

Response, Recovery and Return to Work:

A “win-win” path to better employee injury outcomes



You're looking out for the well-being of your employees, but even in the most prepared, safety-conscious workplace, injuries will sometimes occur. When they do, how your business responds is what matters. Taking the wrong steps can mean keeping an injured employee on costly, long-term leave ... or potentially even the permanent loss of a valued team member if the worker never returns to the job.

The right actions, however, can help achieve the outcome employers and employees both want — getting injured workers the care they need and back on the job.

Zurich understands there are two key components to making this happen:



Informed, efficient management of work-related injuries



A safe, sensitive strategy to get workers back on the path to productivity

Here's how we work with you to meet both of those challenges:

24/7 Workplace Injury Triage

The need to get help for an injured worker is obvious, but what that help should entail is not always clear. Most managers and supervisors lack the medical training and experience needed to gauge the severity of an injury. Then there are employees who work alone or on worksites with limited access to immediate care.

Not responding correctly to a serious injury may be the biggest risk, but it's far from the only one. Minor injuries that could respond favorably to on-site first aid are often referred off-site for care that is more expensive, more time-consuming and yet no more effective. Employees seeking treatment from an out-of-network provider may find that the system emphasizes increased utilization, potentially raising costs for both employer and employee.



Zurich's Workplace Injury Triage service addresses these risks in four simple steps:

- 1. Make the call:** Our toll-free Workplace Injury Triage phone line is available 24 hours a day, seven days a week for the supervisor and injured worker to consult a registered nurse. (Call 911 if the injury clearly demands emergency treatment.)
- 2. Put the triage process in motion:** The nurse on the call will speak to the supervisor and injured employee (privately) to determine the seriousness of the injury and next steps to take.



- 3. Treatment recommendations:** After assessing the injury, the nurse may make one of the following recommendations:
 - Onsite first aid self-care if the worker can return to work immediately or in short order without additional evaluation and treatment (self-care instructions will be sent via email or fax)
 - Referral to an in-network provider for off-site evaluation and treatment
 - Referral for a telemedicine consultation¹ (see sidebar)
- 4. Follow-ups and reporting:** Before the triage call ends, the nurse will confirm any first aid or off-site treatment recommendations with the supervisor. Following the call, the reporting system will send an incident report to appropriate designated recipients. Injured workers can call back at any time with any questions, changes in condition, or concerns.

Those four simple steps sum up the process for Zurich's Workplace Injury Triage service, but not its many benefits.

Telemedicine: Virtual visits with real results

When recommended, Zurich Workplace Injury Triage will connect injured workers to board-certified physicians with remote evaluation and treatment experience.

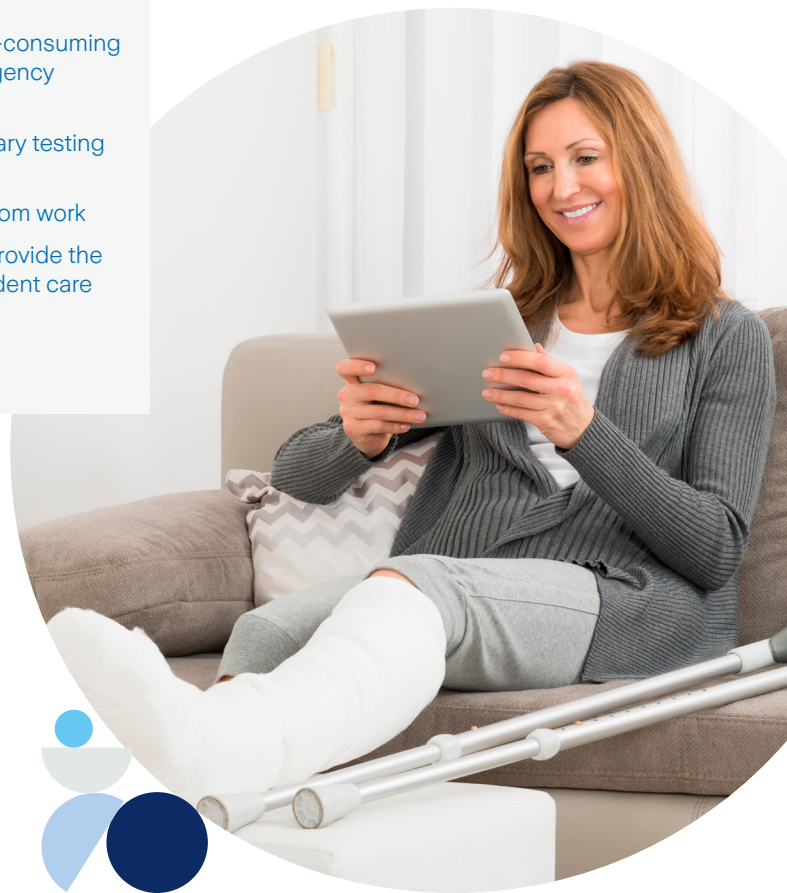
- Available on-demand 24/7/365¹
- Easy to use for injured workers and physicians
- Algorithmic screening process helps ensure each case is in scope
- Supports return-to-work programs
- Thorough documentation system, including state-mandated questions
- Seamless referrals for follow-up care, as needed, to designated providers
- Proven success:²
 - 85% resolution rate; 75% cases resolved in a single visit
 - 4.85 (out of 5) satisfaction rate among injured workers
 - Remote evaluation and treatment offered since 2015

