Work-Related Injury Management & Return-to-Work

ABC Home & Commercial Services — Our Commitment: Prevention First. Identify hazards, eliminate hazards, protect our employees, and prevent work-related injuries before they occur.

Our Commitment

IT STARTED WITH A SPLINTER...
...AND ENDED WITH A SURGERY CLAIM!
Just a little splinter... no big deal.
They said it looks infected... I'll just take the antibiotics.
URGENT CARE
Looks like it went deeper than we thought. You'll need surgery to remove the infection and repair the damage.
MEDICAL BILL
SURGERY $48,732
HOSPITAL
SURGEON
ANESTHESIA
FOLLOW-UP CARE
PHYSICAL THERAPY
I just wanted to pull out a splinter...
THE SPLINTER (MINOR INJURY)
THE VISIT (MORE EXPENSES)
THE COMPLICATIONS (SURGERY NEEDED)
THE FINAL BILL (A BIGGER PROBLEM)
SMALL INJURIES CAN BECOME BIG COSTS.
Report it. Get it treated. Follow the process.
ABC
Home & Commercial Services

PREVENTION FIRST

Our Safety Philosophy & Immediate Reporting

At ABC Home & Commercial Services, every employee, supervisor, manager, and company representative plays an important role in creating a safe workplace. Safety is a shared responsibility across the entire company. When an injury does occur, our response must be immediate, consistent, compassionate, and focused on getting the employee appropriate care.

Report the Injury Immediately

1

Report It — Don't Hide It

Report every work-related injury, illness, or incident to the appropriate supervisor or company representative immediately — no matter how minor it may seem.

2

Early Reporting Enables Response

The sooner an injury is reported, the sooner the company can evaluate the condition, provide first-aid care, identify the hazard, and begin investigation.

3

Reporting Is Not Admission of Fault

Reporting an injury is the first step in making sure the employee receives appropriate care and that the company learns from the event to prevent recurrence.

Why Employees Must Never Delay Reporting

Employees should never delay reporting because they think the injury is minor, they can work through it, it will get better on its own, or they are concerned about **[inconveniencing their manager]** or **[missing work]**. Every injury deserves immediate attention.

Report It. Don't Hide It. Prevent a minor injury from becoming a more serious condition — keep the employee connected and engaged with the company from day one.

INJURY RESPONSE

Investigation, First Aid & Early Intervention

Every reported injury deserves a thorough investigation. The purpose is not to blame — it is to understand what happened and prevent it from happening again.

Investigate the Cause — Not Just the Injury

Determine what happened, where, when, what conditions existed, what hazards were present, and what can be done to prevent a similar incident. Look beyond the injury itself.

First Aid & Early Intervention

When medically appropriate, manage injuries through first aid — cleaning wounds, applying appropriate care, monitoring the employee, and providing self-care instructions — before a minor condition becomes serious.

Escalate When Necessary

First aid is not a substitute for medical treatment when medical treatment is necessary. If an employee requires professional evaluation or treatment, direct them to the appropriate occupational-health provider.

Ultimate Objective: Prevention of Recurrence

A successful investigation looks beyond the immediate injury to eliminate the hazard, improve procedures, and ensure another employee does not experience the same injury.

Employee slips → Why did the employee slip? → What condition caused the slip? → Why did that condition exist? → What can the company change to prevent another occurrence? The investigation must answer every level of the question.

