

# Preferred Worker Program

A true win-win: PWP benefits qualifying injured workers and employers.

Injured workers and their employers depend on SAIF every day to help workers recover from on-the-job injuries and return to work. One of our favorite tools is Oregon's Preferred Worker Program (PWP), which encourages re-employment of workers who have **permanent** disabilities from workplace injuries and who are not able to return to their regular job because of them.

The employer at injury may access Preferred Worker Program incentives for modified regular employment or for a new job offered to a worker.

## Employer benefits

PWP benefits for the employer at injury or a new employer (in Oregon) include:

- Hiring incentives such as:
  - Wage subsidy
  - Premium exemption (more below)
  - Claim cost reimbursement
  - Moving assistance
  - Worksite creation
  - Worksite modification
  - Miscellaneous purchases the preferred worker needs to do the job
- Keeping valued employees in the company

## Premium exemption

Premium exemption is an incentive to employers to hire preferred workers. This benefit exempts an employer from paying workers' compensation insurance premiums and premium assessments on a preferred worker (during the time premium exemption is in effect).

## The details

The employer at injury or new employer must notify the Workers' Compensation Department 90 days from either the date of hire as a preferred worker or the date of preferred worker eligibility.

The exemption is in effect for three years from the date of hire as a preferred worker.

If a worker covered under premium exemption suffers a compensable injury, the employer must notify its insurer of the injury.



## Learn more

For questions about this program or help in accessing PWP benefits, please contact:

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For additional information about PWP, go to [saif.com/PWP](http://saif.com/PWP), contact the Oregon Workers' Compensation Division at **800.445.3948**, visit their website at [oregonpwp.info](http://oregonpwp.info), or see Oregon Administrative Rule 436.110.

### Employer at injury

If a worker is not a preferred worker on the date of hire, the worker or the employer at injury may request eligibility determination by the Workers' Compensation Division (WCD).

### New employers

A new, three-year eligibility period for premium exemption and claim cost reimbursement begins on the date of hire with each new employer that knowingly hires a preferred worker and activates that benefit by contacting the WCD.

### Claim cost reimbursement

This benefit provides reimbursement to the insurer for claim costs when a preferred worker files a claim for injury while employed during the premium exemption period.

The claim costs will not be used for ratemaking, individual employer rating, or in any way that affects the employer's insurance premiums or premium assessments.

### Preferred worker ID card

A "preferred worker" card is normally issued to the worker at the time of claim closure. It also can be issued to eligible workers **before** claim closure when there is a request for the employer at injury or a new employer's use of the PWP, or after a claim disposition agreement. The card has no expiration date and includes the WCD identification number.

The employer should follow the instructions on the card and return it to the worker. To take advantage of all benefits, the employer **must** notify the Workers' Compensation Department within the 90-day period and provide a copy of the preferred worker ID card, preferred worker eligibility date with the Preferred Worker Program, and the date the worker was hired as a preferred worker.

