

# ***Oregon Educators Benefit Board (OEBB)***

## **Workplace Possibilities Program for OEBB Entities**

# Introduction to Trainers at The Standard

Debbi Cross, Vocational Case Manager



Mary Malone, RN, Nurse Case Manager



# Agenda



What is the Workplace Possibilities Program

Roles and Responsibilities

How Do You Access the Program

Program Information For Your Covered Employees

Sharing Our Successes

# What is the Workplace Possibilities Program

- Support when and where you need it to assist your Employees with medical conditions to maintain productivity while staying at work (claim prevention) or assist in return to work after intermittent or continual medical leave.
- Employee must be enrolled in short and/or long term disability with The Standard.
- The Workplace Possibilities Program is part of your disability coverage through the Reasonable Accommodation Expense Benefit in the STD/LTD policies.



# What is the Workplace Possibilities Program

- Approved charges paid by The Standard
- Equipment purchased through this program stays with the employer.
- Workplace Possibilities Program Consultants can work directly with your Employees and you and provide assist in multiple areas: medical or mental health case management, ergonomic assessments and equipment purchases, review for accommodations based on functional capacities provided by the treating physician, assist Employee to remain on the job or transition back to full duty.

# Oregon Educators Benefit Board

(Reporting Period Oct 1, 2012 – Nov 30, 2014)

## Net Savings Summary

Workplace Possibilities Claim Outcome	Claim Count	Estimated Benefit Savings	Equipment Cost	Vendor Cost	Total Cost	Net Savings
Return-To-Work Claims	72	204,997	23,287	68,652	91,939	113,058
Employee Outreach	59	-	-	28,766	28,766	(28,766)
<b>Total (minus Stay-At-Work)</b>	<b>136</b>	<b>204,997</b>	<b>23,287</b>	<b>97,418</b>	<b>120,705</b>	<b>84,292</b>
*Stay-At-Work Claims	49	260,877	98,010	47,285	145,295	115,582
<b>Grand Total</b>	<b>185</b>	<b>465,874</b>	<b>121,297</b>	<b>144,703</b>	<b>266,000</b>	<b>199,874</b>

# What is the Workplace Possibilities Program

As of 1.1.12 through present:

- The Standard has spent \$200,376.00 on ergonomic equipment that has been used by OEBC members and stayed with the employer.
- Educational Entities that have referred cases to the WPP since – 97 referrals for Stay at Work assistance from 21 educational entities

# Roles and Responsibilities

- The Standard

Claim team- Examiner/Analyst, Workplace Possibilities  
Program Coordinators, Workplace Possibilities  
Consultant

- Human Resources/Risk Manager/Manager

- Employee



# The Standard Claim Team Responsibilities



- Applies policy provisions to determine benefits payable to Employee

# The Standard Workplace Possibilities Program Coordinator Responsibilities



- Review all approved STD/LTD OEBC claims for return to work assistance
- Identifies Employees for potential Workplace Possibilities assistance
- Coordinates services by Workplace Possibilities Consultant

# OEBB Workplace Possibilities Consultants



Shirley Behrens, BSN, RN



Ben Lumsden MOT, OTR/L



Iva Wick, MS

# Workplace Possibilities Consultant Responsibilities

- Receives referrals from The Standard to assist Employee
- Maintains contact with Employee, Manager and Attending Physician
- Matches functional capacities of the Employee to the demands of the job
- Coordinates implementation of job modifications and accommodations
- Assists Manager in identifying transitional duty tasks
- Performs ergonomic assessment of work site

# Workplace Possibilities Consultant Responsibilities

- Obtain information about the medical status of ill or injured Employee as soon as feasible, and on an ongoing basis with all information shared with claim staff.
- Clearly identify existing and potential barriers to productivity and provide specific recommendations for intervention.
- Advocate for wellness and return to productivity and not enable a disability lifestyle.
- Refer Employees to your other wellness vendors.

# Workplace Possibilities Consultant Responsibilities

- Provide Employer with relevant information to empower them to make timely and well-informed employment decisions.
- Maintain a productive Employee/Employer relationship and maximize potential return to modified, transitional or regular duty work as expeditiously as possible.
- Facilitate management's ability to modify or provide alternate job duties whenever possible to maximize employment opportunities for injured or ill Employees.
- Work closely with Attending Physicians, ill/injured Employees and their Supervisors to achieve a timely return to work.

# Human Resources/Risk Manager/Manager Responsibilities

## A disability insurance study showed that...

Employees were most likely to return to work when...

- Their communication needs were met
- They were satisfied with how they were treated in the benefits process

Employees' disability durations were twice as long when...

