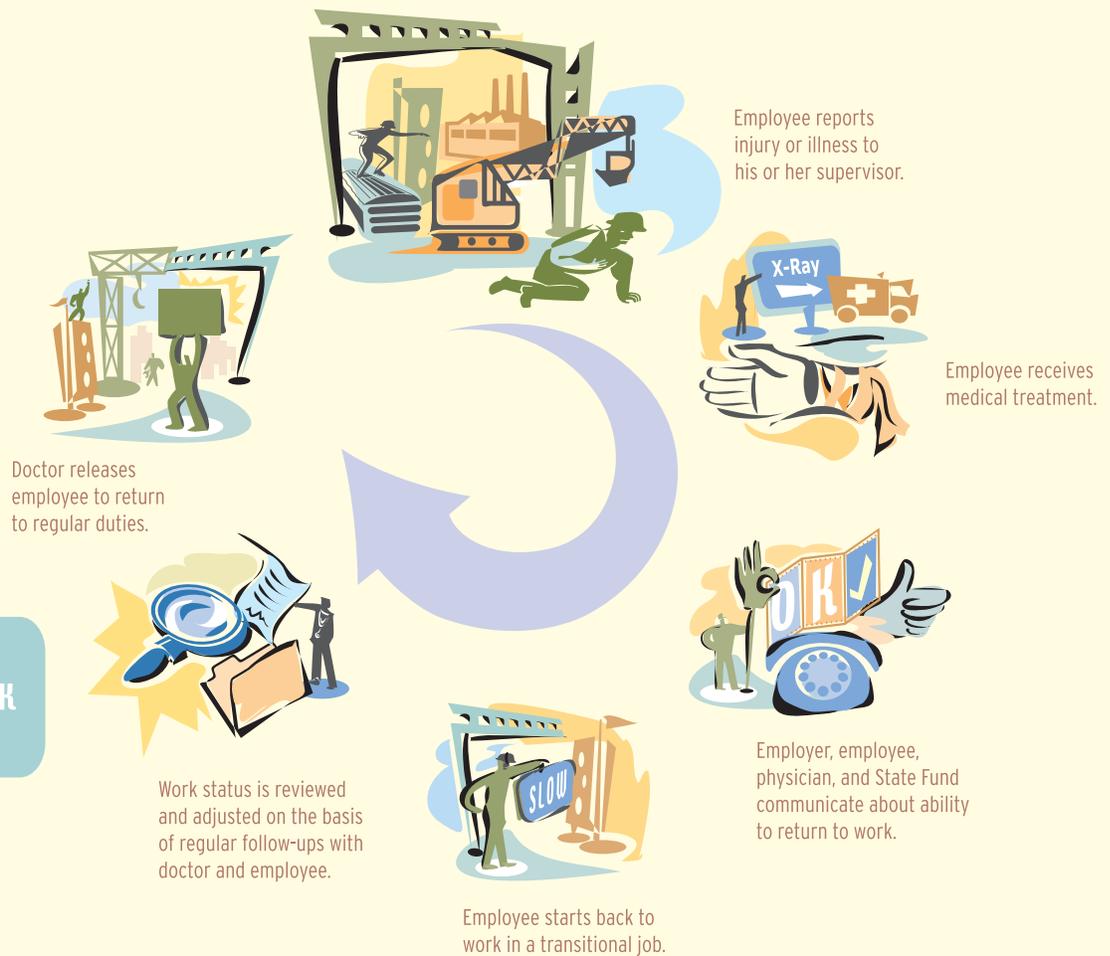
**Step three:** Implement your program.

**Step four:** Evaluate the success of your program and make modifications or improvements as necessary.

Your local State Fund regional office can assist with information such as:

- Lists identifying responsibilities for employers, managers, supervisors, and employees in a return to work program.
- How to assess the physical requirements of an injured employee's job.
- Definitions of the different types of temporary transitional work.
- Details about how you can modify positions for early returns.
- Some ideas for how employers, even small employers, can find innovative ways to create return to work job possibilities.
- Instructions for how to help employees make early returns.
- Wage-loss and case studies showing how you can save money on claims costs when employees make early returns, even if only on a part-time basis.
- Examples of return to work programs that you can adopt as written or modify to fit the needs of your company.

