Accelerating Return-to-Work









WORK SERVICES





JOB FIT ACCOMMODATION

JFA

INTENDED OUTCOME

Accelerate claim resolutions and at lower cost.





Claims expenses are increasing and rates are decreasing.

Can the last 4 years of combined ratios be maintained considering:

- Double digit medical inflation.
- Indemnity inflation.... up over \$10,000.
- Softening rates across most states.

48%

Medical





48%

Indemnity

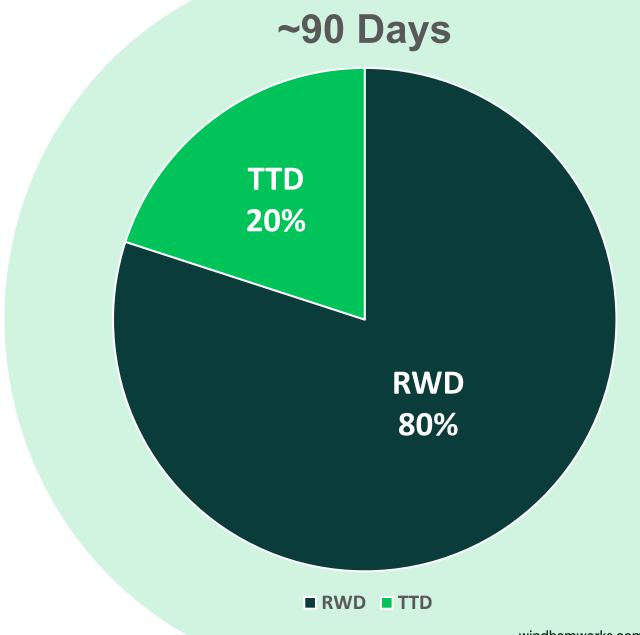


Medical

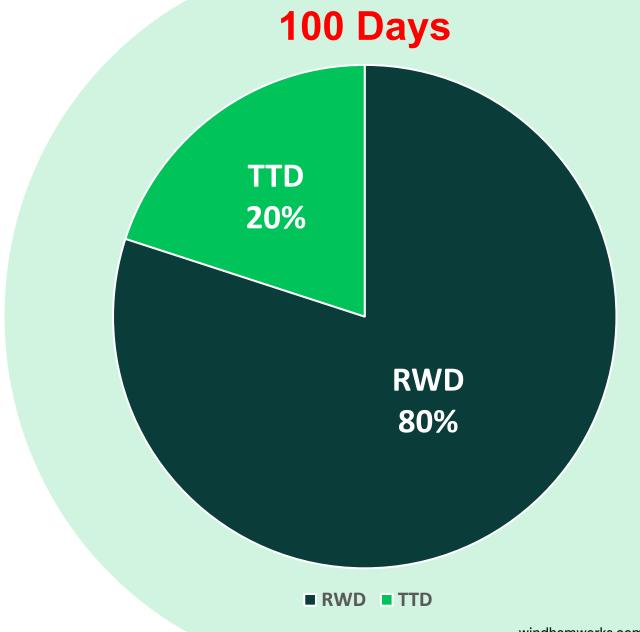




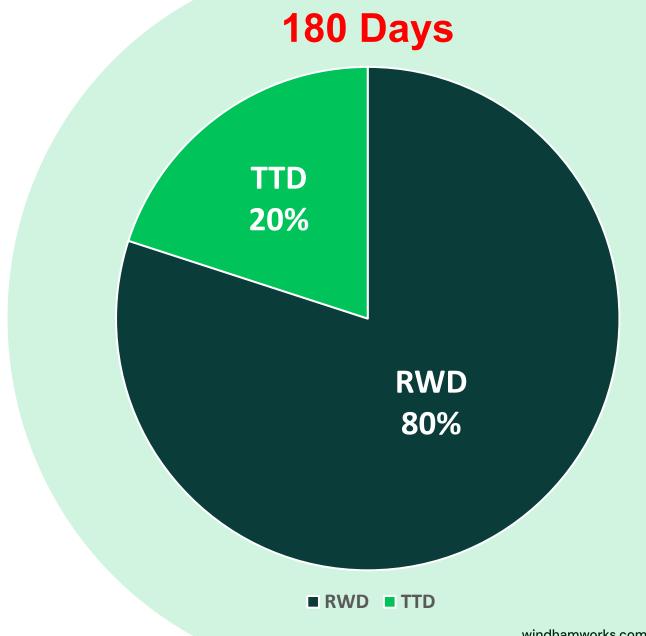
43%



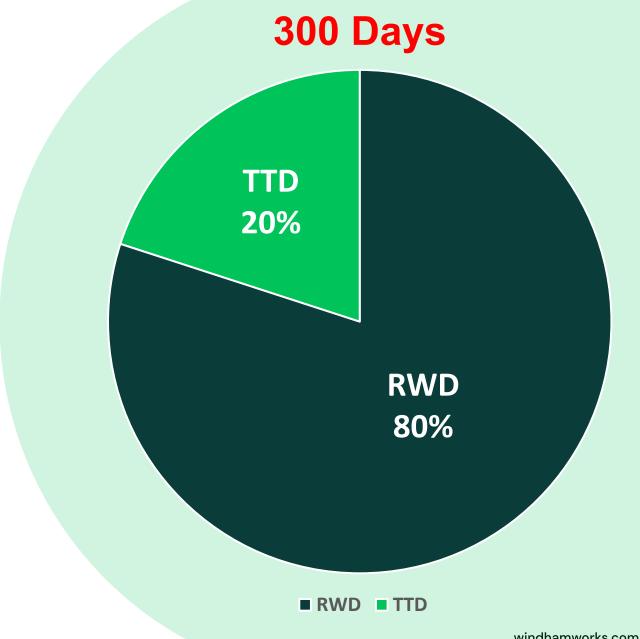




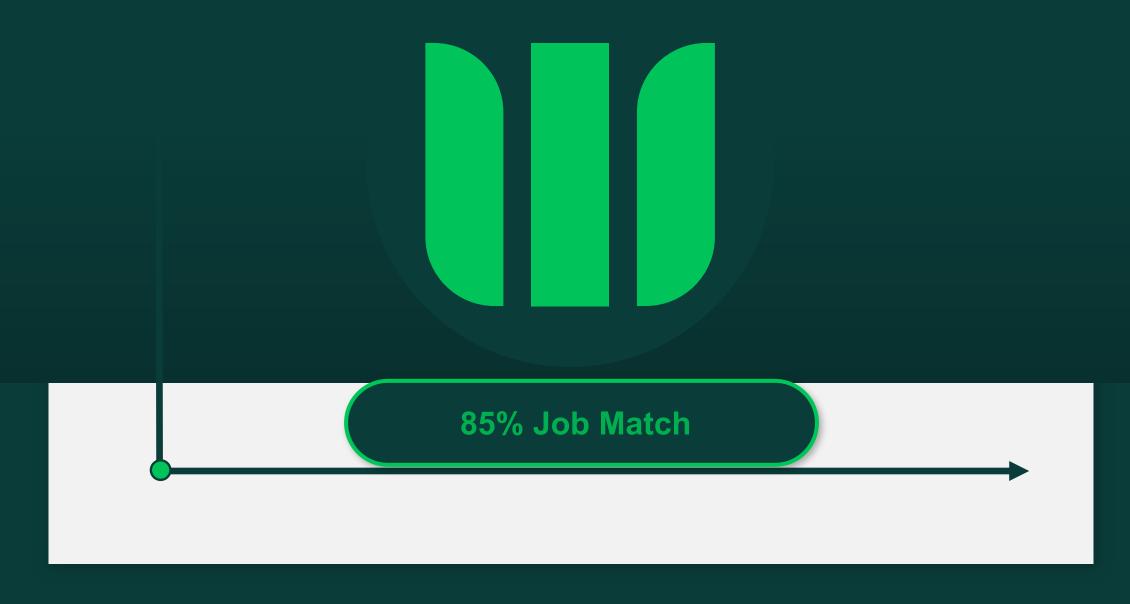




