



**Unum US & Unum UK
Transitional Return to Work
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Finding Customer Solutions



Unum US – Transitional Return to Work Study

- A one year analysis of variance was conducted among over 2000 Return to work outcomes between employers with transitional return to work programs and those without
 - Unum data shows that Employers with Transitional Return Programs have a mean saved lost work days 151% greater than employers without a transitional return to work program
 - Workplace flexibility was the main driver of increased saved lost work days – far outweighing gender, tenure, plan design, and diagnosis
 - Tenure was a variable that did have some impact on saved lost work days – employees over 2 years of service had more saved lost work days
 - Standard Industry Classification – Government – had a significant impact on saved lost work days

A Web Based Absence Mangement Tool

| Contact Center Accommodation Matrix | | | |
|--|---|--|--|
| Instructions: Locate the restriction and limitation that you are being asked to accommodate. Determine the length of time needed for the employee to transition back to work. Use the link(s) to review accommodation options. | | | |
| Restrictions & Limitations | Length of Transition | | |
| | A. Temporary Options (Transitions < 2 weeks) | B. Intermediate Options (Transitions 4 to 8 weeks) | C. Long Term Options (Transitions over 12 weeks) |
| 1. Reduce Rate of Work Function | On-the-Job Training Adjust Priority Level Mentoring | On-the-Job Training Adjust Priority Level Adjust Number of Skills Mentoring Shift Change | <ul style="list-style-type: none"> • retraining • relocation • reassignment • replacement • personnel action • permanent accommodation |
| 2. Reduce Exposure to Targeted Stressors | Adjust Type of Skills Mentoring | Adjust Type of Skills Mentoring Cross Training | |
| 3. Reduce Work Hours | Modified Work Schedule | Modified Work Schedule | |

Sample Transitional RTW Plan – Major Depression

Prescribed Restrictions & Limitations: 8 weeks off work – Call Center Position

- Reduce exposure to targeted stressors which includes full duty work load, answering complaint calls and reduce phone time initially.
- Reduce work hours which means begin half time and increase to full time over a 2 week period

| Time | Strategy | Application | Outcome | Adjustments |
|---------|--|---|--|-------------|
| Week #1 | <ul style="list-style-type: none"> • Modify work schedule • Computer Training • Listening to Mentor • Phone time with Mentor | <ul style="list-style-type: none"> • 2:00 PM to 8:00 PM • 2 Hours per day • 2 Hours per day • 2 Hours per day | <p>Full</p> <p>Partial</p> <p>Marginal</p> | |
| Week #2 | <ul style="list-style-type: none"> • Modify work schedule • Listening to Mentor • On phone with Mentor • Full Phone Time | <ul style="list-style-type: none"> • 11:00 AM to 8:00 PM • Reduce by 1 Hr. • Reduce by 1 Hr. • Mentor available as needed | <p>Full</p> <p>Partial</p> <p>Marginal</p> | |
| Week #3 | <ul style="list-style-type: none"> • Full Phone Time | <ul style="list-style-type: none"> • Return to full duty | <p>Full</p> <p>Partial</p> <p>Marginal</p> | |

Why the UK Experience is different

There is a strong tradition of letting absences resolve themselves during the first 6 months.

- Many employers pay full pay
 - In many cases the GP is the de facto decision-maker
 - Employers only insure against longer absences – usually after a 6 month wait period
 - Most employers try to keep the employee on payroll – some until retirement
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- **NEGATIVE:** Missed opportunities to make a difference in the early stages
 - **POSITIVE:** the employer feels a formal and a moral obligation to help with RTW

 - **OUR KEY STRATEGY:** engage employer early & maximise opportunity for RTW same employer

Unum – UK graduated RTW

- We analysed 3221 vocational rehabilitation interventions closed in 2009-2010
- These employees have been absent from work from 1 month to 5 years.
- These are the cases 'left over' after usual RTW processes have failed.
- None of these are getting back to work 'under their own steam'

How did a GRTW make a difference?

CASES WE COULDN'T HELP:

- In 882 cases, we found that either their disabilities precluded them from RTW, or one or other of the parties could not be persuaded to participate
- Of these, only 62 (**7%**) got as far as a GRTW.

CASES WHERE WE FAILED:

- Of the 449 whose RTW failed, only 101 (**22%**) used a GRTW plan.

CASES WHERE WE MADE A DIFFERENCE:

- 229 cases eventually moved on, out of benefits
- Of these, 104 (**45%**) used a GRTW

CASES WHICH RTW

- 1661 RTW own Employer,
- Of these, all but 90 did so with a GRTW plan (**95%**).

Unum UK – Graduated RTW Programme

- A GRTW is a proven pathway to success

BUT:

- A RTW takes **longer** if there is a GRTW than if there isn't.
- - 50% longer for successful RTWs
- - 100% longer for employees who eventually move on.

How do GRTWs Work?

- What is inside a GRTW that leads to this extra time?
- There is a standard template for GRTW, but most shift away from the standard at some point.
- Unlike very short term absences, these are no longer straightforward cases and each GRTW is highly customised
- Over 50% have 'common mental health problems' which have endured and become entrenched in the employee's behaviour and their relationship with the employer (and there are no limitations in cover for psychological diagnoses).
- Trust has to be (re-)established
- Partnership with both the employer and employee takes time
- For us GRTW is essentially a negotiation & mediation process, rather than a set of actions or procedures.