## THE RETURN TO WORK PROCESS:



## ADVOCATING EARLY RETURNS

When employees suffer job-related injuries or illnesses, you will want to do everything you can to help them recover and return to work. This is why developing a return to work program is so important. Return to work programs help ensure smooth, earlier transitions from injury or illness to productivity. This is also one of the best ways to keep workers' compensation costs under control.

The most important component of a return to work program is promoting early returns. To promote early returns, you will:

- Take a proactive role in talking with your employees about their injuries and abilities to return to work.
- Make reasonable efforts to offer transitional jobs that safely bring employees back to work as early as possible.
- Follow the progress of your injured employees closely until they return to regular duty.

## THE EARLIER, THE BETTER

Returning your employees to work as early as possible can help your company:

- Gain control, direction, and an increased opportunity for a positive resolution of the claim.
- Retain the services of your valuable trained employee.
- Avoid the replacement and training costs of hiring a new employee.
- Reduce temporary disability (TD) payments, one of the most expensive components in workers' compensation.
- Promote quicker recoveries, since injured employees typically recover faster when they are back at work.
- Reduce medical costs.
- Reduce or avoid litigation.
- Reduce claims costs.

- Discourage the filing of fraudulent claims.
- Promote better morale among all employees.
- Increase the awareness of safe work practices and injury prevention among all employees.
- Possibly receive reimbursement from the state of California for equipment costs.

## HOW TO BEGIN

To start building your return to work program, designate at least one person in your company to learn about how these programs operate and how to set them up. If you need additional resources or assistance, call your State Fund return to work consultant. He or she will be happy to give you the guidance and feedback you need to create an efficient, effective program.

Next you'll need to form a team to set up and review your new return to work program. For a small company, this team could consist of you and a key manager or supervisor. For a large organization, this team could be staff members who are dedicated to handling workers' compensation claims.

Once you've created your team, schedule a meeting to review the status of any return to work programs or procedures you may already have in place. You'll want to ask yourself these questions:

- Do we have a company return to work program that covers what happens after an employee experiences an on-the-job injury or illness? If so, what does it say? Does it facilitate and encourage returns?
- Do we routinely contact employees after an injury or illness? Do we arrange for them to return to work? Do we attempt to provide transitional job opportunities for all recovering employees?

## CREATING A RETURN TO WORK PROGRAM

Sample return to work programs are available through your local State Fund regional office. You can adopt one of these programs as written or modify it to fit the needs of your company. If you already have a return to work program, all you may need is a review to make sure your program adequately addresses all the topics covered in our sample programs.



**Research has consistently shown that the longer an injured employee is off work, the more likely the employee is to become permanently disabled. Injured employees who do not return to work within six months have only a fifty percent chance of ever returning to the job they held at the time of injury. After more than one year, the chance of an injured employee returning decreases to less than ten percent.**

## Companies With Unions

If your company has a union, you'll want to include union representatives in your planning. Help them to understand how a return to work program can benefit everyone. Be sure to include procedures for this program in your next contract negotiation.

## Training Management, Informing Employees

Once you've finalized your program, begin training supervisors, managers, and anyone else who is involved with helping employees return to work after an injury or illness. Then show your commitment to the program by distributing a copy of the program to all employees. Be sure to convey your expectations and inform your employees of their responsibilities.

Publicize the fact that you care about your employees and want to help them make the transition back to work as easy as possible. Emphasize a spirit of cooperation and teamwork. Ask your employees to participate in finding ways to improve safety and prevent injuries on the job. Above all, let your employees know that they are the most valuable part of your business. Also, their open communication is welcome.

## Updating Job Descriptions

It is recommended you have up-to-date job descriptions for all employees. Job descriptions provide detailed information about the tasks, functions, and physical demands of each employee's job. Keeping the descriptions up-to-date can help you, your employee's, and your employees' physicians make prompt, informed decisions about return to work possibilities after injuries or illnesses.