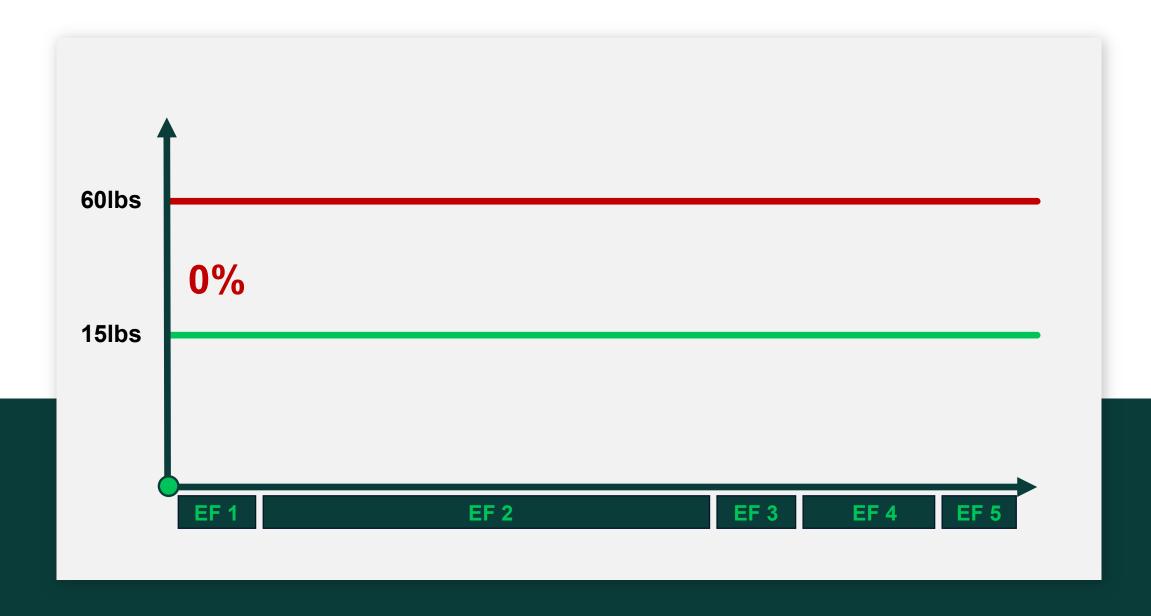




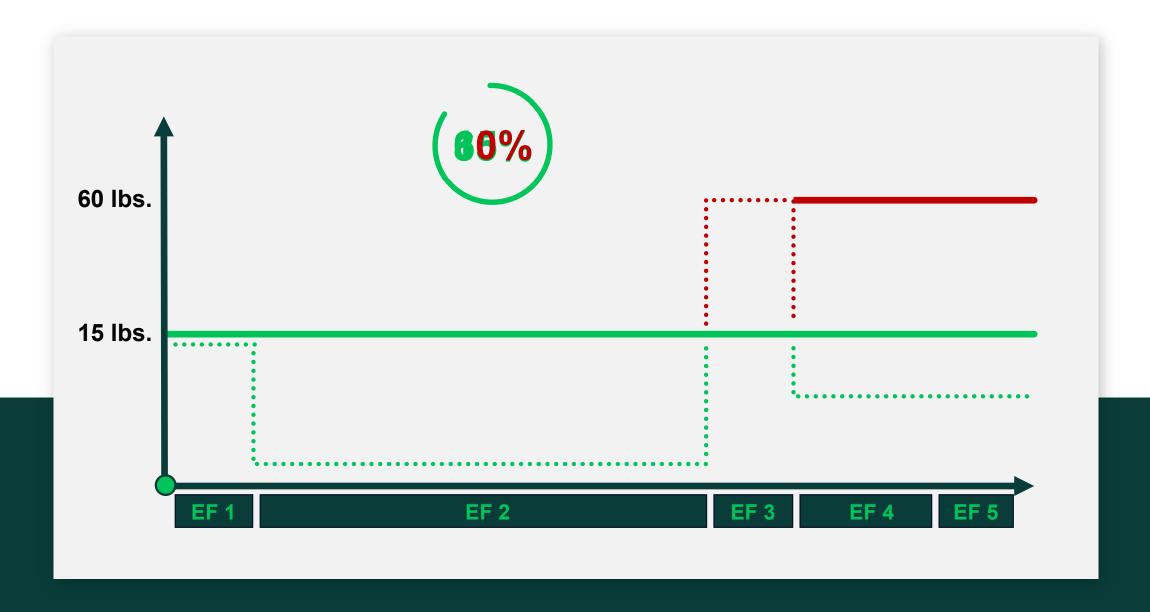




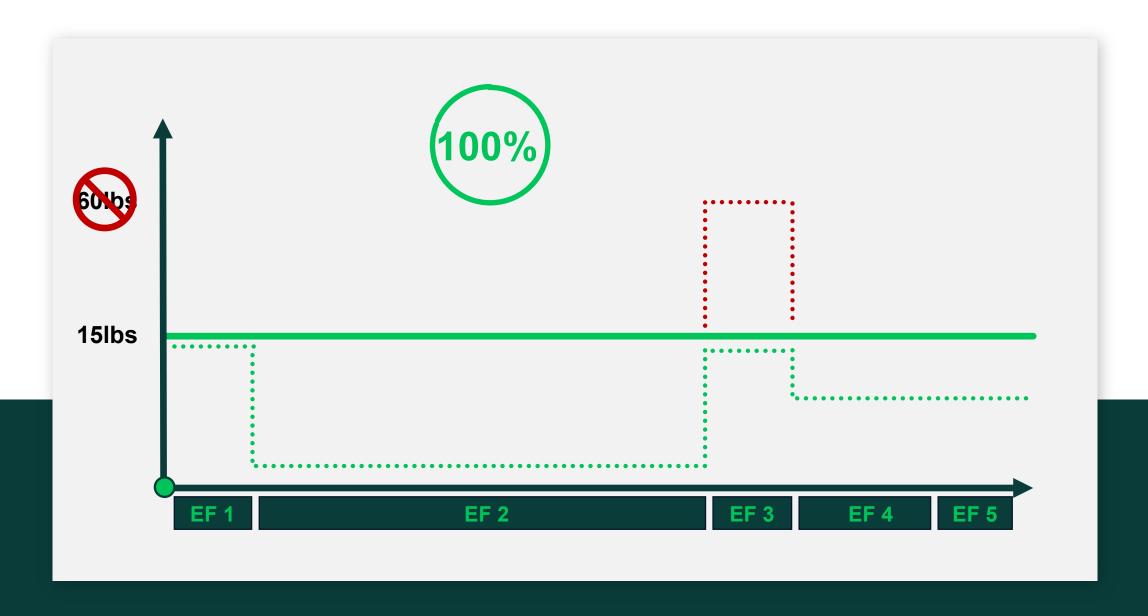














"We don't do light duty."

You don't require outside resourcing to identify "light duty". However.....



"What if they hurt themselves again?." You can't be more than 100% disabled?



"They must be 100% before they come back to work."

Professional athletes perform at '100%'.



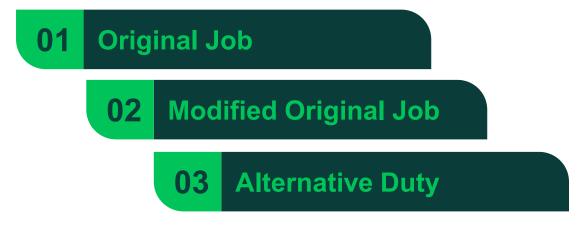
RTW is always 'a' priority but never 'the' priority...

until you convert your RTW communication from one that is passive to one that is on-site, face-to-face and drives the RTW process.





