



Transitional **Work GRANTS**

Q & A: BWC's Transitional Work Grants

BWC recognizes the best claim is the claim that never happened. That's why safety is our first priority. However, safety alone is not enough. Claims-management strategies begin with an aggressive five-point program that establishes new relationships with doctors and medical providers, rewards employers who run a safe workplace and opens new opportunities for those injured on the job. One of the strategies to help injured workers remain at work or return to work is Transitional Work Grants.

What are Transitional Work Grants?

BWC's Transitional Work Grants help you develop a transitional work plan that's right for your business and your employees. Returning an injured worker to the job as soon as safely possible before the worker is 100 percent recovered, lowers your workers' comp costs and improves your bottom line. It's a positive return on your human resources investment and your most valuable asset — your employees.

The program's components include company analyses and job analyses of the employees' job tasks; labor-management collaboration; policy and procedure development, which includes a community resource directory and training of management, supervisors and workers and program evaluation for effectiveness.

What is transitional work?

It is a work-site program that provides an individualized interim step in the recovery of an injured worker with job restrictions resulting from a work related injury. Transitional work uses real job duties for a specified period to gradually return the injured worker to the worker's original job.

Who is eligible for a Transitional Work Grant?

To qualify for the grant an employer must be a state-fund private employer or public employer taxing district.

- An employer is eligible for no more than one transitional work grant per policy number. An employer who previously received a grant from BWC for developing a transitional work program is ineligible to receive a subsequent grant. However, BWC will provide assistance to employers to update transitional work programs developed with previous grants.

How does it work?

Transitional Work Grants are 3-to-1 matching grants for companies ranging from 11 to 200+ employees. BWC also can help employers with fewer than 11 employees set up a program.

The maximum grant amounts are:

- 11-49 employees up to \$2,900;
- 50-199 employees up to \$5,200;
- 200+ employees up to \$6,300.

If you have multiple policy numbers, BWC will work with the employer and transitional work developer to develop a transitional work plan at a corporate level. BWC may approve associated policy numbers for grant monies based on your corporate organization. The transitional work developer and you develop the corporate plan for the primary company and your associated companies, which share the same policy number or have multiple policy numbers.

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The employer must submit all transitional work plans to BWC prior to the employer receiving grant reimbursement. Then, BWC distributes funds after it reviews and approves your plan. You must submit five documents for the grant reimbursement.

- o *Transitional Work Grant Reimbursement Request Form (TWG-2)* and a *BWC Service Invoice Transitional Work Grant Agreement (TWG-3)*;
- o Developer invoice;
- o Proof of payment.

Next, BWC reimburses 75 percent of covered charges up to the maximum grant amounts listed. If you have remaining grant monies, you can use those funds later for implementing your transitional work plan for selected services.

How do I get started?

An employer who wants to apply for a Transitional Work Grant may use BWC's website www.bwc.ohio.gov, or submit an *Application for Transitional Work Grant Program (TWG-1)*. Eligible employers will receive an approval email. Once BWC approves your application, your next step is to hire a BWC-accredited transitional work developer to design your customized on-site program.

How do I hire a transitional work developer?

Transitional work developers will design a program that's right for your company and your employees. For more information about accredited developers, visit the Transitional Work Grants developers page. BWC recommends you interview several developers and select one that best meets your company's needs.

What is the return on my employer's investment?

Examples of workers' comp savings with a grant include decreasing medical costs paid per claim, reducing time away from the job, premiums and lost-time claims. A grant may help decrease temporary total (TT) days paid, which could help your company remain or qualify for a group-rating plan. At the end of five years, your costly claims will roll off your experience. After implementing the Transitional Work Program, if your company has any

claims, you will manage them better and they will be less costly. This translates into reduced premiums.

In a five-year research study, employers who had transitional work grants experienced these rewards.

- o They had a decline in both medical-only and lost-time claims of 86 percent.
- o Average TT days paid per claim declined 51 percent over five years from 22.7 days per claim to 11.6 days per claim.
- o Employers reduced their premium from \$1 to more than \$100,000.
- o At the end of five years, 50 percent of the employers with a grant program were in a group-rating program.

What are the benefits of Transitional Work Grants for your employees?

Transitional Work Grant plans can help your company lower its direct and indirect human resources costs.

Fact: National statistics show indirect costs for a workplace injury that becomes a lost-time claim are four times greater than any direct claim expense. These costs include decreased productivity, hiring and training replacement expenses, overtime for loss of work and legal bills. Injured workers may recover more quickly and participate in work activities as soon as they're medically able. They may experience a smoother transition back to regular duty and feel improved self-esteem.

Where do I get more information about Transitional Work Grants?

Ohio employers can access transitional work grant information at www.bwc.ohio.gov. For more information, contact BWC's transitional work unit at TWSupport@bwc.state.oh.us.

A transitional work program is truly a WIN-WIN for your company and your workforce. You can save on workers' compensation costs. More importantly, it benefits the well-being of your workers and ultimately their families and Ohio's communities.