

Stay at work and transitional return to work programs Frequently Asked Questions



Employers are unable to sustain the cost of workforce absences

When co-workers provide coverage for a “typical absence day,” they are nearly **30%** less productive on average; supervisors are more than **15%** less productive.*

Direct cost (as % of payroll)

Wages for paid time off:

8.1% +

Overtime:

5.7% +

Replacement workers

1.6%

= 15.4%

Indirect cost (as % of payroll)

(Possible) lower productivity of replacement worker

+

Co-worker productivity loss

+

Supervisor productivity loss

= 5.5 – 6.7%

Stay at Work (SAW) and Transitional Return to Work (TRTW) programs can provide employees and employers with many benefits. This document provides answers to frequently asked questions directly associated with Unum’s services.

Effective SAW and TRTW programs are designed to add financial and intrinsic value, for example these services can:

- Create positive impact to claim durations as organizational cultural changes occur over time – known as the “Sentinel Effect”
- Reduce unexpected turnover in employees as a result of maintaining employment through RTW practices
- Reduce the cost of continual hiring and training of new workforce due to turnover
- Reduce overtime expenses
- Reduce cost of outsourced staffing needs
- Reduce manager’s administrative time to re-coordinate work schedules to accommodate absenteeism
- Improve employee morale and engagement
- When applicable, maintain health care benefits for employees allowing for continued medical care to improve acute and maintain chronic mental and health conditions, allowing employees to remain actively working
- Create proactive opportunities to manage illnesses/injuries (reduce claims being filed) before employees miss time away from work – Stay at Work Program
- Reduce work-related injuries or the additional strains to those working as a result of less assistance from colleagues who are absent due to an injury/illness

*Source: SHRM and Kronos, “Executive Summary: Total Financial Impact of Employee Absences in the U.S.” (2014). Includes direct and indirect costs of all paid absences, whether taken for illness, vacation or other reason.

Stay at Work & Transitional Return to Work programs

Frequently Asked Questions

Stay at Work (SAW) and **Transitional Return to Work (TRTW)** programs provide employees and employers with many benefits. This document provides answers to frequently asked questions directly associated with Unum's services.

Q. What is Stay at Work (SAW)?

A. SAW is a proactive approach to help employees perform the essential functions of his/her job through the use of vocational intervention and the worksite modification provision. SAW means that an employee who is working while experiencing physical and/or mental health difficulties does not need to file a disability claim.

Q. Who is eligible to participate in SAW?

A. Employees are eligible to participate if they are enrolled under his/her employer's Short Term Disability (STD) and/or Long Term Disability (LTD) plans that have a Worksite Modification Benefit (WMB) Provision. An employee who has not stopped working and has not filed an STD/LTD claim may be eligible for SAW consideration.

Q. Who will pay for any equipment needed to support SAW?

A. Many policies provide reimbursement for worksite modifications that help an employee stay at work or return to work (RTW). The benefit often provides up to the greater of \$1,000 or the equivalent of two months of what would be the monthly gross benefit under the LTD policy. Refer to the policy for specific reimbursement information.

Q. How would I know if our organization has a WMB?

A. If applicable, the WMB provision would be listed in the "Other Services" section of the STD/LTD contract as "HOW CAN UNUM HELP YOUR EMPLOYER IDENTIFY AND PROVIDE WORKSIDE MODIFICATION?"

Q. How would I request or initiate a SAW request?

A. Eligible employers, brokers or your Unum Sales Representative or National Client Manager can request a SAW intervention by completing a [SAW Request Form](#). The request will be assigned to a Disability Benefits Specialist (DBS) or Vocational Rehabilitation Consultant (VRC) who will contact the employer to obtain any additional information about the request.

Q. What information about the employee is needed to start SAW?

A. Unum will need to know the following:

- eligibility information (e.g., enrollment card)
- payroll information
- a job description
- the rationale for the SAW request
- the best time to contact and the contact information for the employee and the employer
- Additional information may be required

Q. Once the information has been provided, what happens next?

A. Unum will determine if SAW intervention is appropriate based on the employee's eligibility and the medical necessity of the assistance required. Unum's DBS or VRC will call the employee to discuss the process and to obtain additional information, which may include:

- What are the material and substantial duties of the employee's position? What are the physical tasks? Does Unum have a current job description?
- How is the employee's performance being impacted? Has the employee missed work? Has productivity decreased? Have duties/tasks been modified?
- How does the employee believe worksite modification will assist him/her in staying at work?
- What is the employee's salary/wage information? Does the employee receive commissions and/or bonuses?
- Has the employer provided any intervention? I.e. ergonomic or workstation evaluation? New equipment?
- Has the employee seen a medical professional for this condition? If yes, obtain name and contact information. Has the employee had any recent diagnostic testing?

Q. What happens if the employee is not eligible to participate?

A. If an employer has Americans with Disabilities Act (ADA) services with Unum, we will continue evaluation and provide the employer with guidance based on ADA requirements.

If not, the employer may still have an obligation under the ADA to provide reasonable accommodations. Any communications to the employee regarding their eligibility under the SAW plan are the employer's responsibility.

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Q. What happens if the employee is eligible to participate in SAW?

A. After receipt of referral, Unum will notify the employer if SAW intervention is appropriate and the employer will be responsible for notifying the employee. Once eligibility has been determined, Unum will continue evaluation of medical information to decide if assistance can/should be provided.

