

How Workers' Compensation Coverage Fits with Workplace Health, Safety and Job Transition Programs

Workplace injuries and illnesses cost U.S. employers nearly \$60B in workers' compensation payments annually.¹

In the face of such statistics, it's clear that your company — and your employees — need the protection of robust workers' compensation coverage. But insurance is just part of the solution. To effectively control costs and maximize employee health, you also need programs that promote workplace health and safety and assist ill or injured workers.



WHAT IS WORKERS' COMPENSATION COVERAGE?

In all states except Texas, workers' compensation coverage is required by law to protect you and your employees from costs and damages resulting from work-related injuries or illnesses.

It provides for medical care, lost wages and services to help employees recover and return to work. It also covers expenses related to workplace-injury claims and lawsuits.

Stay-at-Work Programs + Workers' Compensation Coverage

WHAT ARE STAY-AT-WORK PROGRAMS?

When appropriate, stay-at-work programs help keep ill or injured employees in the workplace, rather than on leave. The employee typically takes on new duties, such as mentoring, sharing institutional knowledge or cross-training to enhance the workforce.

WHERE'S THE FIT?

A stay-at-work program can help employees affected by occupational and non-occupational injuries and health issues, and at the same time offset workers' comp costs.

WHAT YOU SHOULD KNOW

Disability-related work absences often have costs beyond those related to loss of productivity and claims; a lack of meaningful work and social interaction can take a mental toll on employees. In such cases, return to work may be delayed, and upon return, the risk of further injury is increased.

Return-to-Work Programs + Workers' Compensation Coverage

WHAT ARE RETURN-TO-WORK (RTW) PROGRAMS?

The flip side of stay-at-work initiatives, return-to-work (RTW) programs help employees transition back to work more easily — and sooner — after an injury or illness. In so doing, they reduce the costs associated with prolonged absences.

WHERE'S THE FIT?

RTW programs are typically used to balance out worker's comp costs. They are more commonly applied in cases of occupational illness or injury, but can be used regardless of the cause of absence.

WHAT YOU SHOULD KNOW

Most employers link RTW programs to workers' compensation to offset the cost of paying non-taxable wages while employees are on occupational disability leave.

An RTW program can also offset the experience modification factor, which is critical to defining the company's workers' comp premiums. That factor does not apply in cases of non-occupational disability, although they can still cause premiums to rise.





Pre-Employment Screening + Workers' Compensation Coverage

WHAT IS PRE-EMPLOYMENT SCREENING?

Pre-employment screening enables you to comprehensively assess prospective employees for their skills, capabilities and cultural fit. Physicals, drug screenings and tests of skills and judgment are all important to uncovering potential issues and ensuring reasonable accommodations.

WHERE'S THE FIT?

Employees who are mentally and physically well suited to their jobs and to your corporate culture will be more productive, and less likely to pose a workers' compensation risk.

WHAT YOU SHOULD KNOW

Pre-employment screening offers benefits beyond improved productivity and management of workers' comp costs. It helps create a positive work environment — and can protect you against potential liability by demonstrating due diligence.

Employment Practices Liability (EPL) Insurance + Workers' Compensation Coverage

WHAT IS EMPLOYMENT PRACTICES LIABILITY INSURANCE?

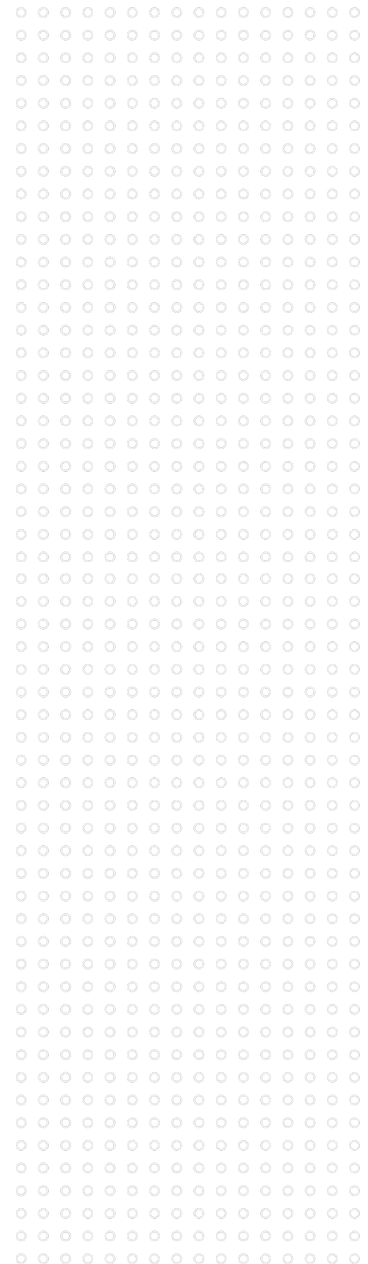
EPL insurance protects you against claims of wrongful acts related to employment practices, such as discrimination, sexual harassment or wrongful termination.

