

### **Speakers**



Karen Butts Benefits Manager, Terracon



Melanie De Silva Workplace Possibilities Coordinator, The Standard



Jeff Smith
Disability & Productivity
Consultant, The Standard







**Careers Home** 

About Us

Teams & Roles

**Working Here** 

#### Great People Great Choices

We believe that people make a difference. Especially when they act with integrity and determination. It's that belief that allows us to work as a team to put people first and deliver outstanding customer service.





Where Others See Disabilities, We See Possibilities





# Terracon is an employee-owned firm of consulting engineers and scientists.

Founded	1965
Employees	> 4500
Ownership	> 800 individual shareholders and ESOP
Headquarters	Olathe, KS (Kansas City metro)
Offices	> 140 nationwide – services in all 50 states
Services	<ul><li>Environmental</li><li>Facilities</li><li>Geotechnical</li><li>Materials</li></ul>
Markets	Commercial / Retail, Transportation / Infrastructure, State and Local, Power Generation and Transmission, Oil and Gas, Industrial / Agriculture



### Why This Matters

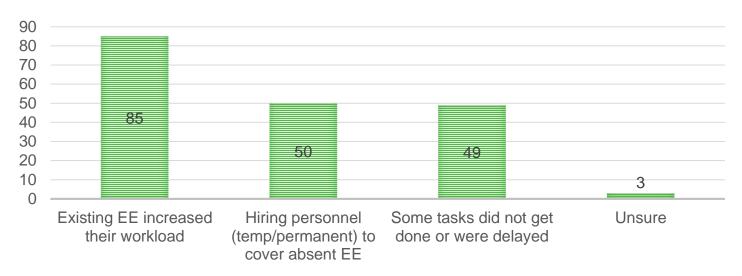
- Benefits to Employers
  - Increased employee engagement
  - Cost savings
- Benefits to Employees
  - Earlier RTW
  - Financial security
- What Employees are Saying



### Research Reveals Common Employer Reactions

"The most common reaction to EE disability is increasing other EEs' workloads."

Issues Experienced / Expected Due to Disabling Conditions % Cited, With Experience (n=228)





### The Right Support Fuels Workplace Productivity

"Employees who worked with their HR department and received communication from their employer returned to work 44% faster."





### 2017 Results

	Terracon	IBI Benchmarking Data
Average payments per closed claim	\$3700	\$5201
Lost calendar days per closed claim	49	51
End of benefit period	5.6%	6.8%
Average closed claims (mental)	50	63
Average closed claims (orthopedic)	48	63.4



# Terracon provides responsiveness, resourcefulness, and reliability.





#### Mission



Delivering
Success for
Employees,
Clients, and
Communities



### **Core Values**







## Delivering Success... Safely

- Safety is one of Terracon's core values.
- Our commitment to being an Incident and Injury-Free (IIF) company is an operational priority.
- We strive to build safety and wellbeing into all aspects of our business.
- Working safely is an uncompromising commitment at all levels of the company to ensure everyone goes home safe to their family each and every day.







### Implementation

Program details and projected improvements are described to the group



Program processes are shared



Ways to best integrate program with existing processes and structure are discussed





### Communications and Training

- Customized implementation of the program for employer and employees
  - Through continued phone meetings, job aids and detailed process guides
- Customized education by the coordinator and group consultant, for example:
  - Terracon's HR and The Standard's Workplace Possibilities teams have a bi-monthly call
  - Ongoing and new claim management activity is discussed
  - The Standard's STD team also hosts a regular conference call with Terracon's HR team to review open and ongoing claims



### **Program Expectations**

- Recognition of partnership
- Ongoing and regular communication with partner
- Commitment to collaborate with The Standard to accommodate employees
- Commitment to facilitate communications between key participants in program



### The Right Support: An Employer Perspective

- Intentional Rollout
  - By office and opportunity
- Employee support
  - Personal phone calls
- Manager support
  - Ongoing education of process, options and accommodations assistance
  - Support from The Standard





# The Right Support: A Carrier Perspective

- Individual process
  - Customized to each employee's needs
- Programs should address certain factors, for example:
  - Organization size
  - Job functions
  - Size of HR team
  - Age of employee
  - Worksite locations



