

SAFETY

Company Name

Meeting Date

Employees Present:

SUBJECT OF THE MONTH: EARLY RETURN TO WORK (ERTW) PROGRAMS

Early return to work is one of the most effective ways to control your workers' comp costs. This month's article explains what the program is and addresses the many benefits to both employers and employees.

CHECKLIST ITEMS

- _____ Electrical Cords Checked & GFCI's to protect employees
- _____ Required Jobsite Postings:
(Emergency Phone #'s and "Safety & Health Protection on the Job" Poster
- _____ Fall Protection
- _____ Hazard Communication Program
- _____ Emergency Medical Plan
- _____ Fire Protection/Prevention
- _____ First Aid Supplies
- _____ Tool Guards

JOBSITE REVIEW: Inspection Notes/Concerns/Action Plan

Company Safety Officer: _____

NOTICE OF RESPONSIBILITY

The Oregon Home Builders Association Safety Committee's purpose is to provide safety guidelines, information and resources to help our members work more safely and reduce jobsite accidents. Full and active monthly participation in safety meetings using the OHBA Safety Committee's agendas, topics and checklists will only meet safety committee requirements. It remains your responsibility to comply with all aspects of safety rules and regulations.



Safety Committee

EARLY RETURN TO WORK PROGRAMS

When examining on—the-job injuries, studies have consistently shown that the longer an injured person is *off* work, the likelihood of becoming permanently disabled increases. Injured employees who do not return to work within six months have only a 50 percent chance of ever returning to the job held at the time of injury. If absent over one year, the chances of an injured worker returning to work decrease to less than 10 percent

Once a worker is injured, the key is to return the worker to the job as soon as possible. ERTW programs usually require “modified” duty, not necessarily “light” duty, as a temporary assignment. Many workers can come back to their regular job with only some tasks removed because of their medical restriction. Another alternative is to have the employee perform some of the work every company has that is put off because “no one has the time.” Modified duty is a temporary assignment and is the first step toward the worker’s eventual return to their original job.

Direct Benefits of an ERTW Program

- Qualified employers can receive reimbursement of up to 50 percent of the injured worker’s wages while on light or modified duty. (Contact your insurance carrier for details.)
- Employer’s will receive production for the wages paid. (When a worker is home drawing time-loss benefits, there is no production.)
- Employers can avoid the replacement and training costs of hiring new workers.
- Employers may be able to identify cross-training opportunities when offering modified work to an injured worker.
- Employer’s using ERTW may significantly reduce temporary disability payments, one of the most expensive components in workers’ comp.
- Injured workers experience faster recoveries when back at work, psychological as well as physical.
- Medical costs may be reduced.
- Employers will have more control, direction and positive resolution of the claim.
- Legal costs may be reduced.
- The number of fraudulent claims will be reduced.
- Employers will promote better morale among all workers.
- Awareness of safe work practices and injury prevention will increase among all workers.
- Negative financial impact on the injured worker may be reduced.
- The injured worker will maintain social contact with fellow employees which encourages a faster return to regular work.

Everybody wins with a written return-to-work program. Your company wins by retaining the use of valuable, trained employees while minimizing workers’ compensation costs. Employees win by returning to their workplace and avoiding the negative effects of a long-term absence.

If you’d like assistance in developing and implementing an ERTW program for your firm, contact your workers’ comp carrier. If you are insured with *SAIF* you may contact the Group Risk Manager, at (503) 373-8450.

