



Employer's Role

Fit4Work™ takes a multi-disciplinary approach to reduce lost time from work, lowering both disability costs and associated medical expenses, and returning your injured employees back to work as soon as they are medically able.

Fit4Work is an integrated workers compensation disability management program. We designed the program in collaboration with the Liberty Mutual Center for Disability Research, applying the best science available to develop techniques for returning injured workers to employment quickly after job-related accidents. Many insurers have return to work (RTW) programs. Fit4Work is unique in that it integrates the efforts of claims, loss prevention and managed care resources and broadens the team to include underwriting, marketing, agents and employers.

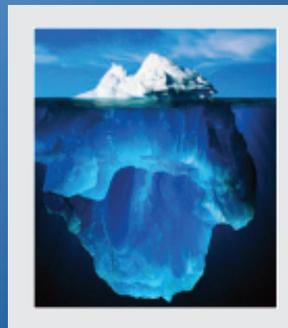
The **Employer** plays an important role in the success of the program by:

- Understanding the benefits of Fit4Work and the advantages of an integrated disability management program
- Becoming familiar with the Fit4Work tools that are available on our website
- Reporting losses promptly to engage our disability management resources in a timely manner
- Contacting disabled workers soon after the injury and regularly during the disability period
- Offering temporary transitional work opportunities to bring injured employees back to work as soon as they are medically able
- Directing injured workers to network providers where allowed by WC regulations
- Implementing a formal RTW program if claim frequency warrants

For additional information about Fit4Work, **Employers** should contact their agent or access www.libertynorthwest-ins.com.

HIGH COST OF LOST TIME CLAIMS

For every dollar spent on the direct costs (medical and indemnity expenses) of a WC claim, three more are spent on hidden (indirect) costs such as the cost for replacement employees, reduced productivity and lost workdays.



← Obvious (Direct) Costs
\$

← Hidden (Indirect) Costs
\$
\$
\$