

# Return to Work Programs

**AN EMPLOYER'S GUIDE**



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# Return to Work Programs

## An Employer's Guide

**Next to accident prevention, an early return to work program is one of the best management tools a business can implement to control workers' compensation costs and reduce losses.**

A return to work program is an organized system designed to bring injured or disabled employees safely back into the work environment as soon as they are medically capable. Transitional work duties are matched to an injured worker's abilities for a specific time frame, allowing them to rejoin the workplace earlier and helping to reduce your costs.

Benefits of a timely and medically-approved return to work program can include:

- Reduced workers' compensation premium and experience modification factor
- Reduced operations costs, such as overtime pay, retraining, rehiring, loss of production while the position is not filled
- Reduced indemnity payments as the employee is back at work earning at least part of their wages
- Improved communication between employer and employee

Effective return to work programs have been shown to reduce the chance that an employee will become totally and permanently disabled. A program can also give your organization more control and reduce overall medical costs because injured employees are seen regularly by their physicians and monitored on the job. EMC can help organizations of all sizes and types to develop a return to work program.

**A successful return to work program benefits both the employer and the employee. *Count on EMC® to help get you started.***

For more information on return to work programs and other loss control services, contact your independent insurance agent or access EMC's Risk Improvement Department by phone at (515) 345-2520 or email at [losscontrol@emcins.com](mailto:losscontrol@emcins.com).

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# Common Questions About Early Return to Work Programs

## **What is a return to work program?**

A return to work program is designed to provide appropriate work for employees who are injured or ill. The employee's participation continues until he/she has fully recovered.

## **Who is it for?**

A return to work is ideal for employees unable to perform their normal and customary job functions due to illness or injury.

## **How does it work?**

A return to work program establishes tasks that are medically approved, temporary and transitional for assignment during a worker's recovery period.

## **What key points do I need to know about return to work programs?**

- A return to work program should be set up before it is needed.
- Written policies and procedures should be formalized and presented to the workplace.
- Detailed functional job descriptions are necessary for return to work determinations.
- Training of employees and supervisors is crucial—supervisors **MUST** support the program.
- Transitional work assignments are based on a functional match between job demands and the worker's current abilities and restrictions.
- Transitional work assignment may change several times during the worker's medical recovery.
- Return to work guidelines can be applied to both workers' compensation cases and general health situations, including off-the-job injuries.
- Work tasks must be meaningful, not busy work.
- A return to work program is an interim step in the employee's medical recovery process.

## **What are the goals of a return to work program?**

- Return the employee to full duty as soon as medically possible.
- Promote healing by involving the employee in work projects, keeping him/her active in a medically-approved way.
- Keeps employees "in touch" with their jobs, coworkers and workplace management.
- Save money towards future insurance costs.

## **Why is a return to work program a mutual benefit for both employer and employee?**

- The employer minimizes costs while retaining the use of a trained employee.
- The employee comes back to work and avoids loss of wages and a long-term absence.

## **What kind of results can an effective return to work program produce?**

- Increased productivity—injured workers remain on the job instead of being at home.
- Increased worker morale—employees feel productive and valued by the employer.
- Potential savings—a reduced experience modification factor may reduce insurance premiums.

# Six Steps for Implementing a Return to Work Program

## STEP ONE: Analyze Positions and Complete Written Job Descriptions

- Conduct a functional job analysis for all regular positions. Create written job descriptions for each position, identifying the essential job functions.
- Review injury data from the past one to two years, such as your injury records or EMC's claims records, to identify problem jobs that should be addressed first by your return to work efforts. Look for jobs affected by lost-time injuries, such as musculoskeletal injuries, multiple injuries and trauma, and jobs where task activities include lifting, balancing, use of ladders, overhead lifting and reaching, repetitive motion and postures, awkward postures or climbing.
- Construct an organization-wide return to work program policy statement.
- Include employees and supervisors in the functional job analysis process to achieve consensus and validation of job descriptions.

**Question: Who completes this step?**

*Answer: The employer completes this step with help from EMC loss control and claims representatives.*

## STEP TWO: Identify Transitional Jobs With Accompanying Job Descriptions

- Identify and document some predetermined modified tasks that meet typical medical restrictions, such as lifting, walking, standing, overhead reaching, one-handed duties, bending and sitting. It's important to identify these tasks and job descriptions before they are needed.
- Don't forget to consider seasonal tasks, "rainy day" projects and other meaningful tasks that need to be done (such as inventory or data logs).

**Question: Who identifies transitional jobs?**

*Answer: Supervisors and management staff identify these transitional jobs, with help from EMC.*

## STEP THREE: Identify Medical Providers

- Interview local occupational health physicians and physical therapy staff to determine whether or not they are able to meet the informational needs of your company. Talk with your insurance adjuster to help ensure these services are compatible with claims handling procedures.
- Share your written essential functional job descriptions with your selected medical providers and offer tours of your facilities.