Q. Is medical documentation needed by the employee's physician?

A. Yes. If an Attending Physician's Statement is not already on file, Unum may send a SAW Attending Physician Statement to the employee's doctor for medical information to support the requested modification (if applicable). Unum will give the doctor 10 days to respond and will follow-up with the employee or doctor if no response has been provided.

Q. What steps will the VRC take to determine the necessary services or options to facilitate SAW?

- A.**
- Educate the employer on policy provisions including that the employer purchases, owns, and assembles any recommended worksite modification equipment and Unum reimburses as agreed upon in the SAW Agreement letter. Share with the employer that Unum does not pay for cancellation fees for ergonomic evaluations or cancelled equipment orders.
 - Send the SAW Agreement letter for signature to the employer and copy to the employee.
 - Research and secure a vendor for ergonomic evaluation and/or worksite modification if appropriate.
 - Connect the employer with the vendor directly to set up evaluation and payment information upon receipt of the signed SAW Agreement letter from the employer.
 - Provide updates to the SAW team to confirm recommended purchase/interventions once the ergonomic evaluation is complete and received by Unum.
 - Provide the ergonomic evaluation outcome and recommendations for any needed equipment to the employer.
 - Collaborate with the employer/employee to ensure all worksite modification(s) are complete according to customer satisfaction and vendor recommendations.
 - Document summary of outcomes in ongoing VRC SAW activity in Unum's database and follow the SAW

reimbursement process once the employer and employee are in agreement that worksite modification(s) are satisfactory.

Q. Will the employer be reimbursed for the cost of the Unum approved worksite modifications?

A. Employer reimbursements can only be made when the worksite modification has been approved by Unum and the employer's policy includes the WMB provision. Should the total cost of an individual worksite modification exceed the maximum benefit, an employer may elect to pay the unfunded balance.

Q. What is a Transitional Return to Work (TRTW) program?

A. A TRTW program is a proactive, comprehensive program to assist employees in returning to work quickly and safely after an injury or illness. When employees are medically restricted they may be unable to perform parts of their regular jobs but can often do alternate or transitional work while recovering. The TRTW provides meaningful and productive temporary duty as a bridge back to full duty, as quickly as medically possible. The TRTW program is available to employees on STD. Unum will determine when and to what extent return to work services are appropriate.

Q. Why do we have a TRTW program?

A. The primary goal of a TRTW program is to increase employee productivity by reducing lost time and STD claim duration.

Q. Who is eligible for participation in the TRTW program?

A. Employees with injuries and illnesses who are medically able to perform some type of work may participate in the program. To participate, the employee's prognosis must indicate that the employee will be able to assume full, normal duties when fully recovered. Employees who have reached maximum medical improvement and cannot resume full duties are not eligible for participation in a TRTW program.

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Q. What are the transitional work assignments?

A. Transitional work assignments may include normal work activities that have been modified to accommodate medical restrictions, job functions that are not routinely performed, and duties of equivalent or lower job classifications that have been previously identified and agreed upon.

Q. How long may transitional work assignments be provided?

A. Transitional work assignments are temporary. The initial assignment will be short term and closely monitored. Typical timeframes range from 30 to 90 days or until the employee is able to return to full duty, whichever comes first. If supported by medical documentation, the transitional assignment may be extended for up to an additional 14 consecutive calendar days on a case-by-case basis. Additionally, TRTW assignments may include a ramp up plan, which allows that employee to work partial hours and increase hours to full time.

Q. What does the manager need to do when an employee is returning to work?

A. The manager should:

- Discuss the RTW plan with and give feedback to HR as quickly as possible
- Meet with the employee to discuss the plan upon the first day of a transitional work assignment
- Meet with the employee regularly to discuss his/her progress and ability to move on to the next step in the RTW plan
- Follow up with HR if the employee is not progressing as expected

Q. What are the benefits of the TRTW program to the employee?

A. Transitional work assignments can be tailored to individual employee needs, while the employee is provided the opportunity to rejoin the workforce and resume earning a regular salary and accrual of benefits.

Q. Is the TRTW program only for work-related conditions?

A. No. The TRTW program is designed to help employees with both work-related and non-work-related medical conditions return to work quickly and safely.

Q. Who will determine if transitional work assignment is available?

A. When temporary medical restrictions are received, the RTW Liaison at Unum will communicate with the designated contact at the location to make sure everyone has a complete understanding of the medical restrictions, provide guidelines, support, and discuss TRTW options.

Q. Is participation in the TRTW optional?

A. The program may be mandatory if Unum and the employee's physician agree that the employee is ready and capable of returning to work on a TRTW plan. Check the plan provisions in the policy on mandatory participation.

Q. Who pays the employee's wages while participating in TRTW?

A. During the time in which the employee is actively working, the employer pays the employee's wages. Check the plan provisions in the policy on loss of earnings.

Q. How will participating in the TRTW program affect the employee's disability payments or pay?

A. The employee's base salary will not be changed during transitional work assignments. If the employee is medically able to only work part-time hours while on transitional duty, the employee will be paid disability benefits for the hours missed. Hours the employee is able/released to work will be paid by the employer based on Fair Labor Standards Act guidelines.

Q. Will a job that is placed in the TRTW program become the employee's new job?

A. No. All job assignments under the TRTW program are TEMPORARY.