

Getting your injured employee back to work

Get employees back to what they do best through return-to-work programs.

It is a well-known fact that when injured workers are brought back to modified work, they recover from their injuries faster. SAIF helps you bring your employees back to work through return-to-work (RTW) efforts that include helping you get benefits through the Employer-at-Injury Program (EAIP) and the Preferred Worker Program (PWP).

Return to work

Besides the obvious benefit of helping your workers return to the workforce, return-to-work programs help reduce many of the costs associated with workers' comp claims. As a policyholder, you will have a dedicated RTW consultant who will:

- Help you create a return-to-work program that fits your business model
- Partner with you to identify transitional work, and interact directly with the doctors involved with each claim to obtain work releases and job description approvals
- Train and educate you and your employees about return-to-work programs and how the benefits of the Employer-at-Injury and Preferred Worker programs can help overcome many of the obstacles faced during the return-to-work process
- Provide ongoing assistance to ensure all formal RTW steps are handled, so that the injured worker remains working and engaged in the plan you have established

Employer-at-Injury Program (EAIP)

This program offers financial incentives to employers to modify and create productive work for injured workers. EAIP is funded by the Workers' Benefit Fund and using it does not negatively impact premium or claim costs. As the insurer responsible for the claim, SAIF administers the program and takes an active role in helping employers access these funds.

Types of assistance

Wage subsidy Employers may be reimbursed 50 percent of a worker's gross wages while on transitional duty, for a maximum reimbursement of 66 work days within a 24-consecutive-month period.

Learn more

Discover the multiple ways to support your injured worker by visiting saif.com/employer.

Click on Filing and managing a claim > Supporting your injured worker.

2020 total benefits paid Employer-at-Injury Program

Private Carriers

18.5%
\$2,414,997

Self-insureds

27.9%
\$3,646,228

SAIF

53.7%
\$7,026,069

Percent based on dollars accessed per Department of Consumer and Business Services (DCBS) voucher Q1-Q4

Worksite modification This alters a worksite by renting, purchasing, modifying, or supplementing equipment to enable a worker to perform the transitional work within that worker's limitations or to prevent a worsening of the worker's conditions. The insurer determines the appropriateness of worksite modification(s) for the worker.

EAIP purchases Purchases can be used for the creation of a worksite and/or position falling within the employer's course and scope of trade or profession, or for skill-building requirements.

- **Tools and equipment** Items required for the worker to perform transitional work

Worksite modification and purchases of tools and equipment are limited to a combined maximum of \$5,000.

- **Tuition, books, fees, and materials** (\$1,000 maximum) A class or course of instruction required for the transitional work or skill building
- **Clothing** (\$400 maximum) Clothing required for the job and not normally provided by the employer. Clothing becomes the worker's property.

The SAIF advantage

SAIF secured more than \$7.03 million in EAIP benefits for our policyholders in 2020—more than all self-insured groups, self-insured employers, and private carriers combined. The EAIP benefits secured by SAIF make a big difference to employers and workers.