

Return to Work Programs Achieve Real Results

Independent research has shown that temporary transitional return to work programs:

- Saved between 5% and 20% in lost days.¹
- Reduced the average number of weeks a worker is absent by 15.7 or 38%.²
- Saved between 10% and 40% on workers' compensation medical costs.³
- Saved between 14% and 25% on wage replacement or disability income replacement costs.³

¹ CORE Inc., 2010

² Rand Center for Health and Safety in the Workplace, 2010

³ Business Insurance, 1998

Put ReadyReturn to Work for Your Company Today

Let SeaBright help your company take full advantage of the substantial benefits and cost savings available from an effective transitional return to work program. We can work with you to establish a new program, or evaluate and fine tune your existing program to deliver even better results. To get started, call your local SeaBright Loss Control Consultant, email us at readyreturn@sbic.com, or call 888-731-4567.



ReadyReturn™

SeaBright's Transitional Return to Work Program



Serious Workplace Injuries: A Costly Problem



SeaBright's ReadyReturn Program at Work



With ReadyReturn, Everyone Wins



An on-the-job injury can be devastating to the worker and the employer. When a worker is hurt, everyone hopes for the most complete recovery and a timely return to productive employment. Workers' compensation coverage is mandatory for most employers, and serious workplace injuries often result in disability payments spanning many months. These payments drive claims and insurance costs up and may affect the employer's ability to obtain coverage. To make matters worse, injured workers are taking longer to get back to work due to the depressed job market. Research has shown that as workers take longer to return to their jobs, needed medical treatment becomes broader in scope and more expensive due to inactivity and psychological factors.

The Solution: Transitional Return to Work Programs

SeaBright helps its policyholders address these issues by providing expert assistance with transitional return to work programs that benefit the worker, the worker's family and the employer. An industry best practice, return to work programs improve the economic and emotional well-being of all involved, while saving between 10 percent and 40 percent on workers' compensation medical costs.

At SeaBright, we help our policyholders safely re-engage their injured workers in productive employment:

Pre-Injury: SeaBright's loss control consultant educates the policyholder on the benefits of these programs and offers helpful advice on how to fine-tune an existing program or start one from scratch.

Upon Injury: Our claim department communicates with the treating physician, who determines the current capabilities of the recovering injured worker. We then work with the policyholder and treating providers to determine if any transitional jobs that match the worker's current capabilities exist with the policyholder.

When the recovering injured worker's regular job cannot be temporarily modified, SeaBright will help to identify or create a temporary alternate job, or "bridge" job, that progressively bridges the employee from temporary total disability to full duty work.

If a temporary modified or alternate job cannot be accommodated by the employer, SeaBright offers the option to assign the recovering worker to a temporary alternate job with a local charitable organization (not available in DE, PA and VA).

- Transitional return to work speeds the injured worker's recovery, boosts self esteem and removes psychological barriers to reemployment.
- Employers get their skilled workers back on the job sooner and reduce their workers' compensation insurance costs.

