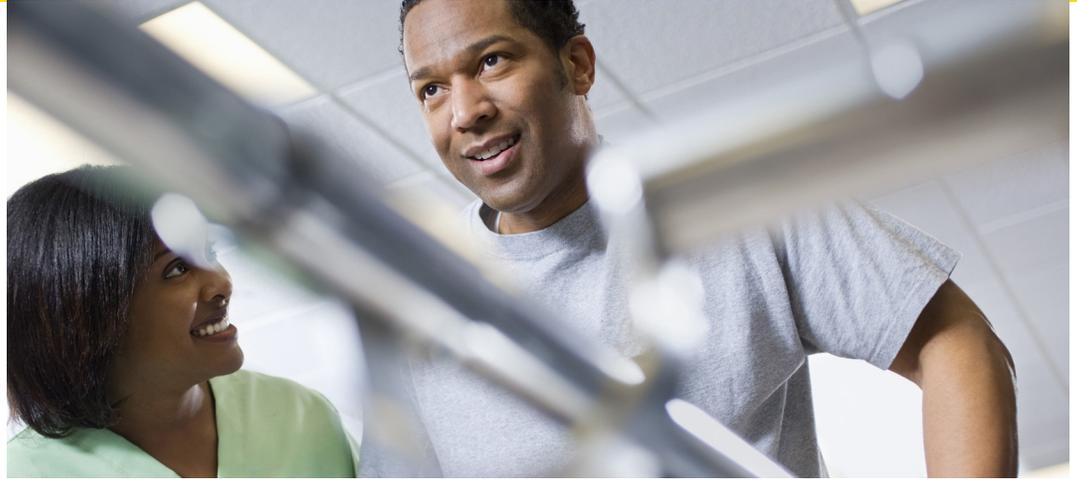


Returning Your Employees to Work

After illness or injury

To help improve return to work outcomes and reduce the direct and indirect costs of employee absence, Liberty Mutual applies innovative thinking, cutting-edge tools, and industry experts with a broad understanding of your business. We take the time to understand every aspect of the claim, including the injury or illness, the employee's work duties, and the business environment.



When one of your employees suffers a serious work-related illness or injury, valuable weeks can be lost, making a major impact on your business. The extended absence of a single employee can result in additional staffing and training, reduced productivity, lower morale, unhappy customers, legal fees, and more.

Liberty Mutual can help you make a difference

Liberty Mutual partners with you to help your workers return to work – and remain at work. Our claims handlers, nurses, and other specialists consult with the injured worker, medical providers, and you. Once there's a treatment plan appropriate to the injury or illness in place, our claim handlers monitor progress and, as soon as possible, help your worker return to full or modified duty. Our integrated approach focuses on:



Proper medical treatment

Our claims handlers and nurses help injured workers access proper medical treatment provided by physicians with proven success in treating workplace injuries.

- We apply evidenced-based medicine to ensure the injured worker receives the right treatment, at the right time, for his or her particular condition.
- We help your employee – and your organization – avoid unnecessary or unproven treatments that can prolong recovery and further impact your business.
- We stay on top of the latest medical issues, such as the use of opioids in pain management, and develop strategies for addressing them.



Communication

Based on our extensive research, we frequently communicate with injured workers to create more positive outcomes, including accelerating their return to work.

- Our nurses and claims handlers empathize with injured workers about the challenges they may be experiencing, follow up with them about their appointments, and consult with their doctors.
- We acknowledge and address the worker's expectations and concerns about returning to work.

Access to a network of more than **37,000** volunteer organizations for placements all over the United States¹

Benefits of temporary transitional employment

Injured workers placed in volunteer positions return to work on average **67 DAYS** sooner²

¹ Volunteer positions include Liberty Mutual database and local chapters of national volunteer organizations.

² Based on internal data of closed claims from 1/1/2015 to 8/10/2015.



Transitioning

Sometimes, returning an injured worker to full duty may not be possible, or may take a longer time than expected.

- To reduce the impact this can have on your productivity, we help identify modified duty or alternative work opportunities.
- Our nurses and vocational rehabilitation professionals collaborate to fully understand an employee's status and address any barriers that might exist.
- Our goal is to return the employee to work as quickly and safely as possible, while working toward the eventual goal of full capacity.

Tools you can use to help your injured workers

The best return to work outcomes are achieved not only when there's a tightly integrated effort among our claims handlers, nurses, and vocational rehabilitation experts, but also when you, the employer, are informed and engaged. These are just a few of the tools and resources you can use to return your employees to work quickly and safely:

RISKTRAC®

- Available to customers with a high volume of claims or other complex needs, RISKTRAC ensures you always have an accurate picture of your claims to make informed business decisions.
- RISKTRAC allows you to track the progress of employee recoveries, document incidents, and track all of your claims in a central, easy-to-access location.

Injured worker toolkit

- Employees can quickly and easily access their claims information, and enroll in direct deposit to receive payments.
- Employees can also access pharmacy program details, lists of approved medical providers, state-mandated forms, and state-specific resources for injured workers.

On-site job analysis

- We offer on-site job analysis to evaluate work arrangements, identify modifications and accommodations, and facilitate earlier return to work.

Early intervention

- Timely, proactive involvement of a nurse or a vocational rehabilitation expert ensures the development and execution of a return to work plan that is focused on abilities for a safe and timely transition to work.
- This allows the physician to make a more meaningful, timely assessment concerning return to work that can lead to improved productivity and lower workers compensation costs, and that mitigates future workplace injury expenses.

Temporary Transitional Employment

- This program is a convenient alternative for employers who can't accommodate light-duty work restrictions of employees transitioning back to full capacity.
- We leverage our national network of volunteer organizations to place your injured worker in a volunteer position, which often results in an earlier return to work.

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

To learn more about how Liberty Mutual can help you maintain productivity and reduce costs by returning your employees to work quickly and safely, contact your territory manager, account executive, or underwriter.