**Question: Who selects appropriate medical providers?**

*Answer: The employer selects medical providers, with assistance from EMC.*

**STEP FOUR: Appoint a Coordinator**

- Designate an in-house workers' compensation coordinator and set up return to work reporting formats, letters and other documentation.
- A variety of staff may be appropriate for this position—common designees include occupational health nurses, human resource representatives or safety managers.
- The coordinator must be readily accessible to injured workers, supervisors, the claims adjuster and medical providers so communications are effective and timely.

<b>Question: Who selects this coordinator?</b>	<i>Answer: Upper management chooses the in-house coordinator.</i>
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**STEP FIVE: Train Supervisors and Employees**

- All supervisors and employees must understand what to do when an injury occurs and what step-by-step processes they should follow.
- Training should include receipt of your written return to work policy and details on when it will become effective.
- Instruct supervisors on the importance of their roles in the return to work process and how to avoid overstepping their boundaries as supervisors.
- Get employee buy-in to the return to work program by broadcasting the program benefits, the medical providers involved and reporting responsibilities of all parties.
- Make the essential functional job descriptions of both regular and alternative duty assignments available to employees.
- Encourage cooperation and communication.
- Communicate with your EMC claims and loss control team when questions arise.
- Set up regular claims conferences with your EMC claims representatives.

<b>Question: Who provides the training and coordinates communications?</b>	<i>Answer: Training and communications are provided by your in-house coordinator, the EMC claims adjuster and EMC loss control representatives.</i>
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**STEP SIX: Review and Adjust Program Components**

- Regularly review and update functional job descriptions.
- Regularly communicate return to work and safety results to all employees.
- Survey supervisors, workers and medical providers about the ease of forms and other communications.
- Brainstorm improvements with your in-house coordinator, supervisors, employees and upper management.

<b>Question: Who follows up on this ongoing task and determines success?</b>	<i>Answer: This ongoing task is shared by upper management, supervisors, the in-house coordinator and EMC staff.</i>
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## Return to Work Program Assistance from EMC

### We can help you:

- Review a two- to four-year history of injury/illness in the workplace to identify types of injury.
- Note if particular jobs or functions contribute to the pattern. This has the added benefit of helping you identify areas that should be examined for permanent modifications or added safety features.
- Create a well-defined corporate policy about use of return to work programs to establish a sense of value among employees and supervisors.
- Complete functional job analysis of regular job positions, starting with the most problematic.
- Identify transitional duty areas and tasks by analyzing job descriptions, and identify modifications for common injuries and restrictions.
- Identify occupational medicine clinics that handle workers' compensation injuries. With our Select Provider program, we can also interview clinic staff and doctors to set up an account.
- Share job descriptions with treating physicians and offer tours of your facility.
- Create reporting and other written formats for supervisors and employees.
- Train employees and supervisors on what to do when an injury occurs.
- Provide guidance for the appointment of an in-house workers' compensation coordinator.
- Help you understand your state's workers' compensation laws and first report responsibilities.
- Set up regular claims conferences with your adjuster.
- Modify job descriptions as needed.
- Regularly communicate return to work and safety results to employees.

# Injury Prevention and Management

## An Integrated System

For any employer, keeping employees safe and productive are primary concerns. An integrated approach to injury prevention and management can help you minimize the number, severity and cost of those injuries as well as the loss of productivity that occurs when employees are injured.

Key “pieces” of a good injury prevention and management system include:

- **Safety**—A good safety program should be at the center of your system to help identify and control the risk of injury in your operations. A good program should include investigation of accidents to determine root causes and prevent them from recurring. Safety should be integrated into all parts of your organization’s operations and be part of your workplace culture.
- **Hiring Practices**—Good hiring practices can help you hire skilled, knowledgeable and physically capable employees who are suited for the job. Detailed functional job descriptions are a key element in the hiring process. If job descriptions contain information on the physical demands of key tasks, then post-offer prework screening can be used to help hire only workers who are physically capable of doing the job.
- **Select Provider**—Good reporting, prompt medical attention and excellent communication are at the heart of effective workers’ compensation claim handling. EMC’s Select/Preferred Provider program is a two-part program that helps you organize your response to an initial workplace injury/illness. EMC helps you create procedures and reports that instruct the workers’ compensation team (injured employee, employer, treating physician and claims adjuster) of their roles and responsibilities, so everyone knows where to start and what is expected. Additionally, where permitted by law, we’ll help you select a designated/preferred medical provider. By designating a physician or clinic to handle workplace injuries and illnesses, the injured employee receives consistent, quality medical care with a focus on returning to work.
- **Return to Work**—When workers become injured or ill, expenses can add up quickly due to lost time, medical costs and the hiring of replacement workers. A return to work program is designed to bring injured employees back to work safely and as soon as possible in a medically approved and accommodated capacity. Benefits can include reductions in workers’ compensation costs and experience modification factors, reduced temporary total disability and other insurance payments, reduced likelihood of employees becoming totally or permanently disabled and improved communication with the employee (a factor shown to reduce the frequency of attorney involvement).
- **Health and Wellness**—The majority of healthcare costs stem from preventable diseases. By adopting healthier lifestyles, employees can decrease their risk factors for chronic disease, which may result in lower healthcare expenses for your organization. Health and wellness programs are focused on preventing employees from developing chronic conditions that drive these higher costs. Benefits of implementing a successful wellness program may include lower healthcare costs, increased productivity, reduced presenteeism and absenteeism, fewer injuries and reduced workers’ compensation costs.



