



summit
BACK²WORK[®]

A RETURN-TO-WORK PROGRAM

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Nekitta Tomberlin
Summit's Back2work Liaison

Introduction to Back2work®

As much as you strive to keep your workplace safe, you don't know when an injury will happen. That's why Summit is here—to help take away your uncertainty and make sure you have a plan for injuries that you and your employees can be confident in. All you need is a little guidance from the *people* who *know* workers' comp.®

Workplace injuries can cause stress for both you and your employees. It can be worrisome when your injured workers don't know how long it'll take to recover, or how they'll get paid or care for loved ones. With good communication and a solid understanding of the people involved in the workers' comp process, you can take charge after an incident and lessen these burdens.

Foremost, we'll help you start a program and get organized. So, as a first step, take a moment to read through this brochure and learn the process to begin your Back2work program. Then you can be the voice of reassurance when your employees need it most!

Thank you,

A handwritten signature in black ink that reads "Nekitta Tomberlin". The script is fluid and cursive, with a large, elegant flourish at the end.





What is Back2work®?

The purpose of workers' compensation insurance is to take care of your employees when they're injured and help them return to work as soon as medically appropriate.

An effective return-to-work program is vital because it helps you ensure that your injured employees get the treatment they need to get back to work as soon as possible and reduce claim costs for your business.

Summit's Back2work program guides you through all the details of the process to take away the guess work. We simplify what can otherwise be a complicated process.



The benefits of Back2work

How can the Back2work program improve your business? The program helps you:



Improve communication

The key people involved in the return-to-work process are you, your injured employee, the medical provider(s) and Summit staff. Back2work helps you all work together and communicate effectively.



Boost employee morale

Back2work shows you how to introduce the program to your staff so they know you have a plan. And if you do have a claim, employees will know what to expect and will know that the situation will be well handled.



Increase your knowledge

Back2work teaches you to be proactive and show your employees that you know how to help them get through any injuries.

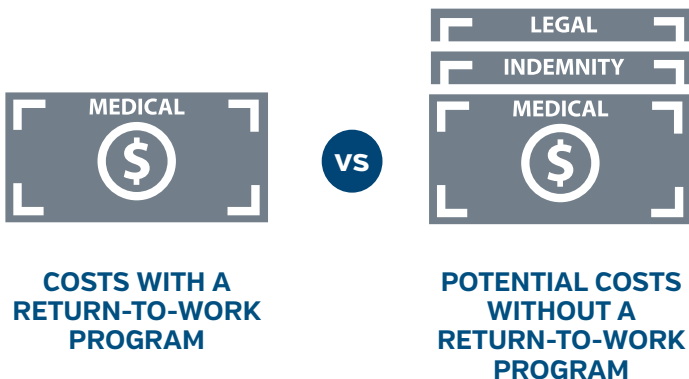


Reduce costs

If your employee is back at work, even in a limited capacity (transitional duty), the lost wage (indemnity) costs will be lower, which will decrease the total claim costs. And the sooner your employee is released by the provider, the sooner the medical expenses are no longer a factor in the claim costs.

How Back2work may lower claims costs

Having a return-to-work program with modified or alternate positions available to your injured workers is a vital step in helping to lower your claim costs. Medical costs usually represent more than half of the total cost of a workers' comp claim, and adding indemnity (lost-wage payments) increases the cost of the claim. If the injured employee retains an attorney, the additional legal costs can make the claim grow even larger. Employees who are back at work—even if unable to perform their regular jobs—are more likely to feel like a useful part of the team and less likely to hire attorneys. Plus, they are paid regular wages, so indemnity costs do not increase the overall cost of the claim.





Claims history impacts your mod

The cost of a claim can affect what you pay in the future. Most businesses are assigned a rating called an experience modification factor, or mod. Simply put, your mod compares your claims record to that of all other businesses in your industry, throughout your state.

This number reflects the history of your workers' comp claims and is one of the most important pieces of data used to determine your premium.

How a lower mod can mean a lower premium

To calculate your mod, the National Council on Compensation Insurance (NCCI) uses a formula, which includes your loss history (both medical and lost-time claims). NCCI says that new businesses start with a factor of 1.00 (average) and gives them two to three years to build data before a mod can be assigned. A 1.00 mod means you had the expected number of accidents, and you pay the average rate. You could pay less in premium if your mod is lower than 1.00.



