



## AVERAGE COST PER Claim

MED ONLY  
\$1,372



LOST TIME  
\$40,256

## Return to Work

**MEM can help you return an employee to work safely and swiftly, eliminating extra costs to your business.**

Returning your employees to work after injuries is critical to their success and your business. Lost-time claims—those where an employee is off work for more than three days—average more than \$40,000 and impact your work comp premium.

If the claims costs alone aren't staggering, consider the other expenses to your business. Statistics show the longer employees are off work, the less likely they are to return. Your costs to replace that employee are significant—up to one third of a new hire's annual salary. It can also take new employees more than a year to become efficient at their jobs, costing you productivity, as well.

A transitional duty return to work program aims to return injured employees back to work—and life—as safely and successfully as possible. Count on MEM to help you figure out how.

**An early return to work can result in a**

# 70%

**reduction of the claims impact on your e-mod.**

### Take These Steps Now

With MEM's Return to Work Coordinator as your partner, creating a return to work program is easy.

#### 1. Develop a plan.

Create a written policy and designate a coordinator to help employees understand this is important. Identify a physician partner to work with. Physician partners determine your employee's medical condition, ability to work and job restrictions. Develop job descriptions to identify the physical functional requirements for jobs.

#### 2. Communicate the benefits.

A return to work program tells employees they are worth the investment. Let employees know they have this benefit of employment and that it's a temporary process.

#### 3. Empower your workforce.

Create a culture that reinforces return to work, as well as safety, by first establishing management commitment. Managers should involve employees and provide motivation for greater success.

### MEM Resources

We have resources other companies don't offer to protect your business.

*In 2013, MEM's lost-time claims outweighed med-only claims by nearly 30 times. By implementing a return to work program, you can keep a med-only claim from becoming a lost-time claim, eliminating extra costs to your business.*

Our Return to Work Coordinator connects you, MEM's staff and medical providers to facilitate a successful return to work for everyone.

MEM's experienced and caring Claims team has the expertise to handle all types of work comp claims.

Our Loss Prevention team offers on-site return to work task reviews and support for managing your safety program.

MEM partners with providers to offer temporary job placement at non-profit organizations when you're unable to accommodate an employee's current work abilities.

We've built worksafecenter.com, a website devoted to workplace safety, and filled it with tools to help you build your return to work programs. Visit WorkSAFE Center to sign up for seminars, find sample policies and job tasks, and so much more.

**For more information:**



[www.mem-ins.com](http://www.mem-ins.com)



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