

# WSDA RETRO

## Workers' Compensation Support for Members



**1100 MEMBERS**  
*Already Know*

**WE HAVE THEM  
COVERED**



### **BEFORE CLAIMS HAPPEN**

Account assessment and identification of cost-saving strategies.



### **WHEN CLAIMS HAPPEN**

Proactive claims management by experts in WA workers' compensation.



### **LONG TERM SAVINGS**

Reduced workers' compensation rates and dues savings.



### **WAGE REIMBURSEMENT**

Up to 100% of wages reimbursed when you bring injured workers back to modified duty.



Washington State Dental Association is the only Retro group in the state dedicated to the dental industry.

"Since joining the WSDA Retro Program, I've had the opportunity to work with ERNwest. My ERNwest claims manager helped me navigate through some confusing and frustrating situations. Their expertise and advocacy on my behalf to L&I, saved me thousands of dollars in my future premiums and personally a lot of frustration and heartburn!"

– Nathan G Russell, DDS

# BENEFITS & HIGHLIGHTS



## What is Retro?

WSDA Retro is a free program exclusively available to WSDA members offering free benefits and support on workers' compensation issues plus wage reimbursement for injured workers.

WSDA Retro provides the Association with a significant source of non-dues revenue that the Association will use to lower our members' annual membership dues.

## Get Up to \$50,000 of Base Wages Reimbursed

If you have provided modified duty, WSDA Retro has a great benefit that can help you get up to \$50,000 of base wages reimbursed through the SAW\* program.

\*Stay at Work (SAW) is a financial program administered by Labor and Industries (L&I), incentivizing employers to bring their injured workers back to modified duty as soon as possible. L&I will approve at their own discretion. For injuries on or after Jan 1, 2025, L&I reimburses 50% of base wages up to 120 workdays or \$25,000 per claim and WSDA will match L&I's reimbursement of base wages up to 120 workdays or \$25,000 per claim. Claims prior to Jan 1, 2025, L&I will reimburse 50% of base wages up to 66 workdays or \$10,000 per claim and WSDA will match L&I's reimbursement of base wages up to 66 workdays or \$10,000 per claim.

For injuries on or after Jan 1, 2025

L&I will reimburse 50% of base wages\* **\$25,000** <sup>Up to</sup>

WSDA will match L&I's reimbursement of base wages\* **\$25,000** <sup>Up to</sup> +

**Potential Wages Reimbursed = \$50,000**

*"After our employee filed a claim with L&I, our ERNwest representative helped us navigate each step in the process. The ERNwest team helped us provide required documentation to L&I, assisted us in writing a light duty job description, and helped us get the employee's wages reimbursed through L&I's Stay at Work Program and WSDA's Match. Our ERNwest Claims Manager was there for us every step of the way and made a very stressful experience much easier to deal with."*

**Christopher Herzog, DDS, MS** | Diplomat, American Board of Pediatric Dentistry  
Partner, The Children's Choice Pediatric Dental Group

## Workplace Incident or Injury? Contact ERNwest first.

Reporting incidents is very important, including documenting the string of events that lead to an incident. Report incidents immediately so that your claims manager is aware and can help guide you through the process. Call, email or go online to [ernwest.com/incident-report](https://ernwest.com/incident-report).

## Not in Retro?

Sign up at [www.wsda.org/retro](https://www.wsda.org/retro).

## In Retro Already? Contact ERNwest.

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