



Discover the Value of CompWest's Keep at Work Program

CompWest provides many value-added services that ultimately help reduce costs for policyholders — one of which is the Keep at Work (KAW) Program. This proprietary program shortens the duration of disability and assists in keeping injured workers functioning effectively in the workplace.

CompWest's KAW team provides prompt and focused personal interaction with the employer, physician, injured worker and their family that results in a reduction of claims and overall work comp costs. In fact, with this program, planning for an injured workers' return to work starts at the time they are hired, before an injury even occurs.

The Purpose of the Keep at Work Program

As an employer, you can play a significant role in the recovery of an injured worker. A Keep at Work Program is a proven way of decreasing an injured worker's recovery time by allowing them to quickly and safely return to work with temporary work restrictions at the earliest medically allowable date and in accordance with their medical treatment plan.

The success of a Keep at Work Program is contingent on the employer's commitment to the process. Through interaction and communication with the injured workers, medical providers and your management team, the goal is to assist in getting the injured worker prompt and proper medical care so they can return to their current job or another form of a temporary work.

CompWestInsurance.com
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CompWest

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

AF Group



Benefits for Employers

- Reduction in claim and overall workers' compensation costs
- Utilizes the recovery period to maintain productivity
- Helps retain skilled and valuable workers
- Reduction in operating costs by avoiding the hiring and training of new employees
- Keeps your employees connected and working
- Promotes employee morale in the workplace
- Helps reduce workers' compensation fraud
- Promotes compliance with ADA and FEHA

Year	Weeks from RTW to MMI Saved	Temp Disability Savings
2011	1,256	\$1.7M
2012	5,073	\$2.8M
2013	8,854	\$3.7M
2014	9,778	\$3.7M
2015	9,666	\$3.3M
2016	13,817	\$5.0M
2017	17,643	\$5.2M
2018	20,540	\$6.1M
2019	17,377	\$7.8M
2020	19,307	\$8.8M
Total	123,311	\$48.1M

For more information on CompWest's Keep at Work program, visit CompWestInsurance.com.

Benefits for Employees/Injured Workers

- Injured workers continue to earn their regular paycheck and maintain benefits
- Provides jobsite rehabilitation, which can accelerate injured worker's recovery while minimizing disruption to their normal routine
- Leave time and benefit balances are preserved
- Productive use of abilities helps maintain self-esteem and their value to the organization is recognized
- Workplace social contacts are maintained
- Controlled environment minimizes risk of re-injury

Components of a Keep at Work Program

CompWest will help you manage the five major components of a successful Keep at Work Program, which includes establishing a "Job Bank." The Job Bank should include job descriptions of usual and customary job duties for all employees so employers are prepared in the event of a workplace injury. Job descriptions should then be provided to the medical clinics so they are readily available for physician review when an injury occurs.

The components of an effective Keep at Work Program are as follows:

Identify temporary work assignments:

- Transitional work
- Alternative work
- Modified work
- Reduced-hours
- Job sharing



“The CompWest KAW program is considered best practice and the Ward Group has seen few competitors approach this process with the same degree of professionalism and client impact.”

Ward Group A McLagan/Aon Hewitt Company
Cincinnati, Ohio
July 2014 Report

Prior to an injury:

- Complete a “Job Bank” with job descriptions that document all jobs that are being performed by your employees.
- Look for ways that the duties for each job can be modified to accommodate an injured worker.
- Create job descriptions for the transitional duties identified.
- Provide your medical clinics with a copy of the entire Job Bank.

When an injury occurs:

- Report the injury and refer the injured worker for medical treatment.
- Meet with the injured worker to review and complete an ‘Employee’s Responsibility Form’.
- Submit the ‘Employee’s Usual and Customary Job Description’* to the treating physician for review to determine if the worker is able to perform the job duties.

Returning the injured worker to transitional/ temporary work:

- After the treating physician releases the injured worker, temporary work restrictions will be provided.
- The Claims Representative provides the work restrictions to the employer.
- The job description, which outlines temporary job duties, is submitted to the treating physician for review and approval along with the ‘Physician Cover Letter’.
- The physician completes and returns a ‘Work Status Form’* to the employer outlining the job duties which have been deemed physically appropriate for the injured worker.
- When appropriate, the employer and injured worker discuss temporary job modifications, alternative work and/or reduced work hours.
- After the details of the Keep at Work Plan have been agreed upon, the employer will obtain all of the necessary signatures on this form and provide a copy to the Claims Representative.

CompWest Insurance Company is a dynamic provider of workers' compensation insurance in California and select Western states, targeting customers in health care, hospitality, manufacturing, professional services, retail and wholesale services .

Types of Temporary Work Assignments

If an employee is not physically capable of returning to full duty, temporary or modified work provides them the opportunity to remain a productive part of the workforce. This helps to increase their morale and decreases recovery time. There are various types of temporary work that should be considered:

Transitional work consists of assignments that meet specific medical restrictions set by a doctor, while allowing the injured worker to perform some of their current job duties or a different job that the employer has identified. Transitional work should be evaluated frequently, in close communication with the injured worker and treating physician. The goal is to progressively match the injured workers capabilities as function is restored after an injury.

Modified work involves any changes to the original job that allows the injured worker to perform in that position; changing the work station or tools, removing tasks that the injured worker cannot perform, reducing the time spent on a particular task.

Alternative work involves offering the injured worker a position other than the current job to meet the temporary work restrictions. Wage Loss will be calculated and provided to the injured worker.

Reduced-hours offers less than full-time work to meet the temporary restrictions. Wage loss will be calculated and provided to the injured worker.

Job sharing is a flexible work option where two or more employees share a single job.

Proven Results

The program has been extremely successful since its inception in 2011, saving policyholders more than 123,311 weeks of Temporary Total Disability benefits (with a cost avoidance of \$48.1 million).