MOD	BUSINESS A SAMPLE PREMIUM	BUSINESS B SAMPLE PREMIUM	BUSINESS C SAMPLE PREMIUM
1.00 (AVERAGE)	\$10,000	\$50,000	\$100,000
0.80 (LOW)	\$8,000	\$40,000	\$80,000
1.80 (HIGH)	\$12,000	\$60,000	\$120,000

The lower your mod,
the more you could potentially
save on your premium.

How to get started

A few easy-to-follow steps will help you implement your Back2work program:

1. Determine who at your business will be responsible for your return-to-work program
2. Review the Back2work info on our website at summitholdings.com and follow the certification checklist
3. Contact a Back2work coordinator if you have questions or would like help tailoring your program to your business's needs, by emailing back2work@summitholdings.com
4. Inform employees of the program and plan transitional assignments



Summit support staff and resources

When you report a claim, you and your injured employee will interact with Summit staff members who are trained to make your experience easier. You also have access to many resources on our website.



Back2work coordinators are available to answer your return-to-work questions and offer guidance for customizing your program.



Your adjustor can help you and your injured worker understand the claim process. Once a claim is reported, your injured employee will receive a letter and packet of information from the assigned adjustor, with his or her contact info. Adjustors help facilitate communication between you, your injured employee and the provider(s).



Resources available on our website include forms that you'll need to build, document and introduce your return-to-work program to your employees. You'll find a sample policy and procedure document, work injury tracking record form, a sample transitional duty job offer letter and more.

What to do after an injury or illness occurs

When an employee is injured on the job, act quickly and stay on top of these important details:

1. Report the claim immediately
2. Communicate with the adjustor throughout the claim process
3. Communicate with the injured worker throughout recovery
4. Request work status info from the provider after each appointment
5. Offer a transitional job if and when approved by the provider, complying with any medical restrictions
6. Return the employee to full duty only when advised by the physician, and provide accommodations for any permanent restrictions

What is transitional duty?

Often referred to as light duty, transitional duty is one of the most important elements of a return-to-work program. It is temporary work offered to an injured employee before reaching full recovery.



Transitional duty allows your employee to return to work sooner than he or she would have otherwise, which means the total indemnity costs on the claim will be reduced. Not only does transitional duty lower your indemnity costs, it can actually expedite healing and improve the mental health of your injured employee while recovering. Being home, day after day, with little social interaction can be tough psychologically on anyone. Plus, the longer your employee is away from work, the more likely he or she will not return.

Types of transitional duty

- **Modified work**—temporary modifications to the employee's regular job duties to remove or change the elements that exceed current physical abilities.
- **Alternate work**—temporary reassignment of the employee to another position, or different type of work, within current physical abilities.

Don't have the right transitional job?

If your injured worker is released by your doctor to work with restrictions, but you don't have an appropriate position available, give your Summit adjustor a call. We work with a vendor that specializes in matching injured workers with the needs of a nonprofit organization. This is a great option to keep your injured employees productive until returning to their regular duties—and aid in the recovery process—while also reducing your claims costs and chance of litigation.

Examples of transitional duty by industry

Construction

- Work in the office
- Drive delivery truck
- Train new workers
- Handle inventory

Manufacturing

- Provide quality control
- Box products
- Give quotes
- Drive forklift

Retail

- File
- Work cash register
- Tag items
- Order merchandise

Health care

- Guide visitors
- Be a patient advocate
- Prepare the staffing schedule
- Work in the gift shop

Hospitality

- Greet guests
- Take reservations
- Set up tables
- Assist with marketing

Auto dealerships

- Pick up litter
- Clean windshields
- Answer phones
- Assist other workers

Nursery and landscape

- Schedule jobs, deliveries, pickups
- Clean equipment
- Sort plants
- Run errands

Be sure to visit our website for more ideas.

How to contact Summit

Back2work coordinators

Back2work@summitholdings.com

1-800-282-7644

Website

summitholdings.com

24/7 injury reporting

Phone: 1-800-762-7811

Fax: 863-667-1871

Online: *summitholdings.com*

Customer Care

(For general information)

1-800-282-7648







Summit manages

RetailFirst Insurance Company • BusinessFirst Insurance Company
Retailers Casualty Insurance Company • Bridgefield Casualty Insurance Company
Bridgefield Employers Insurance Company • Bridgefield Indemnity Insurance Company

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