

Employer
case study

Ideal for employers without reliable modified duty capacity—or with operational roles that can't accommodate restrictions.

When modified duty isn't available, time becomes the biggest cost driver in a claim.

Alternative RTW works best as a speed + structure intervention—creating a near-immediate path back to function that reduces idle time, keeps claims moving, and often lowers indemnity exposure.



The Problem

- Limited modified duty
- Employees are sidelined with no productive option
- Claims drift → higher indemnity and disruption



The Solution

- Compliant alternative duty
- Fast implementation
- Keeps employees connected to work



De-identified referral data consists of 53 claims from January through November 2025.

how it works



Work Restrictions

Work restrictions identified.



Alternative Duty Placement Secured

Speed prevents lost time.



Employee Engaged in Work Activity

Maintains routine and claim momentum.



Faster Functional Recovery & RTW

Shortens claim duration.

human + financial

employer value

For Employers

- Less lost time
- More predictable claims
- Better RTW outcomes

For Employees

- Maintains routine and dignity
- Supports recovery
- Reduces isolation

HUMAN OUTCOMES. FINANCIAL CONTROL. CLAIMS THAT MOVE FORWARD.

“**Empathy** matters in a claim — **forward movement** matters more. Alternative RTW delivers that movement when modified duty isn’t an option. It protects employees while controlling financial exposure.”

— Josh Ewing President of JME Claims, Inc. (National Third-Party Administrator)

LUNA  LNO

OFF  WORK

Wondering if Alternative RTW fits your workforce?
Let’s talk through a real scenario.