

Return to Work Program

With EMC's expertise, get workers back to work in a safe and timely manner, plus save on expenses.

When a workplace injury or illness occurs, expenses can add up quickly due to lost time, medical costs and hiring replacement workers. Implementing a proactive 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 RTW PROGRAM BENEFITS EVERYONE

- Encourages communication
- Helps to lower claim costs
- May reduce risk of reinjury
- Minimizes productivity losses
- Reduces lost time payments
- Retains skilled and experienced employees

WHY USE EMC'S RETURN TO WORK PROGRAM?

- EMC's return to work program is designed to bring injured employees back to work 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
- 40% of injuries and illnesses requiring days away from work can be attributed to just three causes:ⁱⁱ
 - ▶ Overexertion in lifting or lowering
 - ▶ Falls on the same level
 - ▶ 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.ⁱⁱⁱ
- A proactive approach, 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.^{iv}

Contact EMC Today

EMC injury management consultants are ready to help you proactively develop a RTW Program. To get started, contact your independent insurance agent, local EMC loss control representative or email losscontrol.injurymgmt@emcins.com. To access online resources, go to emcins.com/losscontrol.