



# Return to Work Program

With EMC's expertise, get workers back to work sooner and safer, plus save on expenses.

When a worker becomes injured or ill, expenses can add up quickly due to lost time, medical costs and hiring replacement workers. Implementing an early return to work program can help your company control these costs. Plus, getting employees back to work can help improve your experience modification factor, which can save you money on workers' compensation premiums.



## EMC's Effective Return to Work Strategy



Encourages Communication



Retains Skilled and Experienced Employees



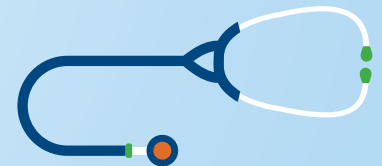
Minimizes Productivity Losses



Reduces the Need to Train New Employees



Creates Chances to Complete Work Usually Left Undone



May Reduce Risk of Reinjury



## Contact EMC Today

EMC loss control representatives are ready to help you develop an early return to work program. To set up a consultation, contact your independent insurance agent, local EMC loss control representative or email [injurymgmt@emcins.com](mailto:injurymgmt@emcins.com).

FLIP FOR MORE

# Why Use EMC's Return to Work Program?



EMC's return to work program is designed to bring injured employees back to work safely and as soon as they are able to work in a medically approved capacity. This can save a company an average of \$463 per day off work (medical and indemnity costs).

## Did You Know?



**8**

is the median number of days away from work after a work-related injury or illness in the private sector.<sup>i</sup>

**40%**

of injuries and illnesses requiring days away from work can be attributed to just **three** causes.<sup>ii</sup>

- 1 Overexertion in Lifting or Lowering 
- 2 Falls on the Same Level 
- 3 Struck by Object or Equipment 



**3 weeks off = 75%**  
chance of returning to work



**6 weeks off = 50%**  
chance of returning to work



**52 weeks off = 1%**  
chance of returning to work

Workers involved in a return to work program return **1.4 times** sooner compared to workers with nonparticipating employers.<sup>iii</sup>



An intervention program, including early reporting, employee-centered case management and removal of return to work barriers, **reduced claim dollars by an average of \$2,329 and the number of compensated days by 19.4.**<sup>iv</sup>

<sup>i</sup>U.S. Department of Labor-Bureau of Labor Statistics: [http://stats.bls.gov/news.release/archives/osh2\\_11082012.pdf](http://stats.bls.gov/news.release/archives/osh2_11082012.pdf)

<sup>ii</sup>U.S. Department of Labor-Bureau of Labor Statistics: [http://stats.bls.gov/news.release/archives/osh2\\_11082012.pdf](http://stats.bls.gov/news.release/archives/osh2_11082012.pdf)

<sup>iii</sup>RAND Institute for Civil Justice, Center for Health and Safety in the Workplace: [http://www.rand.org/content/dam/rand/pubs/working\\_papers/2010/RAND\\_WR745.pdf](http://www.rand.org/content/dam/rand/pubs/working_papers/2010/RAND_WR745.pdf)

<sup>iv</sup>National Institutes of Health, U.S. National Library of Medicine: <http://www.ncbi.nlm.nih.gov/pubmed/22466434>