



MICHIGAN MILLERS®
INSURANCE

Backing the Best in Business

Early Return-to-Work Programs

SAFETY TALKS TOOLKIT

BENEFITS FOR EMPLOYERS

Early-return-to-work and transitional employment programs can boost productivity and morale while lowering your organization's disability-related costs. These programs are a sure way to manage your work comp expenses, minimize insurance and medical costs, and help promote more positive worker/employer relationships.

Effective return-to-work programs benefit employers because they:

- Reduce workers compensation insurance costs
- Promote goodwill and enhance corporate image
- Encourage management's active participation in the employee's recovery
- Reduce costs of temporary/replacement workers
- Reduce litigation
- Maintain an experienced workforce
- Improve employee/management relations
- Foster teamwork among workers, supervisors, and managers



Facts about early-return-to-work:

- 80 to 90 percent of injured workers prefer working to convalescing at home.
- 60 percent of workers off the job more than 14 days experience financial trouble.
- Workers' anxieties increase with the number of days they remain off work, as does the number of surgical procedures they are likely to require. A modified duty program often reverses this trend.
- Claimants typically contact an attorney two weeks after an injury.
- 80 percent of litigated claims result in higher settlements.
- Workers who retain an attorney see an average of five doctors. Those who do not are treated by an average of two.
- Employers reduce the likelihood of litigation 50 percent by contacting injured workers within a week of the injury and positively reinforcing the workers' self-image and value to the company.
- Returning an injured worker to the workplace reduces expenses for medical treatment, rehabilitation, therapy and surgery, and often reduces the extent of permanent impairment.
- Early-return-to-work programs have been proven effective in reducing attorney involvement, promoting quicker recovery, and reducing related costs, while providing an important employee benefit.

IMPORTANT NOTICE - The information and suggestions presented by Michigan Millers Mutual Insurance Company in this Safety Talks Toolkit Bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.