



IS YOUR EYE ON A

SAW REIMBURSEMENT?

Know what is needed after an injury occurs to get the most out of Return to Work

REQUIRED DOCUMENTATION

1

Verification that the injured worker is not able to perform his/her usual job.

Types of documentation

- » Activity Prescription Form (APF) (typical/preferred)
- » Chart notes
- » Prescription

2

Written description of light-duty job approved by physician.

Types of documentation

- » Return to Work Form (RTWF)
- » Light Duty Job Description (LDJD)

3

Verification that days worked and payments made correspond to light-duty job.

Types of documentation

- » Pay stubs (proof of days worked)
- » Timecards (proof of days worked)

BEST PRACTICE REASONABLY CONTINUOUS JOB OFFER LETTER

This letter details the parameters of the modified duty that is outlined in the RTWF or LDJD and helps protect the employer and employee. Your claims manager can help.

COMMON PITFALLS

Why A SAW reimbursement is denied or a company only receives partial reimbursement

Document does not clearly state the start and end dates or dates are not accurate.

Example: If an APF approves restrictions from Aug 1 – Aug 30 but light duty is performed from Aug 1 – Sep 30, L&I will only reimburse days between Aug 1 – Aug 30.

Tip: Worker must attend their follow up visits and obtain documentation (RTWF or APF) for continued modified duty.

RTWF or LDJD is not signed or filled out correctly.

Example: If the physician does not sign the RTWF in a timely manner, does not include dates or the description of the light-duty job is not in line with the physical restrictions, it can cause the claim to be ineligible or be delayed.

Tip: Provider date of signature is the first day of eligibility.

Worker performs job outside the physical restrictions or approved hours.

Example: The injured employee works outside of the approved job description or approved hours (works 6 hours when only 4 have been approved) that day is not eligible for reimbursement.

Tip: Practice good communication and supervision to ensure restrictions are followed by employee.

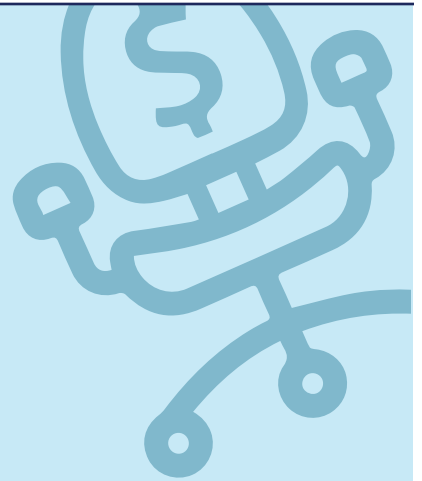
Assuming an APF is the only form needed to be eligible for SAW Reimbursement.

Example: An APF lists restrictions and dates but does not spell out what an employee will actually do on modified duty. An attending physician must also approve what tasks the injured worker will perform on light duty.

Tip: Have an internal process when there is a workplace injury that includes using a RTWF.



Your ERNwest claims manager and group manager are here to help.



STAY AT WORK (SAW) SERVICES

WHAT IS THE SAW PROGRAM

Did you know a portion of your workers' compensation premium is used to pay for the SAW program? Stay at Work is a financial program administered by Labor and Industries, incentivizing employers to bring their injured workers back to light duty or transitional work as soon as possible.

SAW INCENTIVES FROM LABOR AND INDUSTRIES

Eligible claims can be reimbursed up to a certain amount. You can request wage reimbursement on old claims going back as far as one year.

WAGE REIMBURSEMENT

IT PAYS

- » 50% of base wage
- » Excluding tips, commissions, bonuses, board, housing, fuel, health care, dental care, vision care, per diem, reimbursement for work related expenses or any other payments.

FOR UP TO

- » 66 days actually worked (not necessarily consecutive) or
- » \$10,000 (whichever comes first)
- » 24-month period per claim

TRAINING/EQUIPMENT REIMBURSEMENT

TRAINING: \$1,000

For training necessary for the light-duty or transitional work

- » Tuition
- » Books
- » Fees

TOOLS & EQUIPMENT: \$2,500

Tools and equipment become the property of the employer

CLOTHING: \$400

Becomes property of the worker

COST OF SERVICE

10% of the amount reimbursed per claim with a minimum charge* of \$50 and a maximum charge of \$350.

**We will not submit for reimbursement unless the estimated reimbursement amount is greater than \$50. Invoices will be sent to you after we are notified that the reimbursement check has been mailed to you.*

SERVICES PROVIDED FOR EMPLOYERS

- » Monthly reports outlining possible reimbursable claims.
- » Submission of correct forms and documentation to Labor and Industries for reimbursement.
- » Tracking of the reimbursements (after being submitted, reimbursements typically takes about 6-8 weeks to receive from Labor and Industries).

DOCUMENTS NEEDED FROM EMPLOYERS

1. Payroll information that shows the worker's rate of pay and the amount they made during each pay period.
2. Time card(s) that show specific hours and dates that the injured worker was working light duty.
3. A provider approved/signed Light Duty Job Description or Return to Work form (FA2) on (or as close to as possible) the date the injured worker was released to light duty.

CONTACTS

Questions/More Information:

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