

# 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](mailto:workInjurycaresolutions@emcins.com) —we'd love to help you build a program that works for your business and your employees.