

CNA's Choices to Work® – An Effective Return-to-Work Resource



Workers' Compensation is one of the most significant costs of doing business –costs you need to manage as a professional business owner. At CNA, we know that returning injured workers to a healthy, productive lifestyle can result in fewer lost days, reduced wage losses and improved workplace morale. That is why we offer Choices to Work®, our alternative work network, which provides transitional work to employees who are injured on the job and temporarily unable to resume their regular duties.

Providing placement in a Choices to Work® transitional duty site not only boosts an employee's confidence, it also shows your commitment to helping retain experienced staff. Working in an alternative work setting maximizes the likelihood of a timely recovery and return to work, which is critically important to both you and your staff.

If an alternative assignment that fits medically approved restrictions is not available, CNA will work with a contracted vendor to match your employee's capabilities with temporary positions in local volunteer organizations.

CNA's case managers will effectively collaborate with local claim adjusters to coordinate the entire Choices to Work® process, making it a seamless experience for you and your employee.

A Value to You and Your Employee

The value to you

- May reduce medical and indemnity costs, along with disability time frames.
- Can help maintain work behaviors and enhance the physical capacity for work with improved morale.
- May lower employee replacement costs (e.g., reduced productivity, retraining, hiring costs, new training).
- May reduce legal intervention because it satisfies the injured employee's need for an advocate (employer vs. attorney). Also, by staying connected with the employer, the employee may be less likely to seek legal representation.

The value to your injured employee

- Return-to-work efforts can direct the focus of the injured employee from incapacity to recovery.
- Reporting to work daily will keep the injured employee focused on what he/she can do, versus what he/she can't do.
- Being at work can boost an employee's confidence and attitude.



CNA's Choices to Work®



Criteria for Referral to Choices to Work®

- The injured employee has been released for transitional duty work.
- The employer is unable to provide transitional work within restrictions.
- The injured employee has a job to return to with the employer.
- The injured employee has a good prognosis for return to work at the former job.
- The anticipated recovery period is expected within 90 days.
- The employer approves the Choices to Work® placement and agrees to keep the employee on the payroll for the duration of the transitional duty assignment.
- A transitional duty work site is available within a reasonable distance (35 miles).
- The injured employee is able to drive to the transitional duty work site or use public transportation.

Note: An injured employee who has reached Maximum Medical Improvement (MMI), or who has been terminated by the employer and/or has no job to return to with the employer, is not eligible for Choices to Work.®

For more information about CNA's return-to-work programs and services, contact your Client Services Director or visit www.cna.com.



We can show you more.®

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