

# TRANSITIONAL RETURN-TO-WORK PROGRAMS

When it comes to workplace injuries, the ultimate goal is to get the injured employee back to work in some capacity. As your insurance provider, SECURA will assist in the process of placing an injured employee through a Transitional Return-to-Work program. Transitional Return-to-Work (TRTW) programs can be a major component for managing workplace injuries.

## What is a Transitional Return-to-Work program?

Employees who are off work for extended periods of time are at greater risk of poor physical health, social isolation, loss of confidence, skills, and motivation. TRTW programs are designed to combat that and will place an injured employee into a temporary working environment that allows the recovering employee to work within their physical means, letting them perform their normal work schedule at an off-site facility.

Transitional Return-to-Work programs involve the use of modified work tasks that are equivalent to an employee's current physical limitations to help them recover more quickly and completely. Essentially, these programs act as a bridge for an employee to transition from recovery at home to regular job duties.

Transitional Return-to-Work programs are not intended to be a permanent accommodation.

## What are the benefits of Transitional Return-to-Work services?

- Reduces worker's compensation costs
- TRTW programs can help lower the experience modification rating
- Reduce lost time duration by effectively placing employees in temporary transitional employment settings with a non-profit agency.
- Decreases medical costs when employees actively participate in transitional work efforts
- Facilitates a timely return to work
- Provides the employee with an opportunity to make an important contribution through engagement in meaningful work with a non-profit organization.
- Provides the employee with an opportunity to enhance and/or acquire new job skills
- Through Transitional Return-to-Work programs, the employer will pay wages to their employee (at least minimum wage up to their full wage) and, if owed, the insurance carrier will pay benefits to provide the injured worker their average weekly wage.
- TRTW programs keep the employee engaged in the workforce physically and psychologically allowing someone to return to the work environment that has been completely off for months.

*Please note that workers compensation laws vary from state to state. The Americans with Disabilities Act (ADA), workers compensation, H.I.P.A.A. laws can affect a Transitional Return-to-Work program. For additional information regarding SECURA's Transitional Return-to-Work program, please contact a SECURA claims representative.*



# Transitional Return-to-Work Programs

## Transitional Return-to-Work Frequently Asked Questions

### **Q: Does the employer need to pay the injured employee a wage while they're involved in a transitional return-to-work program?**

A: Yes. In order for a transitional return-to-work program to be considered sufficient employment, the employer must contribute to the injured employee's earnings. That wage should at least be at the level of your state's current hourly minimum wage rate. The employer can opt to pay the injured employee as much as their full Average Weekly Wage in order to prevent temporary partial disability benefits from being owed. Once an hourly rate of pay is identified, SECURA will work with the employer to determine if any temporary disability benefits will be owed during the time the injured employee is involved with the transitional return-to-work program.

If the employer does not offer a wage to the injured employee once they return to work at an alternate place of employment during their healing period, it is not considered a true transitional return to work scenario, but instead a volunteer employment opportunity.

### **Q: Does the injured employee need to participate?**

A: If the injured employee is within the healing period, has been released to return to work with defined work restrictions from the treating physician, and an offer of reasonable suitable employment within those defined physical and mental limitations is made, the injured employee is expected to return to the identified employment. If the injured employee refuses, SECURA may be in a position to deny payment of temporary total disability as of the date the suitable employment was offered and denied.

An injured employee can refuse to participate in a volunteer employment opportunity. If an employer is not paying wages, this would not be considered a true transitional return-to-work scenario, and therefore, participation is not linked to the injured employee's temporary total disability.

### **Q: If my employee needs to travel, are those costs reimbursable to the employee while they are participating in a transitional return to work program?**

A: If the transitional return-to-work opportunity is at a location that is the same distance or less than the location of the originating employer, there is no requirement for SECURA or the employer to reimburse an injured employee for travel expenses or mileage while participating in a return-to-work program. However, if the transitional work site is farther away than the employer's location, mileage may be sought by the injured employee.

**To get started in a Transitional Return-to-Work program, please contact your SECURA claim account manager. In certain cases, your claim representative may also suggest transitional return-to-work if a case meets certain criteria.**