# Additional Information

*The Bureau of Labor Statistics reports that over five million workers are injured on the job each year, and of those injured, more than 1.4 million fail to return to work.*

An early return to work (RTW) program is an organized system that aims to bring injured or disabled employees safely back to work as soon as they are able. Transitional work duties are matched to the injured worker's abilities for a specific time frame, allowing the worker to rejoin the workplace sooner—an advantage to both the employer and the employee.

### Benefits of Return to Work Programs

RTW programs can help your organization effectively manage situations that involve workers' compensation and employee health concerns. Benefits of a timely and medically-approved return to work program may include:

- Reduced costs associated with replacing the injured or ill employee (overtime pay, retraining, rehiring and lost time)
- Reduced insurance payments because the employee is on the job and earning at least part of their wages during the recovery period
- Reduced medical costs because injured employees are regularly seen by their physicians during the RTW program and abilities are monitored on the job
- Positive effect on workers' compensation premiums and experience modification rate

RTW programs also help the injured employee. Employees participating in RTW programs continue to live a productive lifestyle during their recovery period and feel more valued by their employer. They are also less likely to become totally or permanently disabled.

Satisfaction with the RTW program can also reduce the legal costs of a workers' compensation claim because RTW program employees are less likely to engage attorney services.



### Communication Roles

An effective RTW program facilitates immediate and informative communication between employee and employer, which allows medical, employment and claim decisions to be made in a timely manner. The following communicators play important roles in an effective RTW program:

**Claims Adjuster**—communicates with the employer, the injured/ill employee, the RTW in-house coordinator, medical providers and others involved with the claim and the RTW program. The adjuster is keenly interested in the RTW process in an effort to keep workers on the job and manage claims costs.

**RTW In-House Coordinator**—contacts the claims adjuster, the supervisor and the injured employee within 24 hours of the reported accident and maintains these lines of communication.

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**Supervisor**—communicates directly with the injured worker. Supervisors may be the first to know and report about the employee’s injury, and they may remain the first line of communication afterwards. Working with the RTW in-house coordinator, the supervisor may be the primary source of information for the employee about work-related questions and the development of meaningful transitional duty job descriptions.

**Injured/Ill Employee**—asks many questions about workers’ compensation and other health benefits, claims procedures and RTW policies. The relationships between supervisors, employees, the RTW in-house coordinator and the claims adjuster are key to maintaining effective communications during an employee’s return to work.

- Share written job descriptions with medical providers and offer them tours of your company to help them fully understand the dynamics of each job position.
- Appoint an in-house workers’ compensation coordinator and set up return to work reporting formats, letters and other documentation.
- Train and educate supervisors and employees on steps to take when an injury occurs.
- Understand your state’s workers’ compensation laws and reporting responsibilities.
- Review and update the RTW protocols regularly. They must be compatible with state workers’ compensation laws and federal legislation, including the Americans with Disabilities Act.
- Communicate with your EMC claims and loss control team when questions arise.

### Before Implementing a RTW Program

- Analyze job duties for all regular positions through functional job analysis and complete written job descriptions.
- Identify transitional duty areas before they are needed and complete job descriptions of those meaningful tasks.
- Identify occupational medicine and therapy providers in your area where work injuries can be medically treated.
- Interview physicians and physical therapy staff to determine if they are able to meet the informational needs of your company. Talk with your insurance adjuster to ensure these services are compatible with claims handling procedures.

### For Additional Information

**EMC Services:** [www.emcins.com](http://www.emcins.com) or email [losscontrol@emcins.com](mailto:losscontrol@emcins.com)

- Return to Work Programming Assistance

**EMC Tech Sheets:** [www.emcins.com](http://www.emcins.com)

- Return to Work Programs—Job Accommodations & Implementation

# TECH SHEET

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## Return to Work Programs

### Job Accommodations and Implementation

*As you attempt to return an injured or ill worker to work as part of your return to work (RTW) program, it may be necessary to make modifications to that employee's job to help him/her meet the demands of the position. These job accommodations may be short- or long-term, and they often change as the employee's abilities change. Accommodations don't have to be expensive—in fact, research has shown that 20 percent of all job accommodations cost nothing.*

Job accommodations allow the employee to return to a productive position in the workplace sooner and often benefit the organization as well. It is estimated that for every dollar an employer spends for a disability-related job accommodation, the company saves \$34 in the form of reduced insurance payments, eliminated training of replacement employees and increased productivity.

