

# Basics of RETURN TO WORK (RTW)

A crucial step in the claim management process.



## WHAT IS RTW?

RTW is when employers offer physically appropriate modified-duty work to an employee who is restricted due to a workplace injury to get them back to work as safely and quickly as possible.

**Helpful Tip:** This can be accomplished by either adjusting the employee's normal job or placing them in an entirely new position that is within the physical capabilities prescribed by the doctor.

## L&I RULES

- » Offer to avoid time-loss or indemnity payments.
- » Offer modified-duty work at the same wage.
- » Hold employee to the same company policies as all other workers.

## COMMON REQUIREMENTS

- » Employers must offer modified-duty work to injured workers.

## RTW BENEFITS

### FINANCIAL HEALTH

- » Keeps L&I from paying time-loss benefits.
- » Reduces Kept on Salary (KOS) expenses.
- » Entitles you to modified-duty wage reimbursement through L&I's SAW program.

### CLAIM CONTROL

- » Shortens the duration and lessens the cost of the claim, plus deters fraudulent claims.
- » Maintains communication and builds a better relationship with your valued employee.

## WHAT IS SAW

Stay at Work (SAW) is a financial program administered by Labor and Industries, incentivizing employers to bring their injured workers back to modified-duty or transitional work as soon as possible. Eligible claims can be reimbursed up to a certain amount.

### Wage Reimbursement

- » 50% of base wage for up to 66 days actually worked or \$10,000 (whichever comes first)

### Training/Equipment Reimbursement

- » Training: \$1,000
- » Tools & Equipment: \$2,500

## BEST PRACTICES

### USE A REASONABLY CONTINUOUS JOB OFFER LETTER

Working with your ERNwest claims manager to create a Reasonably Continuous Job Offer will help protect your business by maintaining control of some of the largest drivers of claim costs.

### REPORT ALL INCIDENTS

Not all incidents become claims, but employees can file a claim up to one year after the incident. Documenting the string of events that lead to the incident while the information is fresh in your mind will increase understanding for all if it should evolve into a claim.



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