Benefits for employers

- Access to experienced, knowledgeable medical professionals
- Improved lag times in incident reporting
- Improved PPO penetration
- Improved stay-at-work outcomes
- Decreased claims severity
- Reduced litigation rates and costs
- Removal of responsibility for medical decisions

Benefits for injured workers

- Access to experienced, knowledgeable medical professionals
- Reduced need for time-consuming visits to clinics or emergency rooms
- Reduction in unnecessary testing or procedures
- Decreased time away from work
- Recommendations to provide the best possible post-incident care



Return-to-Work Program

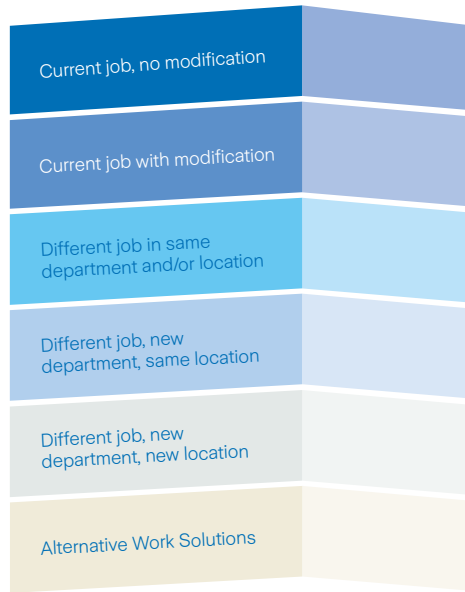
Some companies found that of employees off on disability for six months, only 50% return to work, and only 5% of employees off for greater than 12 months ever go back to work.³

Getting your valued employees back on the job can help lower medical and indemnity costs ... but this isn't just a bottom-line goal. Some evidence suggests that the faster injured workers return to their jobs, the faster they recover.⁴

Ideally, injured workers resume their previous role with no major changes, but a successful return-to-work program allows for variances in recovery time and post-injury capabilities of the worker. With that in mind, Zurich includes alternative work solutions within our program.

Here's how it works:

Return-to-Work hierarchy



What are Zurich's Alternative Work Solutions?

When an injured worker's current employer can't accommodate temporary restrictions or modifications to their job, Zurich can help provide temporary, transitional employment opportunities with nonprofit organizations (NPOs).⁵ These positions may be performed on-site at the NPO, on-site at the employer's business or, in some cases, remotely at the injured worker's home. This work benefits NPOs doing great work for society around the country, as well as injured workers and their employers.

Alternative Work Solutions can...

- Offer safe, meaningful work that helps build self-esteem for injured workers that can hasten recovery.
- Foster a supportive employment relationship through continuation of wages by the pre-injury employer.
- Reduce the employer's indemnity claim costs.
- Reduce medical costs due to faster recovery.
- Provide potential tax deductions for the employer.

With Zurich's suite of Return-to-Work offerings, your company and your employees can be in a better place to bounce back from worker injuries. Combining risk management solutions, return-to-work strategies and alternative work options, we are ready to help you better manage and control rising workers' compensation costs while providing injured employees with appropriate care, compassion and the right resources to help get them back to good health and productivity.

Questions? We have answers.

Contact us at absencemanagement@zurichna.com.

1. Telemedicine services not available for consultation related to workers' compensation claims in select states.

2. Zurich North America data.

3. Batterson, Leslie M., Bruce J. Fyfe and Deborah Weigand. "The Business Case Method for Presenting and Developing a Return to Work Program to Your Management." Aon Global Risk Consulting.

4. McLaren, Christopher F., Robert T. Reville, Seth A. Seabury. "How Effective are Employer Return to Work Programs?" The RAND Institute for Civil Justice. RAND Corporation. March 2010.

5. A candidate for alternative work is a current employee of the employer, currently off work due to a work-related injury/illness, released with restrictions the employer is unable to accommodate, and not yet released to maximum medical improvement (MMI).

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
800 382 2150 www.zurichna.com

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