No Injured Employee Should Feel Alone

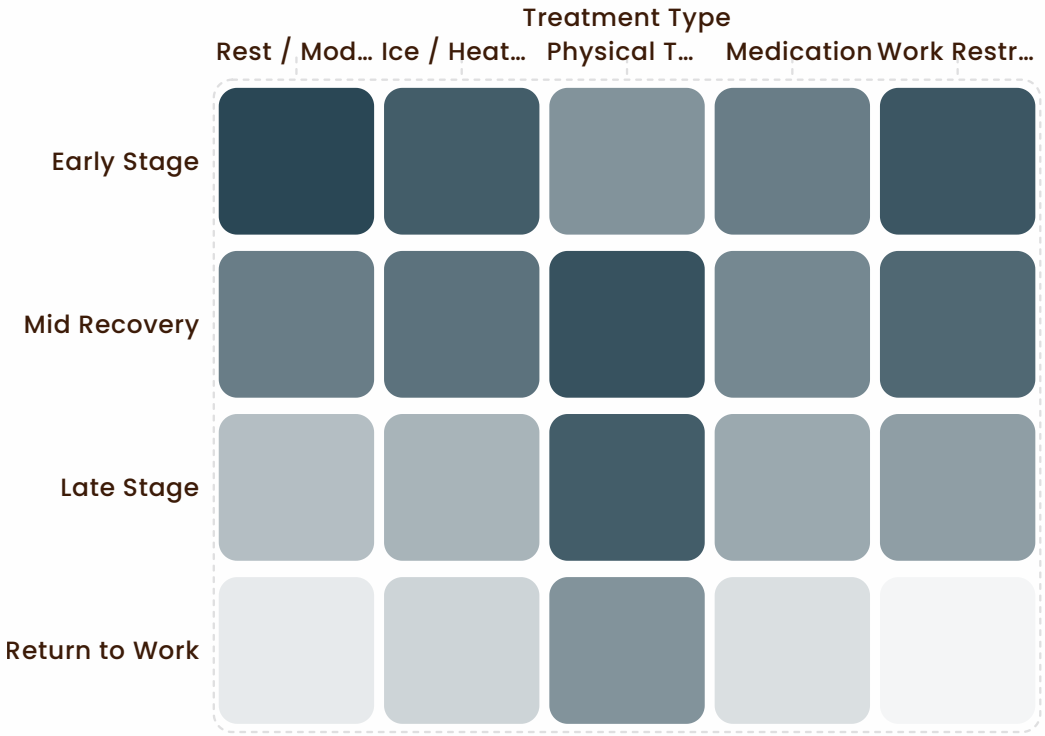
When an employee requires medical treatment, a designated company representative should accompany the employee. Our message is clear: You are not alone. ABC is here to support you through your recovery. The company takes every injury seriously and is committed to every employee's well-being.

MEDICAL CARE

Occupational Medical Care & Conservative Treatment

When an injury requires medical evaluation or treatment, the injured employee will be directed to an appropriate occupational-health clinic or provider in accordance with the company's workers' compensation procedures.

What Is Conservative Treatment?



The Company's Role in Medical Care

Medical treatment decisions belong to the qualified healthcare provider. The company does not determine medical treatment. The company's responsibility is to support the employee and facilitate appropriate care.

Support & Facilitate

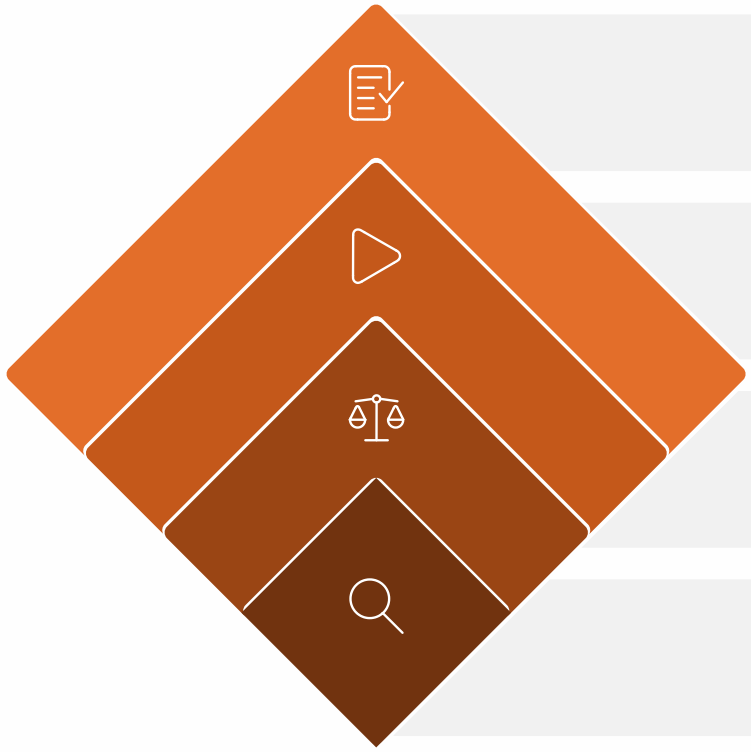
Support the employee, communicate with the medical provider as permitted, and help the employee remain engaged in the workplace whenever medically appropriate.

Respect Restrictions

Follow all work restrictions, provide the medical provider with the employee's job description, and ensure restrictions are clearly communicated to all appropriate management personnel.

RETURN-TO-WORK

Robust Return-to-Work Program & Manager Responsibilities



Full Return

Employee is medically released to full duty and safely returns to their regular position.

Gradual Transition

As restrictions are reduced, gradually increase work responsibilities toward full regular duties.

Bona Fide Job Offer

Provide a clear written offer identifying duties, physical requirements, restrictions, schedule, and reporting structure.