WHERE'S THE FIT?

Following a workers' compensation claim, an injured employee could file an EPL suit alleging various wrongful acts, such as improper treatment after their injury, failure to help them return to work, or discrimination or retaliation for filing the workers' comp claim in the first place.

WHAT YOU SHOULD KNOW

EPL insurance will cover your defense costs and damages should you be the subject of an employment practices liability claim by an employee.





Workplace Safety Risk Management + Workers' Compensation Coverage

WHAT IS SAFETY RISK MANAGEMENT?

In accordance with the Occupational Safety and Health Administration (OSHA), proper workplace safety risk management includes a variety of precautions, including fall protection, hazard communication, proper wiring and more, depending on your industry.

WHERE'S THE FIT?

Following a thorough workplace safety audit, your HUB risk services specialist can help you establish and implement best practices to mitigate your workplace risks.

WHAT YOU SHOULD KNOW

While it's not an actual insurance policy, making workplace safety an integral part of your corporate culture will help minimize employee injuries and complaints — and, thereby, workers' comp claims.

Short-Term Disability and Accidental Injury Insurance + Workers' Compensation Coverage

WHAT ARE SHORT-TERM DISABILITY AND ACCIDENTAL INJURY INSURANCE?

Short-term disability is an employee benefit that replaces a portion of an employee's income — usually about 60% — while they recover from illnesses or injury. Accidental injury insurance helps cover the cost of medical treatment for an accidentally injured employee.

Both of these programs are voluntary and apply to injuries or illness that *did not* occur on the job.

WHERE'S THE FIT?

These voluntary programs can overlap with workers' compensation coverage, and it's not uncommon for employees to draw on all three in an attempt to maximize their benefits. This can prolong absences, costing you both in claims *and* lost productivity.

WHAT YOU SHOULD KNOW

Implementing a strategic employee health and wellness program will help increase worker satisfaction and productivity — and reduce claims against workers' compensation and these voluntary benefit and insurance programs.





Voluntary Benefits + Workers' Compensation Coverage

WHAT ARE VOLUNTARY BENEFITS?

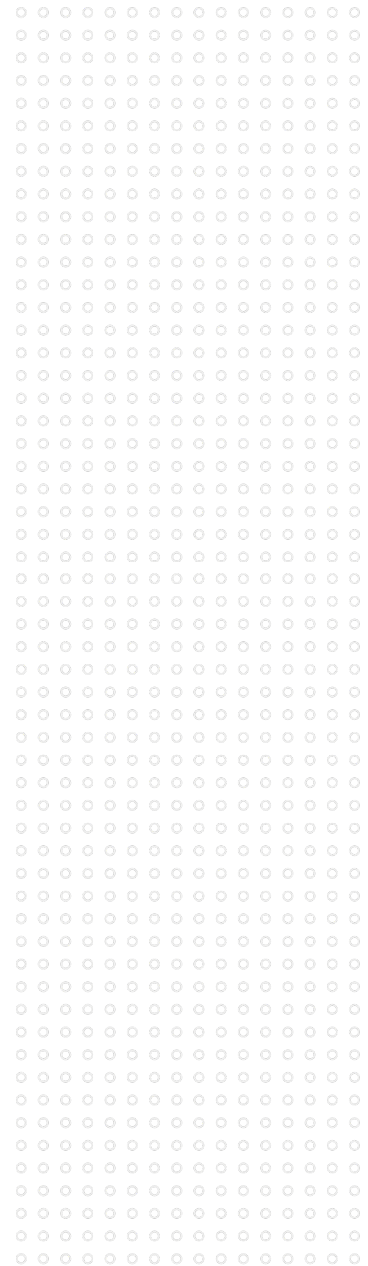
Voluntary benefits, paid for entirely or partly by employees, are used to respond to the distinct needs of a diverse workforce, and to supplement gaps in group benefits.

WHERE'S THE FIT?

To the extent that they help reduce workplace injuries, many different voluntary benefits can supplement your workers' compensation coverage. For example, critical illness insurance or hospital indemnity coverage benefits can ease the financial worries that might drive an employee injured outside of work to return to work prematurely — thereby increasing the chance of re-injury and a workers' comp claim.

WHAT YOU SHOULD KNOW

The premiums for many voluntary benefits are quite reasonable. Clearly communicating their value and how they complement workers' compensation coverage can help increase uptake.



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