

Return-to-Work Program

Saves Money, Improves Morale



copperpoint.com

At Work for You



- **Countless studies show that injured workers who miss more than six months of work have only about a 50% chance of returning to their jobs. And the likelihood of returning to work continues to drop the longer they are recuperating.**

The reverse also is true. Injured workers who miss few or no days from work have the best chance of a full recovery from a workplace injury. And if you can find ways to keep an injured worker on the job as he or she rehabilitates, you'll be controlling your workers' compensation costs.

CopperPoint Insurance Companies Can Help You Develop And Implement A Return-To-Work (RTW) Program. It Provides These Tools And Services, Free:

- Return to Work forms can be downloaded at copperpoint.com.
- Instructional seminars
- A network of professionals to assist you that includes our claims adjusters and loss control consultants.

Cost Savings

You probably know that workers' compensation is a necessary cost of running your business. The best way to control premiums is by reducing the number of workplace injury claims filed. But when an injury does occur, a return-to-work program can help you manage the cost of the claim by increasing the likelihood the injured worker will be able to return to work within eight days of the injury.

If an injured worker returns to work within eight days and does not receive a permanent impairment as a result of the injury, the insurance industry discounts the loss against the employer's experience rating, which lessens the effect of the loss on future workers comp premiums.

Easy to Do

Implementing a return-to-work program is easy. It starts with accepting that just because an employee is injured doesn't mean the individual can't be useful.

Return to work is all about finding the worker light, modified or temporary duty to serve as a "bridge" from being unable to do his or her regular job until the doctor clears the worker to return to normal duties.

A return-to-work program is easy to manage and the return on this “free” investment is tremendous.

When you implement a RTW program, it opens communication among all involved parties: the injured worker, the medical provider and CopperPoint’s claims representative.

To get started download the sample forms by clicking on **“Sample Return to Work forms for employees”** located at <https://www.copperpoint.com/workplace-safety-and-resources/safety-materials-order-form>

Improved Morale

It’s important for employers to let their injured workers know they are wanted. Injured workers tend to recover more quickly and have higher morale when they know their employer wants them back.

When you have a return-to-work program, it means you are making a commitment to your employees by identifying a plan of action to get them back to work quickly and safely.

More Savings

To save even more money and be assured the provider treating the injured worker understands return-to-work programs, you have the right to send the employee for at least one visit to a provider of your choice.

We recommend you choose a member of CopperPoint’s preferred network. The more than 4,000 medical providers and facilities in the network are specialists in workers’ compensation, and they have contracted at rates less than the Industrial Commission of Arizona’s Medical Fee Schedule.

You also can download CopperPoint’s easy, step-by-step information on how to implement a return-to-work program at copperpoint.com.



CopperPoint is committed to providing workers' compensation insurance expertise along with great customer service. Financially strong and service oriented, CopperPoint delivers Peace of Mind.

Visit copperpoint.com for many of our services, including payroll and injury reporting, as well as free safety videos and materials.

Put CopperPoint to work for you.

Contact Us

Contact Center

602.631.2300 or 800.231.1363

CopperPoint Home Office

3030 N 3rd Street
Phoenix AZ 85012-3068

CopperPoint customers across Arizona can contact CopperPoint through the phone numbers listed above.

copperpoint.com

Office & Business Hours:

CopperPoint customer service representatives are available to assist policyholders 8 a.m. – 5 p.m., Monday – Friday. If you have a question outside business hours, email ask@copperpoint.com.



A.M. Best assigned CopperPoint and its subsidiaries an A- Excellent XII with a "stable outlook"

©2018 CopperPoint Insurance Companies. All rights reserved. This publication is produced by CopperPoint and may be used by its subsidiaries and affiliate companies. All rights to reproduce and distribute this material, and to license the distribution of this material, remain the sole property of CopperPoint. MC 1005 | 09 | 18