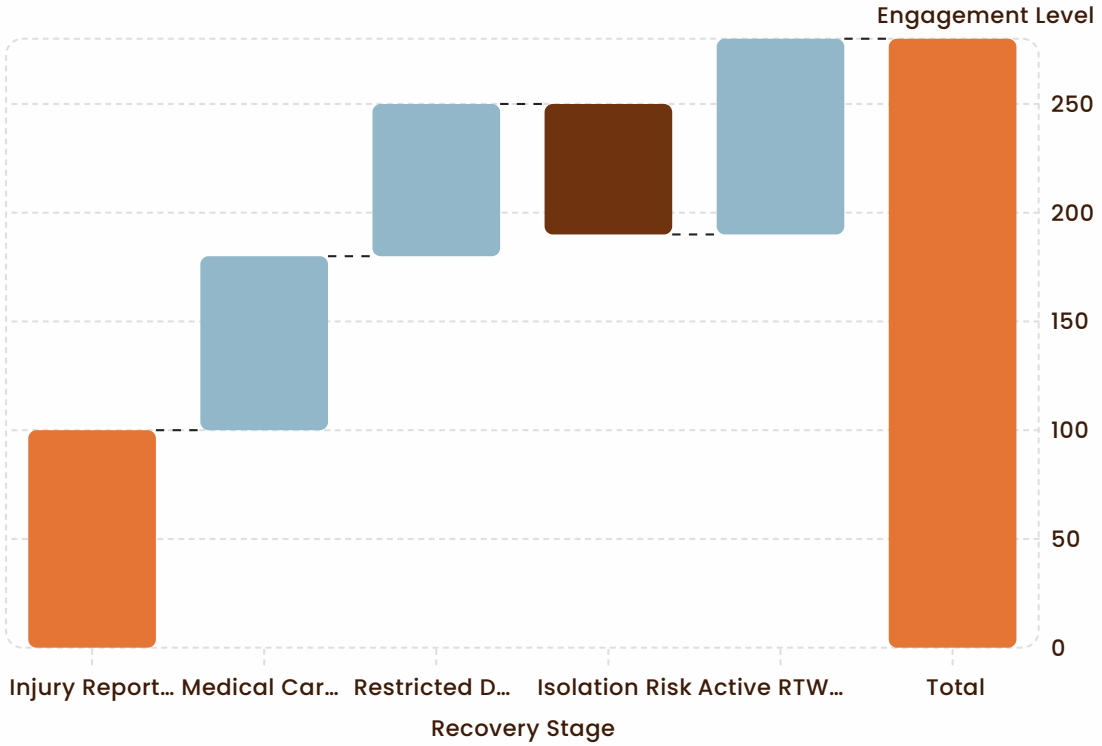
Restricted Duty

Identify meaningful modified work safely within the employee's current medical restrictions.

Managers must welcome the employee back, treat them with respect, understand their restrictions, provide meaningful work within those restrictions, and never pressure an employee to exceed restrictions. The manager's message: "We want you here. We want you healthy. We want you back in your regular position when you are medically ready."

Employee Engagement & Recovery Is a Partnership

The company provides the support, resources, and opportunity to return to work. The employee must remain engaged in the recovery process. Recovery is a shared responsibility: Company + Employee + Medical Provider = Successful Recovery.



An injured employee who is isolated from the workplace can quickly feel disconnected. Our objective is the opposite — keep the employee connected, valued, informed, and engaged throughout the recovery process.

Day 1

Report

Injury reported immediately to supervisor or company representative

100%

Attend

Employee attends all scheduled medical appointments and follows instructions

3-Way

Communicate

Company, employee, and medical provider maintain open communication throughout

RTW

Return

Participate in the Return-to-Work Program and work toward full duty when released

Heal Safely. Stay Engaged. Return Stronger.

As the employee improves, restrictions may be reduced or removed. When medically appropriate, the employee may gradually transition from restricted duty back to regular job responsibilities — safely and successfully, with the full support of ABC Home & Commercial Services.

CONSERVATIVE CARE SAVES MONEY

Early, non-surgical treatment — including rest, physical therapy, medication management, and work restrictions — is one of the most effective ways to control workers' compensation costs. Claims that are proactively managed with conservative care resolve faster, require fewer specialist visits, and are far less likely to escalate into costly surgical interventions. Investing in the right care at the right time protects both the employee's health and the company's bottom line.

