

We can show you more.®

7 Steps to Return-to-Work Success

As a business owner, you can take steps to increase return-to-work (RTW) success before a work-related injury occurs. When implemented, these simple steps could result in fewer lost days and decreased wage loss for your employees, and will redirect the focus from the injured workers' disability to promoting work ability, leading to greater employee morale.

Count on CNA to Help You

We are committed to delivering the products and services you need to develop a comprehensive RTW process. Here are just a few:

- **Connect With Preferred Medical Providers**

We have established relationships in all 50 states with preferred medical providers who can work with you to provide quality, cost-effective medical care. For information about preferred providers, visit cna.com and click "Look for Insurance Products and Services," click on "Services," then click on "Outcomes Based Network and CNA Selected Providers."

- **Take Advantage of the RTW Job Bank**

The RTW Job Bank can be easily found by visiting www.cna.com/returntowork, then click Additional Information in the Resource Library. It provides comprehensive job descriptions and physical demands, enabling injured workers to remain at work or return to work after an injury occurs with medically approved RTW options.

Seven Key Steps

1. Ensure prompt access to treatment. This includes making sure the appropriate first-aid kits are available to the injured worker; promptly referring the injured worker to your preferred medical provider; or, in the event of an emergency, quickly placing a 911 call to the local emergency dispatch.
2. Report the loss immediately by emailing CNA at lossreport@cnaasap.com or reporting the injury online through www.cna.com.
3. Establish a RTW record, which includes: a copy of the accident report, a job description, initial treatment documentation, copies of medical bills, progress reports from the physician and a log of your conversations with your employee and the physician. This will assist you in tracking the current claim, and establishes a model for handling future claims.
4. Provide information to the treating physician about the work-related injury, including details about the incident and the employee's job description, and briefly discuss your company's RTW policy.
5. Follow up with your injured employee within 24 hours of the injury. Assure him or her of your company's commitment to their well-being. Assess the worker's understanding of the treatment he or she received, and respond quickly and appropriately to questions about future treatment plans or other general questions. Always be considerate of the employee's rights of privacy and confidentiality.
6. Contact the physician within 24 hours of the initial treatment to obtain information about the extent of the injury and recommended treatment plans. Also determine timing for returning the employee to work as appropriate. Where necessary, the goal is to provide temporary modified jobs that will take into account your employee's physical abilities, skill and interests.
7. Maintain contact with your employee at least bi-monthly to ensure his or her recovery is progressing as anticipated. Collaborate with the treating physician for updates on your employee's recovery and facilitation of a smooth transition to the appropriate job duties.

For more information about CNA's RTW products and services, contact your Client Services Director or visit www.cna.com/returntowork.