

Return to work program

A return to work program provides you with alternatives to time loss and allows you to keep workers' compensation costs low. The goal of a return to work program is to return injured workers to gainful employment as soon as possible to contain claim costs.

Kept on salary (KOS)

KOS is paying an injured employee's full wages while they are unable to work due to an accepted industrial injury or occupational disease. The goal of KOS is to eliminate time-loss costs. The benefits of paying KOS are:

- Workers typically have positive feelings of the employer and tend to return to work quicker and recover faster.
- There is a reduced impact to your workers' compensation premium as medical-only claims receive a discount of \$2,820 in your experience factor calculation.
- Reduced risk of high reserves being added to the claim.

A KOS policy works hand in hand with a light duty policy. KOS is not intended to be long term unless it has a direct cost benefit. In most cases, if you have a strong light-duty policy, KOS should only be necessary for 14-30 days at most.

Light duty

Light duty is a modification of the injured worker's regular job, or a different job that complies with the worker's physical restrictions as noted by their doctor. Light duty can also be a compilation of tasks taken from other jobs that comply with the physical restrictions. The benefits of light duty are the same as KOS. The difference between KOS and light duty is that the worker will actually be working for the money they receive on light duty, whereas they are not working under KOS. There are two types of light duty:

- Informal light duty - This is bringing a worker back to work, based on restrictions, under a verbal agreement. Informal light duty does not follow the law exactly and has some risks associated with it. The biggest risk is the worker can quit or refuse the work, for any reason, and still be eligible for time-loss benefits.
- Formal light duty - This is bringing a worker back to work following the law exactly. Formal light duty requires a job description to be approved by the attending provider and a formal offer letter, with specific elements, to be presented to the worker. Under formal light duty, if the worker stops working for any reason other than being medically unable to work, they are not eligible for time-loss benefits.

Why return to work

- Research shows the longer an injured worker is off the job, the less likely they will ever return to work again in any capacity.
- Evidence shows injured workers respond well when employers show concern for them by providing a chance to resume job responsibilities.
- Prolonged time loss can increase an employer's costs for several years and affect the budget far more than the cost of returning employees to light-duty positions