## Review Your Progress

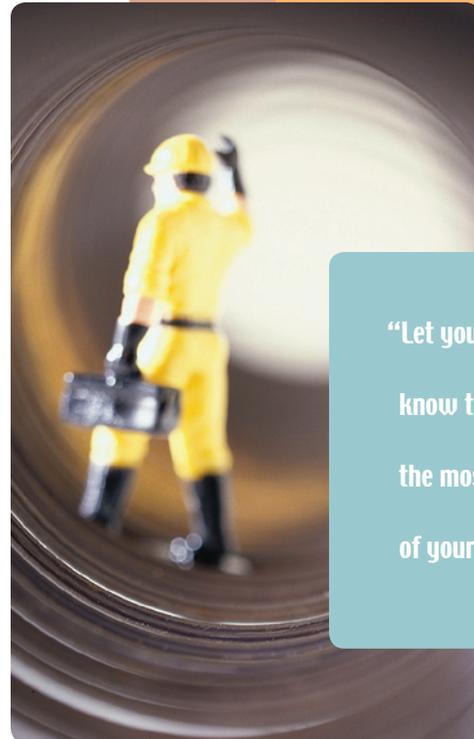
Reviewing the progress you've made is vital to your continued success. By noting what's working and what needs improvement, you may be able to make adjustments that will reduce your claims costs even further. Ask yourself these questions:

- Have lost work days decreased?
- Have claims costs decreased?
- Has our safety record improved?
- What feedback are managers and supervisors giving?
- Has our relationship with our health-care provider improved?
- Has litigation decreased?

## FOR PROFESSIONAL ADVICE AND ASSISTANCE, CALL US

The coverage you have with State Fund provides quality care for your employees and cost-management techniques for you. From safety-awareness campaigns to a return to work program, we're here to help you set up a successful plan that keeps your workers' compensation costs under control.

Take advantage of the expert advice and assistance you can get from State Fund professionals. Call your local State Fund representative for more details.



“Let your employees know that they are the most valuable part of your business.”

# STATE COMPENSATION INSURANCE FUND

## OFFICES

### CENTRAL VALLEY NORTH SACRAMENTO

Policy (916) 924-5072  
Claims (916) 924-5100

### STOCKTON

Policy (209) 476-2600  
Claims (209) 476-2600

### REDDING

Policy (530) 223-7000  
Claims (530) 223-7000

### GREATER BAY AREA BAY AREA

Policy (925) 523-5100  
Claims (925) 523-5200

### SAN JOSE

Policy (408) 363-7600  
Claims (408) 363-7400

### SANTA ROSA

Policy (707) 573-6400  
Claims (707) 573-6500

### EUREKA

Policy (707) 443-9721  
Claims (707) 443-9721

### CENTRAL VALLEY SOUTH FRESNO

Policy (559) 433-2600  
Claims (559) 433-2700

### BAKERSFIELD

Policy (661) 664-4000  
Claims (661) 664-4000

### LOS ANGELES

**GLENDALE**  
Claims (818) 291-7000

### MONTEREY PARK

Policy (323) 266-5000

### OXNARD

Policy (805) 988-5200  
Claims (805) 988-5300

### INLAND EMPIRE

**INLAND EMPIRE**  
Policy (909) 384-4560  
Claims (951) 656-8300

### SAN DIEGO

Policy (858) 552-7000  
Claims (858) 552-7100

### ORANGE COUNTY

Policy (714) 565-5995  
Claims (714) 565-5000

## CUSTOMER SERVICE CENTER

### POLICY SERVICES

(877) 405-4545 toll-free  
(800) 268-3635 toll-free fax

### CERTIFICATES OF INSURANCE

(866) 266-2071 toll-free fax

### 24-HOUR CLAIMS REPORTING CENTER

(888) 222-3211 toll-free  
(800) 371-5905 toll-free fax

### FRAUD HOTLINE

(888) 786-7372 toll-free

**STATE**  
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e13088 (Rev. 02/09)

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