



# Workers Compensation Program Overview

Organization, Personnel & Technology Committee  
Item 6b  
October 7, 2019

# Agenda

- I. What Is Workers' Compensation
- II. Key Data
- III. How Metropolitan Manages Costs
- IV. Continuous Improvement

# I. What Is Workers' Compensation

***Workers' Compensation =***

***A State-mandated benefit plan providing wage replacement and medical benefits for employees injured on the job***

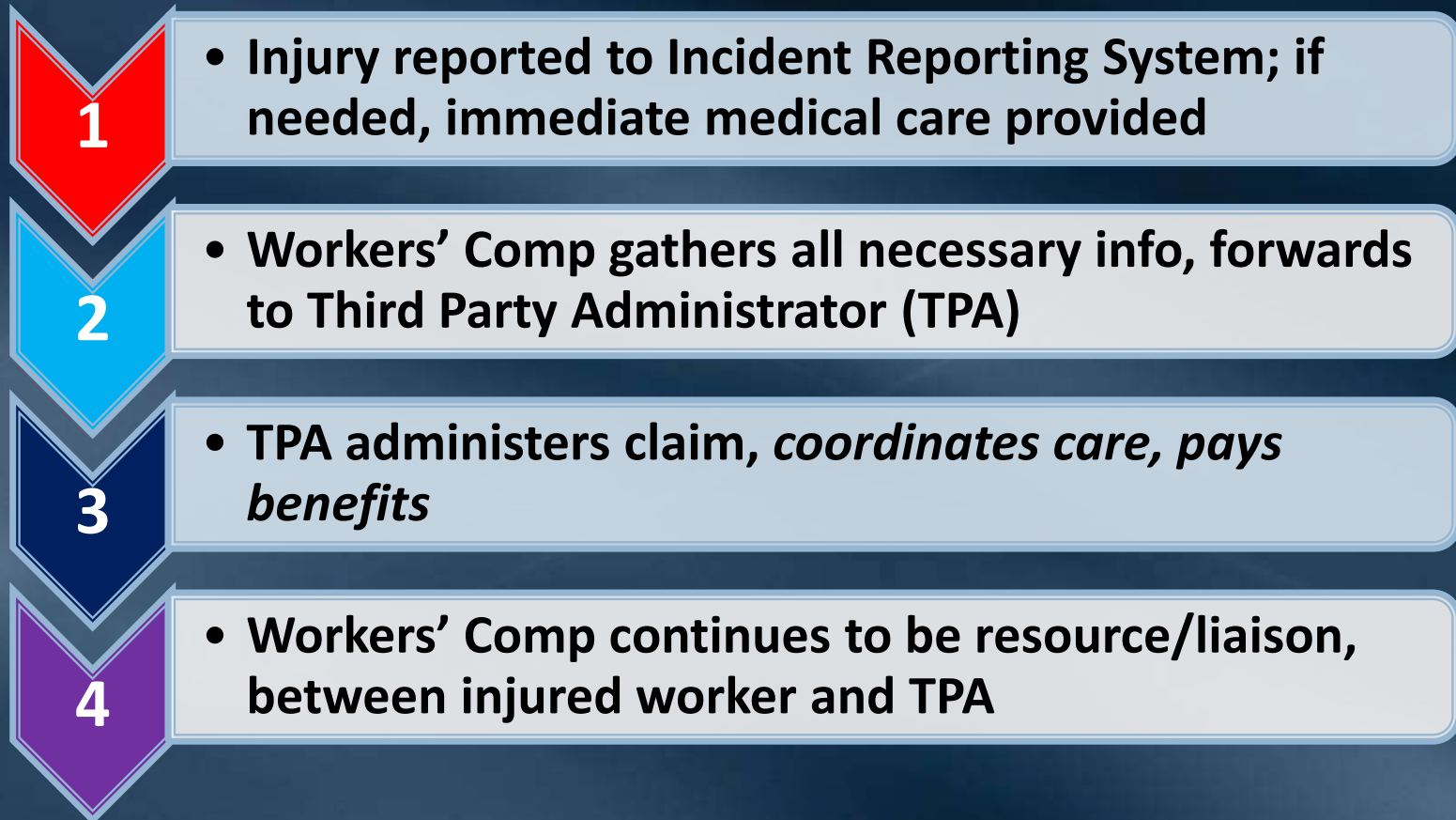
# What Are Some of the Benefits?

