

Return to Work Program

A workplace injury can disrupt business operations and an employee's life. That's why having a solid Return to Work (RTW) Program is just as important as accident prevention.

The benefits of a Return to Work Program

- **Control costs:** Helps reduce workers' compensation expenses by getting injured employees back to work sooner
- **Stronger communication:** Helps keep employers, employees, medical providers, and claims adjusters aligned
- **Sustained productivity:** Helps maintain workflow and reduce costs related to turnover by keeping employees engaged while they recover
- **Better employee well-being:** Supports recovery while helping employees feel valued and supported

Essential features

- **Policy statement:** Outlines the employer's commitment to providing meaningful, temporary work for recovering employees
- **Transitional work list:** A pre-planned list of potential work that aligns with medical restrictions, allowing employees to remain at work as they heal

Expert differentiator

Did you know EMC has a Return to Work Claims Specialist to help employers navigate the RTW process following a claim? Our dedicated RTW Claims Specialist can help identify transitional work opportunities, facilitate conversations, and evaluate opportunities to help reduce costs and improve outcomes.



The impact of early return to work

The longer an employee is away from work, the harder it becomes for them to return. In fact:

- Within four weeks of injury, there is a **90% chance the employee will return to work**
- That number drops to **50% after six months**
- After 12 months, there's **only a 5% chance the employee will return**

Beyond the numbers, extended time away can lead to feelings of isolation, depression, and loss of motivation. Every day counts in the recovery process.

We're here to help

Want to create a proactive Return to Work Program? Contact your independent insurance agent or EMC representative. You can also email us at workInjurycaresolutions@emcins.com —we'd love to help you build a program that works for your business and your employees.