The Process of RTW

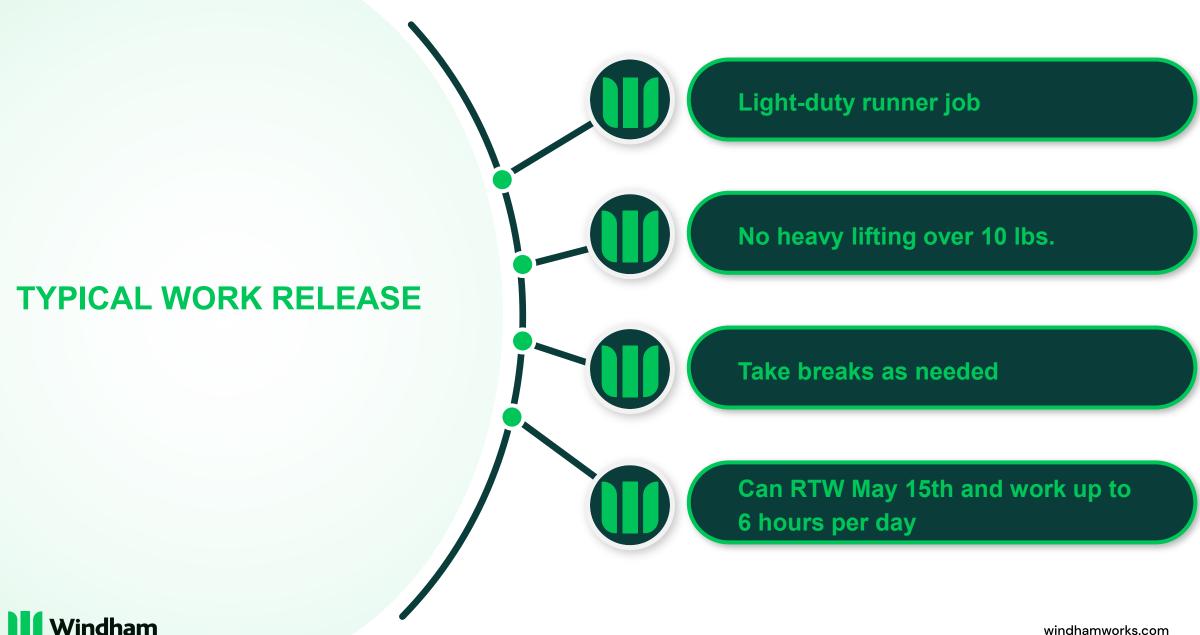




FOCUSED DELIVERABLE

- Focus on the body part(s) of concern when OOW w/o work release.
- Focus on the restrictive work factors when OOW w/ work release.
- Objective step-by-step and progressive RTW plan.







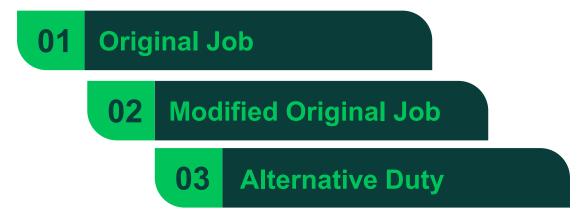
STEP 1 of RTW PLAN CONT. Light duty/Transitional Entry Level Carpenter/ Timber Framer

JOB DEMANDS vs. CURRENT WORK RESTRICTIONS

	Current Work Restriction Factor	
	Job Function Match?	Job Details in Relationship to Current Functional Ability Factor
Light Duty Dunner Joh	Required Physical Improvement	
Light Duty Runner Job	Light duty-Runner Job	
	Yes, Job Function Match	Job tasks on this list are within restrictions, as outlined by Dr. Curran.
	Proposed job is within	
No Heavy Lifting over 10 lbs.	restricignt-duty runner	r Job, no neavy
No ricavy Enting over 10 ibs.	No Heistyj lintong consecute 10:0 16:5	All wood, equipment and parts being lifted while performing all tasks
	Yes, Job Function Match	All wood, equipment and parts being lifted while performing all tasks
	Lifting S1 NBBB GREAT R	Taysock equipment and parts being lifted while performing all tasks
Can RTW May 15th	Can & Www.mrktlup to 6 ho	
	Yes, Job Function Match	This job is available as of May 15 th and a job offer will be made.
	May 15th availability	, ,
Take Breaks as Needed	Take breaks as needed	
	Yes, Job Function Match	This is a self-paced position and breaks can be taken as necessary.
	Breaks are available as necessary	,, p
6 hrs./day		
	6 hrs./day	
	Yes, Job Function Match	This job has been designed to accommodate a 6 hr/day work capacity.
	This job is available from 6-8	
	hrs./day	