60%

Resolved Without Surgery

Claims managed with conservative care that avoid surgical intervention entirely

3x

Higher Cost at Surgery

Average cost increase when a claim escalates to surgical treatment

40%

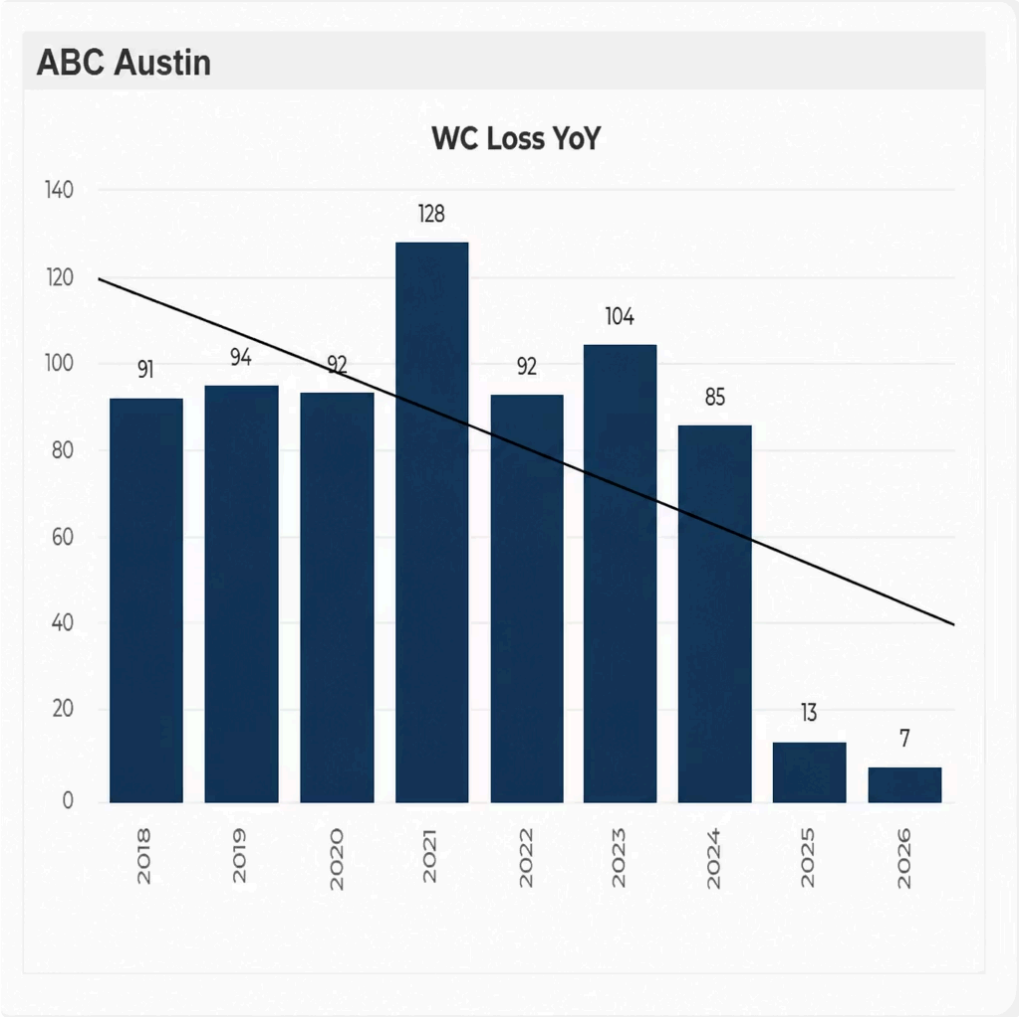
Fewer Lost Work Days

Reduction in lost time when conservative treatment begins early

EXECUTIVE SUMMARY

Work Comp Claims Data

The following data reflects our workers' compensation claims performance and highlights opportunities to reduce cost and improve outcomes.



Proactive injury management directly impacts our bottom line — every claim managed well is a cost avoided.

↓

Claim Frequency

Early reporting and safety culture reduce the frequency and severity of claims

↑

RTW Rate

Return-to-Work program effectiveness keeps injured employees connected and productive

$

Cost Control

Conservative treatment protocols and managed care reduce overall claim costs

✓

Compliance

Consistent regulatory reporting and documentation ensures full legal compliance

The ABC Injury Management Philosophy

Every injury should teach us something. After the employee has recovered, the company should ask: What can we learn from this event? An injured employee at ABC should never feel forgotten. We don't simply manage injuries — we manage people, recovery, communication, and prevention.

1

Prevent → Report → Investigate

Identify and eliminate hazards before someone gets hurt. Report every injury immediately. Determine what happened, why it happened, and how to prevent recurrence.

2

Treat → Support → Engage

Provide appropriate occupational medical care. Stay with the employee throughout recovery. Keep the employee connected to the company and workplace.

3

Return → Recover → Restore

Provide meaningful modified duty when medically appropriate. Support the employee's safe recovery. Gradually return the employee to regular duties when medically released.

4

Prevent Again

Learn from every injury and improve our safety system. The best workers' compensation claim is the one that never happens. Prevention is key — always.