Facing a job-related injury can be a challenge for both employers and employees. With a responsive and supportive program in place from the beginning, a positive resolution can be achieved. The following case illustrates how The Prudential Insurance Company of America (Prudential) turned a potentially career-ending long-term disability into a return-to-work solution.*

A Career in Jeopardy

David was a foreman in the plumbing industry, in charge of commercial and industrial construction projects. As a skilled tradesman—a master plumber at the journeyman level—and a union worker, David felt pretty secure that he had the skills to remain employed for a lifetime, plus access to benefits that would allow him to support his family into his retirement years.

During his 25-year career, David experienced three problematic injuries to his shoulders. The third, which occurred when he was 52 years old, resulted in two surgeries, each followed by a course of physical therapy. After a period of recovery, he finally attained a good range of motion with limited pain. In preparation for his return to work, workers’ compensation (WC) required that David take part in a Functional Capacity Evaluation (FCE). The FCE revealed that he did not meet the physical requirements to return to work as a journeyman plumber and was unlikely to meet those requirements in the future. This put David in jeopardy of losing his career—and only source of income.

Early Intervention and Responsive Service

While David’s injuries were work related and covered under WC, Prudential, as the Long Term Disability (LTD) Insurance carrier, would be obligated to continue disability payments as long as David remained disabled or until age 65, under the terms of his LTD Insurance plan. David became involved in a vocational rehabilitation program through WC, and when Prudential received a claim for LTD, we immediately coordinated return-to-work efforts with the WC case manager. After a detailed conversation with a disability claim manager at Prudential, David was referred to a vocational rehabilitation specialist (VRS) who spoke at length with him about his needs and concerns. The VRS then coordinated vocational services with David’s WC carrier while providing David with continuous telephonic support.

Experience. Results.

Prudential realizes that for some employees like David, an injury is not necessarily a case for lifelong disability. We made it possible for David to return to work through:

- Proactive claim intervention
- Effective collaboration with workers’ compensation
- Expert disability claim management
- Supportive counseling from a Vocational Rehabilitation Specialist
- Practical rehabilitation assistance and return-to-work incentives
- Efficient use of contractual resources

RETURNING TO WORK AFTER A DEBILITATING INJURY

THIS IS NOT A POLICY OF WORKERS’ COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS’ COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS’ COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS’ COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.
Obstacles Removed

While the FCE revealed that David could no longer meet the physical demands of plumbing, it did provide insight into his functional capacity that would allow him to find employment in a less physically demanding job. David began a job placement program, which provided him with job-seeking skills, training, and supportive counseling. David possessed strong transferable skills and after a few months of interviewing, he received several job offers. He accepted an inspector position, which allowed him to remain in the plumbing industry and maintain his license. Through Prudential’s vocational rehabilitation program, David received reimbursement for the purchase of a business suit—a requirement for his new position.

➤ EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easier—for you and for your employees. To learn more about our return-to-work options, please contact your Prudential representative.