FOCUSED DELIVERABLE



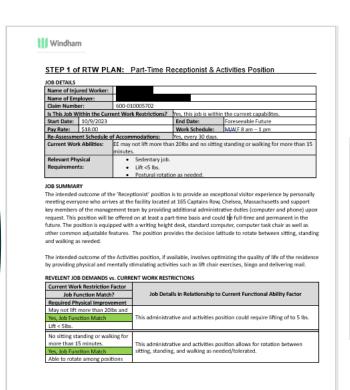


FOCUSED DELIVERABLE





Meaningful Outcomes







Meaningful Outcomes





STEP 2 of RTW PLAN: Hybrid Receptionist and CNA Position

JOB DETAILS					
Name of Inju	red Worker:				
Name of Em	ployer:				
Claim Numb	er:	60	600-010005702		
Is This Job Within the Current Work Restrictions? No, physical improvement is required.		ment is required.			
Start Date:	Avail. upon increased work abilities.		End Date:	Foreseeable future	
Pay Rate:	ay Rate: Pro-rated pay based upon schedule		Work Schedule:	TBD	
Re-Assessment Schedule of Accommodations: Yes		Yes, every 30 days.			
Current Work Abilities: EE may not lift more than 20lbs and no sitting standing or walking for more th		standing or walking for more than 15			
minutes.					
Relevant Physical Maximal lift to ~60 lb		bs. and occasional life	t to 30 lbs.		
Requirements: • Sit, walk, & stand for		r~approx. 1-hour du	rations without postural		
		rotation.			

JOB SUMMARY

The intended outcome of the Hybrid Receptionist position and CNA position not only includes providing an exceptional visitor experience by personally meeting everyone who arrives at the facility located at 165 Captains Row, Cheisea, Massachusetts, and support key members of the management team with administrative duties (computer and phone) upon request. The intended outcome of the Activities position, if available, involves optimizing the quality of life of the residence by providing physical and mentally simulating activities such as lift chair exercises, bingo and delivering mail The p/t CNA position involves providing direct resident care on a part-time basis, by way of hours per day 100 residents live at this facility in 10 separate residential units depending on their care needs. Each unit is staffed with 2-3 CNAs. Libeth Famillia was assigned to the Weiner House which cares for ALS and other bed bound residences. Resident transfers are routine with lift equipment and slide sheets. Hoyer (total residential lifts) are performed in teams of two.

REVELENT JOB DEMANDS vs. CURRENT WORK RESTRICTIONS

Current Work Restriction Factor		
Job Function Match?	Job Details in Relationship to Current Functional Ability Factor	
Required Physical Improvement		
EE may not lift more than 20lbs.		
No, Physical Improvement	The Receptionist and activities position remains within Lisbeth Famillia's	
Required	abilities. The CNA position will require maximal lifting to \sim 60 lbs. and occasional (up to 33% of an 8-hour workday) lifting to \sim 30 lbs.	
Maximal lifting to ~60 lbs. &		
occasional lifting to ~30 lbs.		
No sitting standing or walking for	The Receptionist and activities position remains with Lisbeth Famillia's	
more than 15 minutes.	abilities. The CNA position requires sustained standing and walking	
No, Physical Improvement	without postural change for up to 1-hour durations and these posture	
Required	occur constantly throughout the course of an 8-hour workday. Occasional	
Standing, walking, and sitting	sitting could occur. Occasional sitting could occur.	

JOB ACCOMMODATION(S) NECESSARY TO ACHIEVE THE DESCRIBED JOB SUMMARY:

2.1) Strategic Work Schedule. Maintaining "3-hour work schedule per day while performing the CNA position ensures occasional standing, occasional (33% of an 8-hour workday) walking, standing, and sitting postures are maintained.

Note: Part-Time Days per week are available as well.

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Meaningful Outcomes







STEP 3 of RTW PLAN: Original CAN Position

Name of Inju	ured Worker:				
Name of Em	ployer:				
Claim Numb	er:	60	0-010005702		
Is This Job Within the Current Work Restrictions? No, physical improvement is required.		ment is required.			
Start Date:	Avail. upon increased work abilities.		End Date:	Permanent	
Pay Rate:	Original		Work Schedule:	F/T	
Re-Assessme	e-Assessment Schedule of Accommodations: Job can be made permanent.		manent.		
Current Work Abilities: EE may not lift more than		n 20lbs and no sitting	standing or walking for more than 15		
	minutes.				
Relevant Physical Maximal lift to ~60		lbs. and Frequent lift	to 30 lbs.		
Requirements: • Occasional Siting.					
	 Frequent walk & stand for ~approx. 1-hour durations without postural 		ur durations without postural		
and the second s					

IOR SUMMAR

The intended outcome CNA position provides direct resident care on a full-time basis. 100 residents live at this facility and are separated by needs within in 10 separate residential units. Each unit is staffed with 2-3 CNAs. Lisbeth Familia was assigned to the Weiner House which cares for ALS and other bed bound residences. Resident transfers are routine with lift equipment and slide sheets. Hoyer (total residential lifts) are performed in teams of two

