Appendix D5
Instructions for Use of Job Description Form

FCCI policyholders have long recognized the need to provide modified, light-duty temporary job accommodations for injured employees. It is one of the most effective loss reduction techniques available, and it is good for business.

For example, one of your employees is injured seriously enough to warrant being out of work. This could be very expensive for your company if he/she is out of work a long time. Even though workers' compensation insurance will pay for lost time, the longer indemnity benefits are paid the more likely future premiums will escalate as a result of increased experience rating. Furthermore, studies have shown that the longer an employee is out due to work injury or illness, the harder it is to get him/her back to work. Likewise, studies have also shown that the quicker an injured employee returns to work the faster they usually recover.

Lost-time from work, indemnity benefits, insurance premiums, experience ratings, litigation and settlement fees can all be reduced if you develop an aggressive, early return-to-work program. Use the checklist below to set up a cost effective strategy to control the outcome of a workers' compensation claim using this technique.

- Make a list of tasks, which could be performed by someone, either:
  - Sitting
  - Standing
  - Limited arm or hand movement
  - Limited lifting
  - The job may be an infrequent but useful task

- Let all employees know that modified will be available.
- Tell the claims adjuster and the doctor you have modified work available.
- Send a letter to the injured employee: regretting their injury, tell them they are valuable, and that job accommodations should be available.
- The employee's supervisor should contact him/her at least once a week to maintain good communications and to get a regular update on their physical recovery.
- The job should be considered temporary part-time and/or trial/return to work.
- The injured employee is paid whatever the job is worth (the carrier will supplement according to state law).
- Your Loss Control Representative can help you.

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