- They were not satisfied with their Employer's involvement
- Timely and targeted communications did not happen

# Manager's Responsibilities Before Employee Returns to Work

- Maintains contact with Employee
- Notifies HR of absences, return to work
- Focuses on what the Employee can do
- Confers with HR
- Identifies transitional duty tasks

# Manager's Responsibilities After Employee Returns to Work

- Communicates clear performance expectations to Employee
- Maintains daily contact to monitor the Employee in a transitional position
- Ensures compliance with work restrictions provided by Attending Physician
- If difficulties- report Employee's progress to HR
- Sends work release to HR

# Human Resources Responsibilities

- Work within your internal process for problem resolution
- Reach out to Workplace Possibilities Consultant/Coordinator as needed
- Refers Employees for assistance
- Assist Managers in complex cases



# Stay At Work Criteria:

## The goal is to prevent a disability claim

Medical  
Condition/Diagnosis



```
graph TD; A[Medical Condition/Diagnosis] --> B[Being Treated and/or Seeking Treatment]; B --> C[Limitations and Restrictions]; C --> D[Job Duties Are Affected];
```

Being Treated and/or  
Seeking Treatment

Limitations and  
Restrictions

Job Duties Are Affected

# Employee's Responsibilities

- Schedules medical appointments during non-working hours or with Manager approval during work day
- Makes good faith effort to work within medical guidelines
- Does not exceed functional capacities during transitional duty
- Notifies Manager of any difficulties encountered while working
- Provides documentation regarding any change in functional capacities
- Provides work release to Employer and The Standard

# How Do You Access the Program

Call 888.OEBB RTW/888-632-2789 or  
The Standard's dedicated OEBB Customer Service  
Department at 866.756.8115, from 8:00 a.m. to 5:00 p.m.  
Pacific Time

Both toll free lines will connect you to the OEBB Workplace  
Possibilities Program Coordinators

Debbi Cross 971.321.7581  
debbi.cross@standard.com



Mary Malone 971.321.5510  
mary.malone@standard.com



# How Do You Access the Program

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http://www.standard.com/mybenefits/oebb/

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Life Insurance

Life and AD&D Insurance

- Needs Estimator
- Premium Calculator

Disability Insurance

Long Term Disability Insurance

- Needs Estimator

Short Term Disability Insurance

- Needs Estimator

OREGON EDUCATORS BENEFIT BOARD

Welcome Oregon Educators Benefit Board

Standard Insurance Company is pleased to provide Life, Accidental Death and Dismemberment (AD&D), Short Term Disability (STD) and Long Term Disability (LTD) insurance through the Oregon Educators Benefit Board (OEBB). You will be in good company. Over 26,000 Oregon educators and their families are covered by OEBB services and insures nearly 26,500 groups, companies and individuals.

Life and AD&D Insurance

Apply for the right amount of protection for you and your family at very competitive group rates.

Long Term Disability Insurance

Long Term Disability insurance helps you meet your financial commitments in the event of a covered illness or injury.

Disability Insurance

You likely purchase home and auto insurance, but what steps have you taken in the event of an unexpected loss of income?

Life and AD&D-

- Accelerated Benefit Claim Packet
- Accidental Dismemberment Claim Packet
- Beneficiary Claim Form
- Death Notification
- Evidence of Insurability/Medical History Statement
- Life Claim Packet
- Portability Application
- Request for Conversion Material Packet
- Waiver of Premium Claim Packet

-Short Term Disability-

- Submittable Online Form
- Employee Claim Packet
- Stay-At-Work Form

-Long Term Disability-

- Submittable Online Form
- Employee Claim Packet
- Evidence of Insurability/Medical History Statement
- Stay-At-Work Form

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# How Do You Access the Program

## <http://www.standard.com/mybenefits/oebb/>

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Please fill out the following form. You cannot save data typed into this form. Please print your completed form if you would like a copy for your records.

Highlight Fields

 **TheStandard®**  
Standard Insurance Company  
Employee Benefits Department 866.756.8115 ext. 7581 971.321.7581 Tel  
PO Box 2800 Portland OR 97208 971.321.5880 Fax

**Oregon Educators Benefit Board (OEBB)**  
**Stay-At-Work Form**

*Please type or print. Form may be returned for unanswered questions.*

Contract/Policy #: **646595** Group #: **10121392**

Employer/Dept: \_\_\_\_\_ Employer Contact Name/Job Title: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Address: \_\_\_\_\_ Employee's Worksite Address (if different): \_\_\_\_\_

Employee Name: \_\_\_\_\_ Home Phone: (\_\_\_\_) \_\_\_\_\_ Work Phone: (\_\_\_\_) \_\_\_\_\_

Home Address: \_\_\_\_\_

SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ Hire Date: \_\_\_\_\_ Salary: \_\_\_\_\_

Job Title & Description of Essential Job Functions: \_\_\_\_\_ Supervisor/Job Title: \_\_\_\_\_  
(attach job description if available)

Supervisor's Phone: (\_\_\_\_) \_\_\_\_\_

Medical Condition: \_\_\_\_\_

Cause of Condition: (I.e. MVA, data entry, disease process, etc.) \_\_\_\_\_



# Program Information For Your Covered Employees

<http://www.standard.com/mybenefits/oebb/>

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Welcome

Life Insurance

- Life and AD&D Insurance
  - Needs Estimator
  - Premium Calculator

Disability Insurance

- Long Term Disability Insurance
  - Needs Estimator
- Short Term Disability Insurance
  - Needs Estimator