REVELENT JOB DEMANDS vs. CURRENT WORK RESTRICTIONS

Current Work Restriction Factor Job Function Match?	Job Details in Relationship to Current Functional Ability Factor	
Required Physical Improvement		
EE may not lift more than 20lbs.		
No, Physical Improvement Required	The CNA position will require maximal lifting to $^{\circ}60$ lbs. and frequent (up to 66% of an 8-hour workday) lifting to $^{\circ}30$ lbs.	
Maximal lifting to ~ 60 lbs. & frequent lifting to ~30 lbs.		
No sitting standing or walking for more than 15 minutes.	The CNA position requires sustained standing and walking without postural change and these postures occur constantly throughout the course of an 8-hour workday. Occasional slitting could occur.	
No, Physical Improvement Required		
Standing, walking, and sitting		

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STEP 1 of RTW PLAN: Part-Time Receptionist & Activities Position

JOB DETAILS

Name of Inju	red Worker:			
Name of Em	ployer:			
Claim Numb	er:	600-010005702		
Is This Job Within the Current Work Restrictions? Yes, this job is within the current capabilities.			in the current capabilites.	
Start Date:	10/9/2023		End Date:	Foreseeable Future
Pay Rate:	\$18.00		Work Schedule:	M,W,F 8 am - 1 pm
Re-Assessme	Re-Assessment Schedule of Accommodations: Yes, every 30 days.			
Current Wor	rent Work Abilities: EE may not lift more than 20lbs and no sitting standing or walking for more than 19			
	minutes.			
Relevant Phy	Relevant Physical • Sedentary job.			
Requiremen	ts:	 Lift <s lbs.<="" li=""> </s>		
		 Postural rotation as needed. 		

JOB SUMMARY

The intended outcome of the 'Receptionist' position is to provide an exceptional visitor experience by personally meeting everyone who arrives at the facility located at 165 Captains Row, Chelsea, Massachusetts and support key members of the management team by providing additional administrative duties (computer and phone) upon request. This position will be offered on at least a part-time basis and could be full-time and permanent in the future. The position is equipped with a writing height desk, standard computer, computer task chair as well as other common adjustable features. The position provides the decision latitude to rotate between sitting, standing and walking as needed.

The intended outcome of the Activities position, if available, involves optimizing the quality of life of the residence by providing physical and mentally stimulating activities such as lift chair exercises, bingo and delivering mail.

REVELENT JOB DEMANDS vs. CURRENT WORK RESTRICTIONS

Current Work Restriction Factor		
Job Function Match?	Job Details in Relationship to Current Functional Ability Factor	
Required Physical Improvement		
May not lift more than 20lbs and		
Yes, Job Function Match	This administrative and activities position could require lifting of to 5 lb	
Lift < 5lbs.		
No sitting standing or walking for more than 15 minutes.	This administrative and activities position allows for rotation between sitting, standing, and walking as needed/tolerated.	
Yes, Job Function Match		
Able to rotate among positions		

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Systematic Approach

Program Development:

- Mandatory use at ~90-days.
- Monitor adjuster utilization.
- Measure outcomes.



WHAT OUTCOMES TO EXPECT?

Once the decision has been made to disrupt unnecessary indemnity spend and:

- Team alignment.
- Overcome policyholder barriers.
- Deployed The Process of RTW.
- Delivered focused and meaningful deliverables.



Avg. Days Absent from Work before RTW Planning Intervention

274

Employer Supported RTW Plan when One Didn't Previously Exist		
#	%	
119	88	

OUTCOMES WITH WORK RELEASES?

Job Offers	Extended
#	%

68

93

Step 1 Initiates with a "Job Match"		
#	%	
Ω/I	62	



408

Employer Supported RTW Plan when One Didn't Previously Exist

#	%
100	96

OUTCOMES W/O WORK RELEASES?

MD Support to RTW Plan		
#	%	
42	42	

Job Offers Extended	
#	%
40	40





Be prepared for accelerated resolution of 40-60% of your aging and legacy claims.

RISK CHANGE

WHAT WE HEAR

- "We don't do light duty."
- "They must be 100%."
- "We never should've hired them anyway."
- "They didn't even work for us very long."
- "We've tried light duty in the past."
- "What if they hurt themselves again?"

WHAT WE HEAR

"I thought this was going to be a waste of time... we will do this."



Thank you.











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