- ✓ *Medical Treatment*
- ✓ *Temporary Disability*
- ✓ *Permanent Disability*
- ✓ *Supplemental Job Displacement (a.k.a. Vocational Rehab)*
- ✓ *Death Benefits*

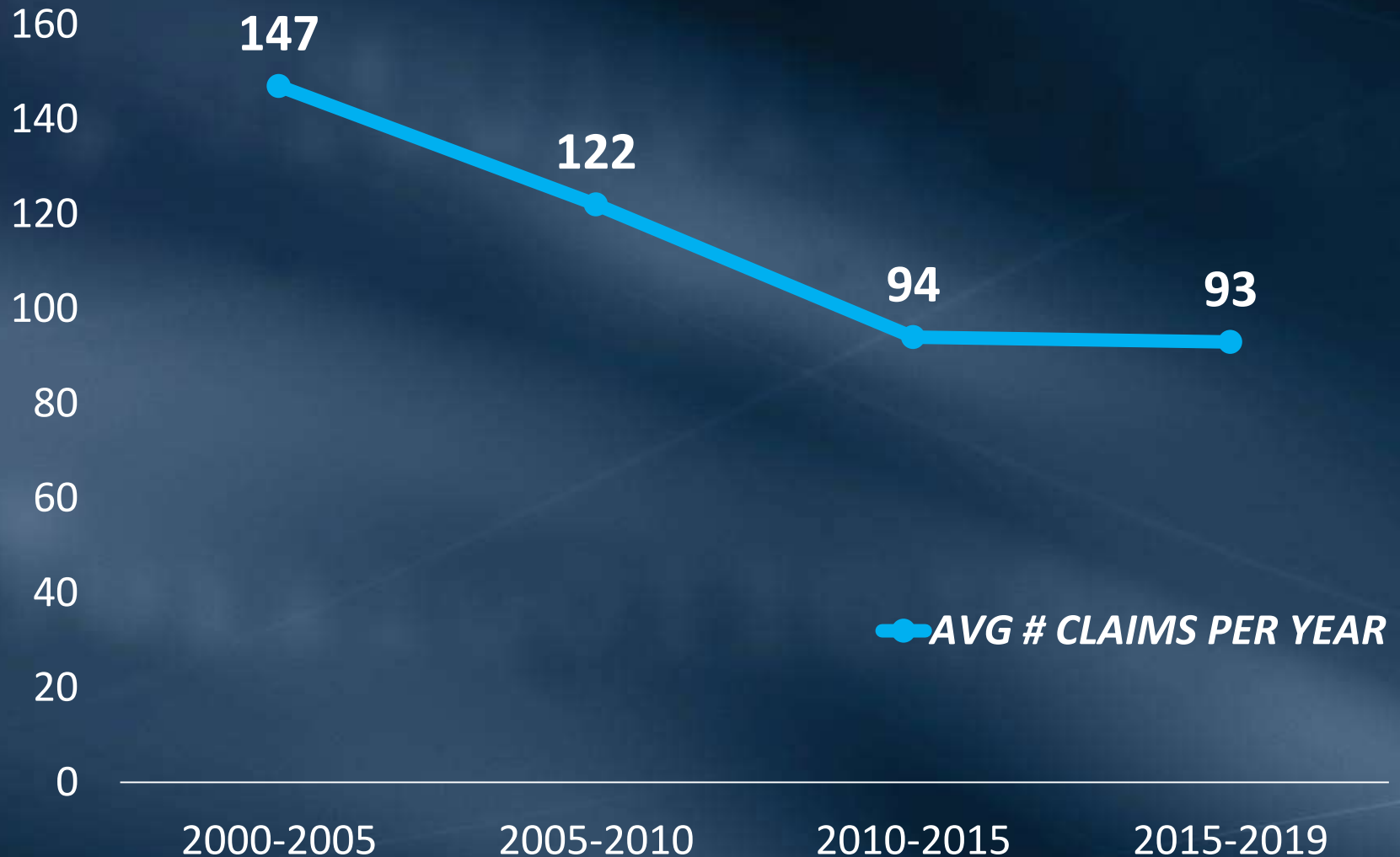
# Other Key Features

- ***“No Fault” System***
- ***Self-Insured***
- ***Excess Workers’ Compensation Insurance***