### Typical Services Available to Employees



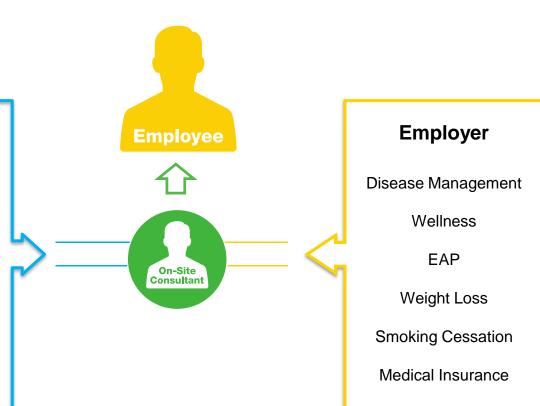
**Vocational Experts** 

Nurses & Physicians

**Ergonomic Experts** 

Behavioral Health Case Managers

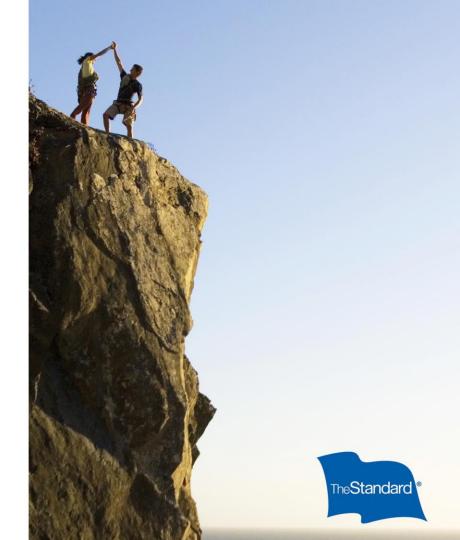
Accommodation Specialists





### Keys to Success

- Have a clear understanding about where you are and where you want to improve
- Provide ongoing education to employees about vendor partners and their services
- Engage in frequent communication with partners and employees
- Be committed to providing accommodations, when needed



### **Employee Satisfaction**

#### Terracon results from Jan. 2016 - Nov. 2017

Response Rate	23%
Overall Satisfaction with program	4.5 / 5.0
Percentage Satisfied with program (3.0 rating or higher)	100%
Percentage Very Satisfied with program (5.0 rating)	54%



<sup>\*</sup>Surveys were mailed to 82 employees with a closed claim in the program.



### **Customized Accommodations**

Case Study #1	
Situation	Bike accident caused concussion, arm and wrist pain, neck fracture, bi-lateral knee injuries, back pain.
Age Range	50-65
Intervention	<ul> <li>An ergonomic evaluation was done.</li> <li>A sit stand work station was created to increase his comfort by allowing him to maintain a neutral neck, wrist, arm and spine posture</li> </ul>
Impacts	Able to RTW 8 weeks earlier than MDA guidelines
Costs	\$3753





Case Study #2	
Situation	Severe arthritis affecting joints; required chemotherapy medication.
Age Range	40-55
Intervention	Provided with a sit stand desk top unit, an adjustable chair and a keyboard and mouse that allowed for increased comfort and ease of keyboarding with reduced pressure being put on her wrist, arms and shoulders.
Impacts	Able to SAW without need for STD or LTD
Costs	\$3127





Case Study #3		
Situation	Lab manager with hernia repair unable to meet lifting requirement of 50 pounds.	
Age Range	30-45	
Intervention	Provided accommodation that reduced the amount of weight that could be lifted safely for 4 weeks while employee recovered from surgery.	
Impacts	Able to RTW 4 weeks earlier than MDA guidelines.	
Costs	\$574	





	Case Study #4
Situation	Construction inspector unable to work due to pain that required removal of tumor on spine.
Age Range	30-45
Intervention	Provided assistance with communication between doctor and employer identifying key restrictions allowing time for job modifications and proper recovery.
Impacts	Able to RTW after 7 weeks, which was 5-9 weeks earlier than MDA guidelines for employee's medical issues.
Costs	\$812







## Final Thoughts



### **Questions & Answers**

### **Contact Us**



Karen Butts 913.577.0350 Karen.Butts@terracon.com



Melanie De Silva 971.321.6493 Melanie.DeSilva@standard.com



Jeff Smith 971.321.4402 Jeff.Smith@standard.com







The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.