



Benefits of the Program

Reduce Future Premium Increases

- The insurance carrier pays for the claim initially, but the insured may end up paying for it with increased premiums in the future. Offering modified duty reduces claims costs.

Reduce Claims Costs More Than 50%

- Return to Work (RTW) programs immediately reduces indemnity payments. Not only are lost-time days reduced by 50%¹, but studies show medical costs are also reduced.

Return Injured Workers to their Regular Jobs Faster

- In a 2008 study of 184 manufacturing industry workers who sustained rotator cuff injuries, 84% of workers returned to **regular duties** within 120 days.² The authors of the study attribute the return to work rates to the existence of a successful RTW program.

Speed up Injured Worker Recovery

- RTW programs use work as therapy that helps injured employees recover up to 3 times faster. The sooner a worker is placed on modified duty, the sooner they return to work.¹

Reduce Fraud

- RTW programs demonstrate that getting injured does not mean being out of work.

Reduce Litigation

- When injured workers feel secure about their employment, they're less likely to seek out an attorney.

Limit Personnel Costs

- With RTW, employers can limit the expense of hiring and training temp and replacement workers. Studies have demonstrated that employees who are offered modified duty work return to work twice as often as those who are not offered modified work.¹

Maintain Productivity

- With RTW, even at modified duty, the employer is gaining productivity from a worker who would otherwise be out of work.

Increase Employee Morale

- RTW programs demonstrate that employees are valuable company assets, not disposable resources. They also communicate an employer's commitment to the well-being of their employees.

¹ Andersen, L. P., Kines, P., & Hasle, P. (2007). Owner attitudes and self reported behavior towards modified work after occupational injury absence in small enterprises: a qualitative study. *Journal of Occupational Rehabilitation*, 17, 107-121.

² Shaw, L, Domanski, S., Freeman, A., & Hoffele, C. (2008). An investigation of a workplace-based return-to-work program for shoulder injuries. *Work*, 30(3), 267-275.