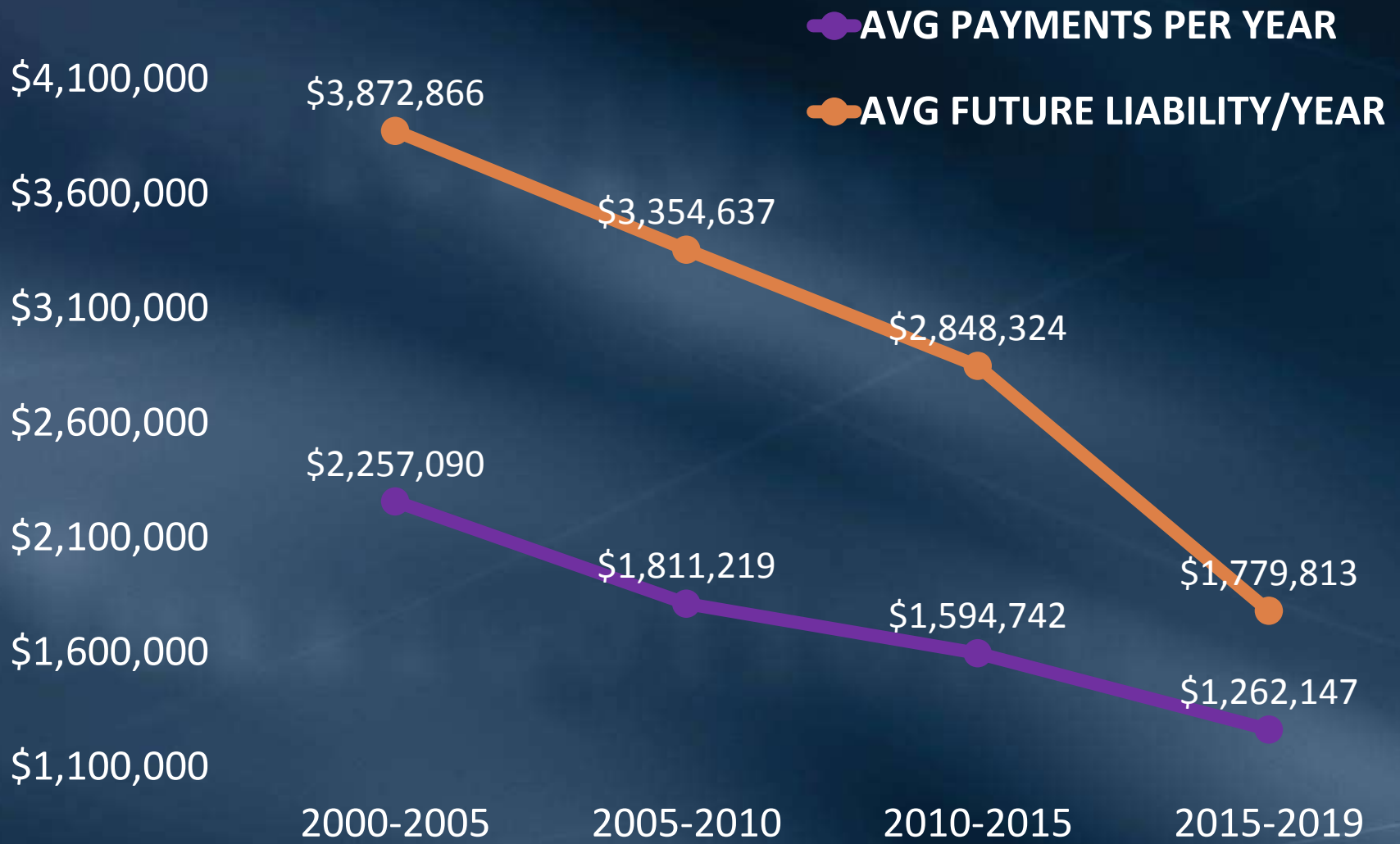
# Workers' Compensation Protocol



## II. Key Data – Fewer Claims Received



# Costs Have Decreased As Well





# Other Important Facts

- On average, very few employees off work. Currently, there are just **three (3)**.
- Efforts are made to **accommodate** injured workers. This allows an injured worker to remain productive and on the job.

# III. How Metropolitan Manages Costs

- **Timely medical care** ensures injured workers get the care they need...delays can worsen a condition and increase costs
- **Accommodate** whenever possible so that injured workers remain productive.
- **Resolve claims proactively** to reduce costs and future liability.

# IV. How We Can Keep Improving

- Ongoing Training & Awareness
  - Presentations to Managers
  - Meetings with Bargaining Units
- Emphasize importance of using *MWD-approved* medical facilities
- ***Foster culture that supports Workers' Compensation...being injured is not a stigma***