### Incorporating Accommodations

Employers should work with the injured employee to come up with possible job accommodations. These suggested accommodations and job duties should be discussed with the treating physician before the worker actually returns to work. Examples of accommodations for employees with restrictions might include the following:

- Making the physical environment accessible (for instance, installing a ramp into a building or department)
- Modifying existing equipment or acquiring new equipment to match an employee's abilities
- Modifying regular job duties or the hours worked based on medical restrictions
- Partial work hours and/or duties for a transitional job description on a temporary basis (which can become regular duties, if necessary and feasible)

- Job sharing (exchanging pieces of a job that cannot be performed by the injured employee with the job of another employee)
- Reassignment of a worker to a vacant position of equivalent status and salary that better fits the restrictions



Employees performing temporary transitional duties should understand those duties are part of a rehabilitation program and that they will be expected to return to their normal duties as soon as medically able. Written documentation from the treating physician about the employee's medical restrictions, abilities and medical approval for specific duty should be shared with the employer and the employee. The employee should be presented with a written offer of transitional duty, including a written description of the tasks and work hours assigned. The employee should be asked to acknowledge the transitional job offer by signing and dating the form and to also indicate their acceptance or rejection of the offer in writing.

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## Monitoring Accommodations

The restricted employee's successful completion of transitional duties should be reviewed daily and then weekly by the supervisor with input from the employee, the in-house RTW coordinator and safety personnel. This consistent communication ensures the transitional duties are consistent with the treating physician's recommendations and approval.

At each follow-up examination, the medical provider should be updated on the employee's modified/transitional job performance levels. In turn, the medical provider should communicate any changes to the employee's restrictions so the employer can make sure the level of accommodations is still appropriate.

Employees with medical limitations should be directed not to work outside of their restrictions, and coworkers should be trained not to ask them to do so. Any problems the employee encounters in completing modified tasks should be reported to a supervisor immediately.

### For Additional Information

**EMC Services:** [www.emcins.com](http://www.emcins.com) or email [losscontrol@emcins.com](mailto:losscontrol@emcins.com)

- Return to Work Programming Assistance
- Medical Management Services
- Select Physician Program

**EMC Tech Sheets:** [www.emcins.com](http://www.emcins.com)

- Employee Job Descriptions
- Return to Work Programs—Getting Started
- Select Provider Program

**Job Accommodation Network:** [www.jan.wvu.edu](http://www.jan.wvu.edu)

*Hiring qualified employees is one of the most important business decisions an employer can make; however, it can also be one of the most difficult. A prework screening program can help determine which applicants are best qualified for specific tasks.*

A prework screen (PWS) is a management tool that can help an employer assess a job candidate's ability to safely assume and/or resume work duties. The PWS is designed by a physical therapist using information the employer provides. Traditionally, a PWS is conducted after a conditional job offer has been made. It consists of a series of objective tasks that assess a worker's ability to perform the physical demands of a job. A PWS can also be used in transitional return to work (RTW) situations where an employee has been issued medical restrictions related to work activity.

## Laying the Groundwork for a PWS Program

To create a PWS for a specific job, a physical therapist needs accurate job description information that provides objective task data. (See the resources listed at the end of this document for help with preparing job descriptions.)

## Choosing a Physical Therapist

During a PWS, a physical therapist can help identify limitations or conditions exhibited by a candidate that could create a higher risk of injury on the job.

A PWS should be conducted using methods consistent with the American with Disabilities Act (ADA), the Equal Employment Opportunity Commission (EEOC) regulations and all other applicable state

and federal laws and regulations. Employers should pick a therapist who:

- Is properly trained in PWS testing and design methods and understands legal requirements
- Can perform functional job analysis and work with loss control representatives
- Understands the world of work and is a skilled communicator
- Is geographically close to the employer's job site(s)
- Has experience in both occupational and nonoccupational treatments

Following a PWS, the therapist gives the employer the worker's pass/fail results for each tested area, as well as any suggestions for additional training for the worker (i.e., proper lifting techniques). The employer is also informed of medical reasons or other reasons the test may have been halted.



