EARLY RETURN TO WORK PROGRAM

To ensure injured employees receive quality medical care in a timely fashion, and to relieve the financial burden of workers compensation, this Early Return to Work (ERTW) Program has been established. The benefits of establishing this Program also include:

- Reduced medical fees by having pre-arranged fee schedules for medical treatment, and specific referrals for specialized care.
- Reduced time away from work for the injured employee. Since the Designated Physician has a better understanding of the physical requirements of the job, and providing better medical care, the recovery time is reduced.
- Compliance with the American's with Disabilities Act by making alternative duty available for injured employees whenever reasonable accommodations can be made.
- Improved employee morale by getting back and involved with the work process, rather than sitting at home.

Overseeing the ERTW Program to ensure that it is being fully utilized will be the responsibility of:

    Safety Director: Doug Mahurin

Educating employees of the general concepts of the ERTW Program will be accomplished through a policy statement issued to each employee. It will be the responsibility of each department supervisor to ensure employees report all injuries immediately, are referred to the Designated Physician, and that all new employees are properly oriented on injury protocols.
IMPLEMENTING THE ERTW PROGRAM

Once a physician has been designated, all employees should be notified. The employee should follow the injury protocols as established by the company.

These injury protocols may be as follows:

- In the unlikely event that you sustain an injury on the job, you will be entitled to workers compensation benefits which will cover medical fees and disability benefits. However, it is essential that you report any injury *no matter how minor* to your supervisor immediately.

- It is necessary that you inform your supervisor of all the facts which led to the injury, so a detailed accident investigation can be completed to ensure that future losses can be avoided.

- If necessary, you will be taken to a medical facility, to receive appropriate medical attention.

- After seeing the Physician, inform your supervisor of the type of medical attention given and any special instructions.

Arrangements should be made with the Designated Physician that all medical bills and information be forwarded to your company's Claims Contact. They can then begin the communication process with the Claim Representative, the injured worker, and Physician. Inviting the Designated Physician to tour your operation is an excellent way for them to become more familiar with the various job functions of your company. This will assist them in assigning light duty restrictions to an injured worker.

Our Human Resources Director is available to further enhance the claim process, and ensure quality medical care. When appropriate, a list of physical restrictions is requested from the physician. The employer is notified, and a light duty assignment is then requested.

Working as a team with the designated physician and the claim department on aggressive claims management, your company can dramatically reduce your financial burden from injury/illness losses. We can only accomplish this by implementing the Early Return to Work Program, and by maintaining continual and open communication.

Garmong is committed to providing a safe work environment for its employees. If, for whatever reason, an employee has the misfortune of sustaining an injury while employed by our company, every effort will be made to ensure that the worker receives quality medical care, and is returned to the work environment as soon as they are physically able. To this end, the following physician has been designated to care for any injury needing medical attention: Union Hospital Occupational Medicine.

IDENTIFYING THE CLAIMS CONTACT

The claims contact person is Joyce Gilfoy, Human Resources. Responsibilities include:

- Notifying Claim Representative within 24 hours of the injury
- Completing all required medical and injury forms, such as wage statements and first report of injury.
- Maintaining continual contact with the claim representative regarding injury status
- Maintaining at least weekly contact with the injured worker
- Having a good understanding of various job descriptions, and communicates with the claim representative to help identify return to work opportunities
- Ensuring worker follows any work restrictions while on the job
IDENTIFYING THE DESIGNATED PHYSICIAN

The main objective to identifying a designated physician is to utilize one who provides quality medical care in a timely fashion, and at a reasonable cost. More hospitals and clinics are going to the Preferred Provider programs due to the high revenue it can generate for their facilities, and will offer competitive medical rates to attract commercial business. Many of these physicians can be found through the PPO Network, or by looking through advertisements in the yellow pages for "Occupational Clinics."

Using emergency rooms as a medical provider for common occupational injuries should be avoided as rates are often more than three times higher for the same treatment than local clinics. There are situations where emergency rooms must be utilized due to time and/or urgency of the injury requiring the closest medical facility.

It should also be pointed out that under the Illinois Workers' Compensation Act, injured employees have the right to treat with the physician of their choice. This must be paid for by the employer. However, as an employer, you can request the injured worker to also go to the designated physician, who often will provide a more accurate diagnosis and specific dates to release to work.