
Cost control strategies

Sedgwick utilizes leading measures and predictive cost containment to help Ohio employers contain costs and lower premiums. When a claim occurs, Sedgwick is ready to apply cost containment strategies to quickly resolve the claim.

Salary continuation

Salary continuation is compensation paid to an injured worker by the employer, in lieu of temporary total compensation paid by the Ohio Bureau of Workers' Compensation (BWC). By continuing to pay an injured worker's wages as if they were still working the regular amount of hours per week, an employer can avoid BWC paying out temporary total compensation of the claim.

Lump sum settlements

A lump sum settlement is an agreement between the employer, injured worker and BWC for a payment of lump sum, to settle one or more workers' compensation claims. Settling a claim allows the removal of the settled claims' reserves and helps to keep the employer's premium costs lower.

Handicap reimbursements

Handicap reimbursement is a program where an employer may seek reimbursement if an injured worker has one of 25 pre-existing conditions. Under the program, an employer may file for reimbursement on certain workers' compensation claims, if it can be proven the handicapped condition(s) led to the injury or delayed the healing process.

Vocational rehabilitation

Vocational rehabilitation helps injured workers safely return to work or maintain employment and decrease costs of workers' compensation claims. These services are individually tailored to meet the needs of injured workers and their work environment.

Modified duty off-site (MDOS)

MDOS is offered to assist in returning employees to work (temporarily offsite) following an injury or period of disability. This program provides placement for employees, who are not able to temporarily return to their original job. Typically, these job placements are coordinated with non-profit organizations. MDOS allows employees to resume a productive work lifestyle while transitioning to their regular job, helping decrease claim costs for the employer.

Transitional work program

Transitional work allows injured employees with medical restrictions to work in their job or a transitional job for a limited period of time under the supervision of a medical provider. This program helps lower an employer's workers' compensation costs by decreasing the number of days an injured worker is off work.

For more information, contact our Sedgwick program manager, Julia Bowling at julia.bowling@sedgwick.com or ph 513-218-4062.