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## Benefits of Prework Screens

There are many benefits that come from conducting PWS as part of the hiring process:

- Improved work efficiencies and safety by matching the right worker with the job
- Reduced workers' compensation costs due to injury prevention
- Easier return to work transition for injured employees
- Avoidance of hiring prejudice

## EMC Can Help

EMC can provide assistance to commercial policyholders setting up a PWS program. Our loss control process includes:

- Researching past work-related injuries to identify patterns of injury
- Analyzing job tasks in your workplace and providing guidance to help you develop job descriptions on which a PWS will be based
- Identifying physical therapists who can appropriately conduct a PWS, help you create testing criteria and track your data over time

For more information on setting up a prework screening program at your company, contact your EMC loss control representative or your independent insurance agent. You can also email [losscontrol@emcins.com](mailto:losscontrol@emcins.com).

## For Additional Information

**EMC Tech Sheets:** [www.emcins.com](http://www.emcins.com)

- Return to Work Programs—Parts I and II
- Employee Job Descriptions:  
The Primary Employment Document

**EMC Loss Prevention Information Manual:**  
[www.emcins.com](http://www.emcins.com)

- Employment Practices section

**Department of Labor:** [www.dol.gov](http://www.dol.gov)

**Equal Employment Opportunity Commission:**  
[www.eeoc.gov](http://www.eeoc.gov)

# TECH SHEET

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## Select Provider Program

*Prompt reporting, quality medical attention, and excellent communication are essential to successful cost management for workers' compensation claims. EMC's Select Provider Program helps organizations manage the process by providing educational tools to improve claim handling procedures, selecting qualified and reputable medical providers, and defining return-to-work policies and procedures.*

By targeting the efficiency of the claims handling process, this successful program helps avoid the major communication mistakes that can damage employer-employee relationships. Using the step-by-step techniques outlined in the program, employers will assist employees in finding prompt medical care, which improves employee satisfaction and positively impacts the bottom line.

### Controlling Costs

A key to controlling workers' compensation costs is knowing what to do when an injury is first reported. EMC's Select Provider Program assists an organization in managing the first 24 to 48 hours of a workers' compensation claim by:

- Providing employee reporting procedures for a work-related injury or illness.
- Collecting accurate information about the injury or illness.
- Assisting employees in finding prompt, appropriate, and organized medical care.
- Reporting the injury to EMC claims adjusters in a timely and well-documented manner.

### Medical Facilities

It is important to designate qualified, convenient medical facilities for injured employees to access. EMC has identified medical providers throughout the country that provide quality medical care while maintaining excellent lines of communication among all parties. Select Provider Program forms and materials

are customized for each organization to assist in the initial referral and reporting process.

### Communication

It is reassuring for everyone involved when both the employees and employers know

what to do when a workplace injury or illness occurs. In the Select Provider Program, employees are educated on the specific procedures to follow when an injury report needs to be made. The program procedures are designed to be used by the organization's management staff to assist the employee through the process of initial referral to medical care and return to work.

### Return to Work Policies

Every organization should have a documented return-to-work policy. This policy should outline the organization's commitment to providing a safe and healthy workplace and its pledge to provide access to prompt, quality medical care to injured employees. The policy should also establish the organization's guidelines to return injured employees to productive employment as soon as medically possible.

A return-to-work policy should include wording that communicates the organization's plan to make all reasonable efforts to provide modified or transitional work until the injured employee is able to return to normal duties. It is equally important to note that all transition work is temporary and intended to facilitate a return to regular work duties when medically feasible.



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[www.emcins.com](http://www.emcins.com)

## Supervisor's Responsibilities

When an employee is injured on the job, the supervisor has some very important duties and responsibilities to facilitate the employee's medical treatment, the return-to-work program, and accident investigation. It is critical that all employees who are injured at work immediately report the incident to their supervisor. Upon that notification, the supervisor should complete the following:

- Obtain immediate medical attention for the injured worker.
- Call the medical facility or physician prior to the employee's arrival and alert the medical staff of the injury/illness and approximate arrival time.
- Follow the organization's requirements for reporting job-related illnesses and injuries.
- Complete an incident/accident investigation report.

Once the employee has been medically cleared to return to work in transitional duties (sometimes referred to as "light duty"), the supervisor, injured employee, and workers' compensation administrator should review the information provided by the treating physician and jointly determine if appropriate work is available. Following an injured employee's return to work, the supervisor and workers' compensation administrator should monitor the injured employee's progress to assure that all restrictions are carefully followed and assist to resolve any difficulties. Employees should be instructed to immediately report any difficulties with performing assigned tasks to their supervisor. Supervisors must always keep in mind that, although the employee may only be performing a portion of their pre-injury duties, it is of far greater benefit to the organization for the employee to be back on the job doing some work, than to be away from the job doing no work at all.

