

Return-to-Work Pilot Project For Small Employers

Small Employers in Texas may be reimbursed by the Texas Department of Insurance, Division of Workers' Compensation for **up to \$2,500 annually** for some costs of work place modifications to bring an injured employee back to work sooner.

Are You An Eligible Employer?

- Are you a small employer that employed 2 to 50 employees each business day of calendar year 2005?
- Do you purchase workers' compensation insurance in Texas, or are you a certified self-insurer?
- Do you have an employee with a job-related injury?
- Did you pay for any workplace modifications, purchase any special equipment, tools, furniture or devices, or pay any other related costs to bring your injured employee back to work in a modified or alternate duty capacity?

If your answer is "yes" to the above, you may be eligible to receive reimbursement from the Return-to-Work Account for Small Employers.

More Information

For more information about the program or to obtain an application form, call (512) 804-5000 or send an email to rtw.services@tdi.state.tx.us.

Or visit the DWC's website at:

<http://www.tdi.state.tx.us/wc/dwc/divisions/rtw/rtw.html>.

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What Employers Need to Know About Return-to-Work Initiatives In Texas



Return-to-work programs that are effective can be a key to reducing workers' compensation costs. Effective programs can reduce insurance premiums, greatly improve employee morale and become a tool for managing workers' compensation claims. Successful procedures require:

- a commitment by management;
- an emphasis on safety and accident prevention;
- prompt medical care after an injury;
- communication with the employee's doctor; and
- monitoring the employee's work assignments following return to work.

The Texas Department of Insurance, Division of Workers' Compensation provides assistance to employers who wish to establish an effective return-to-work procedure.

This brochure was prepared as a public service by

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Early Return-to-Work Reduces Costs



As a Texas employer, you can reduce workers' compensation costs with early return-to-work procedures. Shortening the time that your employee is off work reduces medical and overall lost-time costs that can add up to 6 percent of a total payroll. A successful return-to-work plan can reduce your costs by as much as 40%.

A good plan may have a significant impact on your employees' outlooks for returning to work either at full or modified duty. Recent research shows that only 25 percent of injured workers return after an absence of 6 months or longer. Early return to work can also help you identify fraudulent claims that can be a drain on your resources.

For your employees, the benefits of early return to work include the opportunity to stay active and to avoid an unneeded permanent disability.

Your Direct Savings



- Temporary income benefits cease or are adjusted when an injured employee returns to work;
- Medical and disability costs are reduced and recovery time is shortened;
- Better claims experience helps to control insurance premium costs;
- Productivity is maintained and;
- Wage costs for substitute employees are saved.

Your Indirect Savings



- Retain the production of skilled and experienced workers;
- Save on expenses for recruiting, hiring, training or salary of replacement employees;
- Fewer work delays when an experienced employee returns to work;
- Employees and management communicate and share commitment to procedures;
- Co-workers are no longer asked to perform additional duties to compensate for an absent injured employee; and
- Reinforces your interest and concern for the well-being of employees.

Benefits for Your Employees



- Recovery time is shortened;
- Employees remain active and productive;
- Avoid or limit permanent disability;
- Security in knowing opportunities of continued employment;
- Less disruption in work and family life;
- Maintain company benefits and seniority; and
- Maintain job skills.

Establishing Your Procedures



An early return-to-work program should be simple, realistic and suitable to your business needs. Putting the procedures in writing is an important first step.

The Division of Workers' Compensation (DWC) offers you sample written procedures and other assistance. An employer resource guide is available with useful information including the responsibilities of the employer, the employee, the insurance carrier and the health care provider in making early return-to-work procedures successful.

For Assistance & Information



The Division of Workers' Compensation (DWC) offers return-to-work consultations, workshops, seminars, and training. The DWC's publication, *Developing a Return-to-Work Program: A Resource for Employers* is available at the following website link: http://www.tdi.state.tx.us/wc/dwc/divisions/rtw/rtw_guide_03_04.pdf.

To arrange for a seminar, consultation, or for more information, contact the DWC's Return-to-Work Services program at (512) 804-4683 or via e-mail at rtw@tdi.state.tx.us.