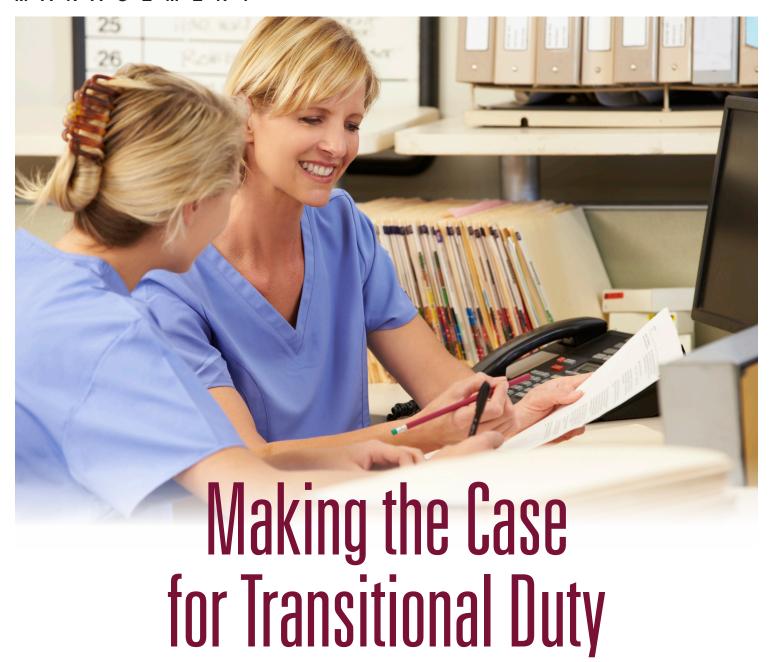
## INJURY

#### MANAGEMENT





Managing Risk. Insuring Success.

One of the most critical elements of an effective Injury Management Program is having a list of pre-determined jobs that employees can perform when they are on medical restrictions for their work-related injury.

Accommodating medical restrictions keeps employees at work while they heal from their injury and transition back to their regular job duties. Employees will feel more appreciative of the organization when they report to the job every day, have the same work schedule and stay connected with co-workers and supervisors. Businesses benefit from transitional duty because it keeps employees engaged in their work, it often helps to improve healing times, there's a lower incidence of attorney involvement and claim costs are often lower as well.

# Overcoming Common Myths and Resistance to Transitional Duty Work

Employers often provide many reasons why they have chosen not to accommodate employees with medical restrictions due to work injuries. Here are some of the most common ones and responses that can help to defuse them:

## "We are a small employer. We can't afford to create new jobs."

We work with many smaller employers who accommodate medical restrictions. Remember that transitional work is "temporary" and not a new permanent job. As medical treatment progresses, the medical provider will update the medical restrictions allowing the individual to perform more duties.

# "Employees on restrictions might harm themselves making their injury worse."

The medical provider will provide guidelines on what the physical restrictions are and guidelines that need to be followed. Employers need to enforce these restrictions to avoid risk of future injury. Our experience indicates that employees heal faster when they remain at work and stay connected to their employer, colleagues and work environment.

### "We don't have any light duty jobs at our company."

Developing a pre-determined list of potential transitional duty jobs takes the headache out of finding transitional duty jobs when employees return from a medical provider with medical restrictions. Our loss control staff can assist by touring your workplace and helping create a list of jobs that can be used to accommodate typical medical restrictions. Often supervisors have a host of jobs or projects they always have wanted to get done, but never have the time or staffing to accomplish; these can be placed onto the job bank list.

# "The injured employee may not be able to transition into an office setting to do the modified work job tasks."

Our system looks to keep the employee at or near their regular job as the first option. Often a job consists of various job tasks, some of which could be done by the employee on a temporary basis while they heal. Frequently called "light," "alternative," "transitional" or "modified duty" programs, the common goal of each is to accommodate the restrictions so that the employee can remain at work sharing the experience and knowledge, keep the employee in their normal routine and control claims costs. When developing job task lists, we will look first to the job tasks of their regular job that they can still perform, and then to other jobs or departments if needed. It's a system that incrementally transitions the employee back to their regular job duties.



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"The work restrictions don't allow them to work an eight-hour shift or the employee has physical therapy three times a week — offering transitional duty will not work in these cases."

United Heartland Claims personnel will work with medical providers to understand the medical restrictions of the injury and outline a transitional duty program that works. In some cases, the employee may start by working two or four hours per day for the first period and then gradually build up to a full shift. The key is to keep the employee within their normal routine of reporting to work rather than developing other routines if they were kept off of work.

### **Testimonials for Transitional Duty**

Customers express the benefits they receive from having a list of jobs and an effective program including:

- "It makes it easy for supervisors to quickly identify the jobs that employees can perform."
- "We keep experienced employees at work where their skills and knowledge can be put to use."
- "Employee morale is improved and they feel more valued and appreciated."
- "It significantly reduced our lost work days."
- "Because we build an expectation that we accommodate medical restrictions, there is less chance of employees faking injuries to obtain time away from work."
- "Workers' compensation claim costs are lower because there are fewer indemnity wage payments."

### For more information

Representatives of the United Heartland Loss Control Department can assist you in developing a transitional duty job list. Using industry best practices, we can also review the entire injury management program and offer guidance to enhance the program in place and better control the costs of workplace injuries.

For more information, contact your United Heartland Loss Control representative or call 1-800-258-2667 to discuss how we can assist you with reducing employee injuries and set up meeting to get started!



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