## For Additional Information

**EMC Insurance Companies:** [www.emcins.com](http://www.emcins.com)

- Loss Prevention Information Manual – Accident Investigation
- Technical Information Sheets – Accident Investigation, Return to Work Programs, Employee Job Descriptions

## Incident/Accident Investigation Reports

One of the primary purposes of Incident/Accident Investigation Reports is to determine what actions are needed to eliminate or mitigate the hazards that have caused or contributed to an employee injury. The information gathered in these reports is very important to improving safety at the organization. The reports should emphasize prevention of future injuries, not blame the employee for what has already occurred by using phrases such as "employee should be more careful." The reports should ultimately strive to identify the root cause of the accident and provide recommendations to eliminate or mitigate those root causes. Incident/accident reports should be completed within 24 hours of the incident, as information and facts may be forgotten by the employees and witnesses if too much time has passed.

# TECH SHEET

## Wellness Programs in the Workplace

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*According to the CDC, approximately 33% of all deaths in the United States (about 800,000 deaths each year) are caused by just three modifiable health-damaging behaviors—tobacco use, lack of physical activity and poor eating habits.*

Starting a wellness program can help your employees decrease their risk factors for chronic disease, which may also result in lower healthcare expenses for your organization. Other potential benefits of an effective wellness program include decreased absenteeism, improved productivity and morale and fewer employee injuries.

### Types of Wellness Programming

Wellness initiatives can range from simply distributing educational materials to hosting health screenings or creating incentive programs that encourage changes in specific health behaviors. Examples of possible wellness program components include:

- **Group programs**—smoking cessation, fitness classes (or subsidize gym membership fees), health fairs
- **Individual programs**—personal health coach, flu shots, health risk assessments
- **Seminars and workshops**—stress management, nutrition education
- **Community involvement**—blood drives, charity walk/run events
- **General employee safety**—injury prevention, ergonomics, back care

Choose programming that will interest and engage your employees. It can be as easy as planning a walking route around your facility or hosting a class about first aid and CPR.

### Getting Your Program Started

Here are some general steps to follow when starting a wellness program in the workplace:



- **Management commitment**—get management buy-in and determine what resources will be available for the program.
- **Develop a wellness committee**—choose individuals from a variety of personnel levels and departments to help guide your wellness initiatives.
- **Run the numbers**—collect data before the program, during the implementation and after the program is concluded. Sources for this information include employee surveys or organization-wide insurance statistics.
- **Develop an operating plan**—describe your desired outcomes and address the return on investment (ROI) for the program.

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- **Choose interventions**—select the programs you would like to incorporate into your overall wellness programming strategy.
- **Provide a supportive environment**—make healthier food available in your facility’s cafeteria or vending machines, provide opportunities for physical activities and consider ergonomics at your workplace.
- **Evaluation**—after a program is implemented, determine what worked well and what changes should be made. Obtain employee feedback to help guide future programming decisions.

Wellness programs or their individual features, may be subject to a number of state and federal laws; including, but not limited to, ERISA, HIPAA, FMLA, COBRA and income tax laws. Neither Employers Mutual Casualty Company nor any of its affiliated insurance companies (collectively, EMC) represent or warrant that any wellness program complies with applicable state or federal laws. EMC shall not be construed to be or relied on as providing any tax or legal advice. EMC shall not be liable for damages, fines, penalties or fees that you may incur due to the failure of any wellness program you implement to comply with any applicable law. EMC recommends that you consult with your own tax and legal advisors prior to implementing any wellness program.

### For Additional Information

**American Dietetic Association:** [www.eatright.org](http://www.eatright.org)

**Centers for Disease Control and Prevention:**  
[www.cdc.gov](http://www.cdc.gov)

**Healthy People 2010:** [www.healthypeople.gov](http://www.healthypeople.gov)

**National Center on Physical Activity and Disability:** [www.ncpad.org](http://www.ncpad.org)

**National Governors Association:** [www.nga.org](http://www.nga.org)

- Creating Healthy States: Building Healthy Worksites

**National Wellness Institute:**  
[www.nationalwellness.org](http://www.nationalwellness.org)

**President’s Council on Physical Fitness and Sports:** [www.fitness.gov](http://www.fitness.gov)

**U.S. Department of Labor:** [www.dol.gov](http://www.dol.gov)

- Wellness Program Analysis

**Wellness Councils of America:** [www.welcoa.org](http://www.welcoa.org)

**Well Steps:** [www.wellsteps.com](http://www.wellsteps.com)

- ROI Calculator

*The core foundation of any business is the worker, the job tasks and producing a product or providing a service. By correctly matching workers to jobs for which they are qualified, employers can improve safety, while decreasing the costs of doing business. Properly identifying and documenting your organization's specific work activities with employee job descriptions is a wise investment of time that can help you better manage your workplace.*

### What is a job description?

A job description is a written document that outlines specific measurable job functions by defining the critical demands of the job, as well as other requirements, conditions and qualifications (including mental and physical tasks, working environment, job hazards, safety and other equipment used, and educational levels).