OREGON EDUCATORS BENEFIT BOARD


OEBB

Disability Insurance  
Disability Resource Consultant  
Life and AD&D Insurance  
Workplace Possibilities

Welcome Oregon Educators Benefit Board Members


Standard Insurance Company is pleased to provide group Life, Accidental Death and Dismemberment (AD&D), Short Term Disability (STD) and Long Term Disability (LTD) insurance to eligible members of the Oregon Educators Benefit Board (OEBB). You will be in good company. The Standard is a leading provider of employee benefits products and services and insures nearly 26,500 groups, covering 8.5 million employees nationwide.<sup>1</sup>

Life and AD&D Insurance




Apply for the right amount of protection for you and your family at very competitive group rates.

Long Term Disability



Long Term Disability insurance helps you meet your financial commitments in the event of a covered illness or injury.

Short Term Disability

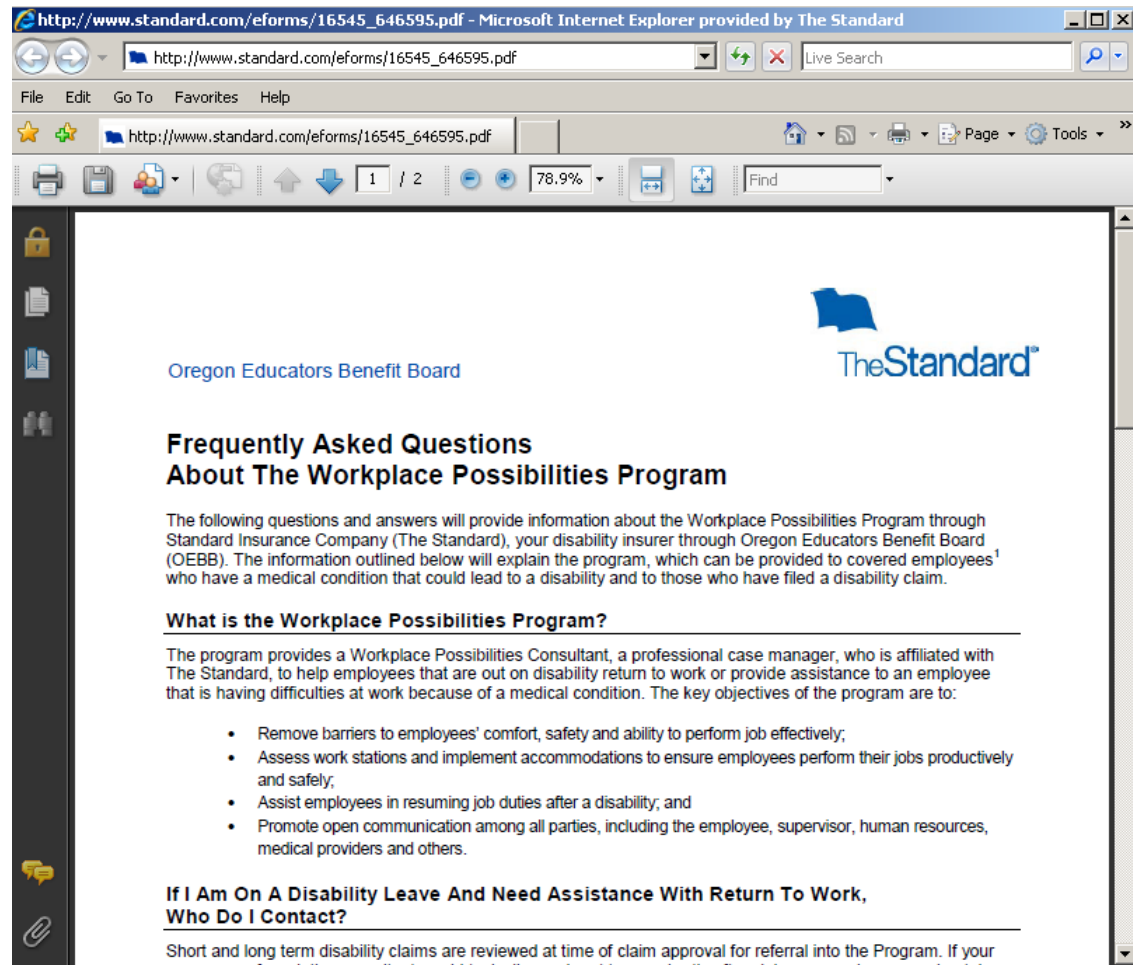


You likely purchase home and auto insurance, but what steps have you taken in the event of an unexpected loss of income?

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# Program Information For Your Covered Employees



# Story Time



# Need More Information

- Visit our Workplace Possibilities website  
<http://workplacepossibilities.com/>
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866.756.8115, from 8:00 a.m. to 5:00 p.m. Pacific Time
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  - [debbi.cross@standard.com](mailto:debbi.cross@standard.com)      [mary.malone@standard.com](mailto:mary.malone@standard.com)



# Questions