With job descriptions in place, employers have objective and quantifiable information to use in their employment decision-making. Job descriptions can be used to develop pre-work screenings as part of the hiring process, to ensure new workers are qualified for the position. When evaluating a worker's performance, a job description becomes the baseline for comparison, allowing a more unbiased assessment.

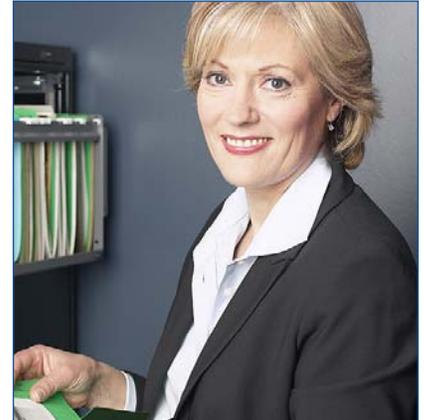
If a worker is injured on or off the job, job description information is useful to both the employer and treating physician when considering a modified, transitional or full return to work. Job descriptions should be updated regularly to reflect changing employee tasks.

A job description is an informational tool that can be useful in many ways and can become the basis for:

- Decision-making in hiring and retaining employees
- Completing employee performance evaluations
- Arranging job modification and return-to-work placements for injured/ill employees

### How information is gathered, written

Job descriptions are written based on objective data gathered during a process called job analysis. Employers can be trained to



complete a job analysis and write job descriptions, or outside analysts can be hired for this purpose.

A job analysis or job description will usually include:

- Position title and company name
- Department or work location
- Reporting lines
- Supervisory status (does position supervise others?)
- Job summary and purpose
- Essential functions
- Nonessential functions
- Minimum qualifications (physical and cognitive)
- Educational levels required
- Description of workplace environment
- Materials and equipment used on the job
- Personal protective equipment used
- Signatures or approvals
- Name of evaluator and date of job analysis/description

*Continued*

### Workers' comp and employee illness

In workers' compensation situations, employers deal with insurance representatives, medical providers, sometimes legal counsel and, of course, their employees. The job description assists insurance adjusters in making a full assessment of the claim and investigating return-to-work options. Insurance adjusters can make timely inquiries with the treating physician, therapists, employer and employee about specific modifications that would allow the injured worker to return to work when appropriate.

Physicians want to review the job description, especially when asked to make informed medical opinions about a worker's return to work (in a full or modified capacity) or when prescribing a rehabilitation plan. Physical and occupational therapists use job descriptions as clinical planning tools for injured workers in their work conditioning programs and functional capacity testing.

An employer with an effective job description program in place is also in a better position to deal with discrimination claims, including those related to the Americans with Disabilities Act of 1990 (ADA), the Family Medical Leave Act of 1993 (FMLA) and other state and federal regulations. While job description programs are not required, they do help document job-related information, which can improve compliance with these regulations.

### Benefits of up-to-date job descriptions

- Workers' job-related responsibilities are well documented and defined, based on objective information
- Employees have information explaining their current job functions, qualifications and responsibilities, as well as any other jobs to which they may advance
- Employers have a factual basis for completing employee evaluations, delivering corrective action, assigning key responsibilities and creating specific training
- Appropriate pre-work screens can be developed to help match workers to jobs for which they are suited
- When employees are injured or ill, job descriptions can be used by the employer, employee, insurance adjuster and medical providers to make decisions about a modified, transitional or full return to work
- Employers have a basis for documenting task changes for existing positions or to help develop job descriptions for new positions

#### For Additional Information

**U.S. Department of Justice:** [www.ada.gov](http://www.ada.gov)

**U.S. Department of Labor:** [www.dol.gov](http://www.dol.gov)

**Equal Employment Opportunity Commission:**  
[www.eeoc.gov](http://www.eeoc.gov)

**EMC Insurance Companies:** [www.emcins.com](http://www.emcins.com)

- EMC Loss Prevention Information Manual – Employment Practices
- Tech Sheets

# TECH SHEET

## Online Loss Control Services

**EMC** Insurance Companies®

*As an EMC commercial policyholder, you have access to a variety of free online services at [www.emcins.com](http://www.emcins.com).*

### Reliable Information

**Tech Sheets**—Get the information you need quickly with these short and to-the-point documents that provide detailed information on specific hazards and loss control topics.

**Loss Prevention Information Manual**—When you need more in-depth information, review this collection of documents that fully outlines loss control topics and can help you develop required written programs.

**Safety Talks**—Easily access over 1,000 toolbox talks for your next safety meeting, or use as handouts or training aids.

**Loss Control Forms**—Download our fillable PDF forms, which include accident investigation forms, crane inspection reports and forms to notify EMC Insurance Companies of the closing or reopening of fire sprinkler system valves.

**Loss Control Insights**—Read the quarterly publication for our commercial policyholders that focuses on hot topics in safety and current loss control techniques.

### Training Assistance

**Online Training**—Train employees when it's convenient for you with these self-directed sessions on topics including defensive driving and bloodborne pathogens. You can also register for the Training Management System, which tracks your organization's training records.

**Safety Videos**—Check out a training video from our library of nearly 500 titles. All you pay is return shipping.

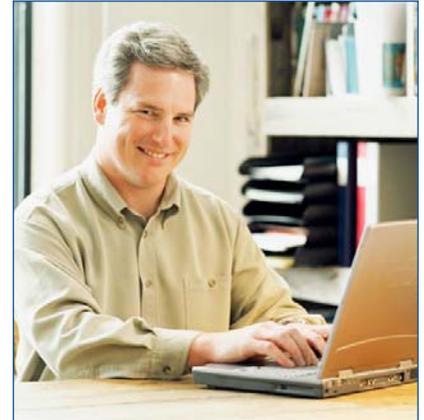
**Safety Signs and Posters**—Order free safety posters and signs from our collection, or download them instantly and print from your own computer.

### Training

**Certificates**—Recognize the success of your employees with a training certificate you can customize and print.

### Safe Driver

**Awards**—Reward safe drivers who are not involved in preventable accidents with this program, which provides congratulatory gifts at specified safe driving anniversaries.



### Planning and Protection

**Employment Practices Liability Tools**—Help protect your organization with resources for managing employment risks, such as discrimination, wrongful termination and harassment.

**Disaster Planning Tools**—Plan ahead to keep your organization running in the event of a business interruption. We've partnered with the Insurance Institute for Business & Home Safety to offer the Open for Business series, which provides resources that help you create a business continuity plan.

**Ergonomics and Wellness Tools**—Access our NIOSH Lifting Equation tool or download computer workstation posture handouts. You'll also find stretching instruction booklets designed for office workers and other employees.

*Continued*

[www.emcins.com](http://www.emcins.com)



To access the services listed:

1. Visit [www.emcins.com](http://www.emcins.com).
2. Select **Loss Control** from the menu.
3. Navigate the site using the left-hand menus or the quick links at the bottom

of the page. You can browse by topic, industry or service type.

Some of these resources will require an EMC policy number. If you do not know your policy number, contact your agent.

**EMC Insurance Companies**  
COUNT ON EMC

Home | Business Insurance | Personal Insurance | Life Insurance | **Loss Control**

Home > Loss Control

- Loss Control Services
- Safety by Topic
- Safety by Industry
- Search Loss Control

**Top Online Services**

- Online Training
- Safety Talks
- Safety Signs
- Safety Video Library
- Safety News
- Forms
- All Online Services

**INSIGHTS ONLINE**

**Protect your investments from unexpected loss**

**Loss Control Services**

The best way to control losses is to prevent them before they happen. Our loss control team provides expert evaluations, technical expertise and effective loss control solutions. With the support of leading edge technologies, we have one of the most sophisticated loss control teams in the insurance industry.

Browse our informational materials to learn more about our on-site and online loss control services.

For additional information, contact us or get in touch with your local EMC branch office.

**New in Loss Control**

**Forms:**

- Administrative Crisis Response Plan
- Annual Indoor Tank Inspection Sheet

**Safety News:**

- New Articles (6/13)
- New Articles (5/27)

**Online Training:**

- Backing and Parking (7/8)
- Ladder Safety (5/19)

[more >](#)

**Loss Control Quick Links**

<p><b>Employee Safety &amp; Health</b></p> <ul style="list-style-type: none"> <li>ChemEyes</li> <li>Chemical Exposure Assessments</li> <li>Compliance Benchmarking Surveys</li> <li>Ergonomics</li> <li>Facility Planning &amp; Material Handling Analysis</li> <li>Indoor Air Quality</li> <li>Noise Assessments</li> <li>Partnership Service</li> <li>Select Provider Program</li> </ul>	<p><b>Property</b></p> <ul style="list-style-type: none"> <li>Commercial Property Valuations</li> <li>Equipment Protection Services</li> <li>Loss Analysis Reports</li> <li>Roof Management</li> <li>Security Consulting</li> <li>Sprinkler System Analysis</li> </ul>	<p><b>Commercial Auto</b></p> <ul style="list-style-type: none"> <li>CSA 2010 Questions Answered</li> <li>Driving Tips</li> <li>Fleet Safety Policy Assistance</li> </ul> <p><b>Liability</b></p> <ul style="list-style-type: none"> <li>Employment Practices</li> <li>Slip, Trip &amp; Fall Surveys</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>Loss Control Team</li> <li>Marketing Materials</li> </ul>
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For more information, contact  
the Home Office Risk Improvement Department:

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Des Moines, IA 50309

[losscontrol@emcins.com](mailto:losscontrol@emcins.com)  
[www.emcins.com](http://www.emcins.com)

