

Managing Workers' Compensation Costs

Workers' compensation is a complex benefits system that was developed to provide medical coverage and wage replacement for employees who are injured while performing their work duties. It provides statutory benefits, which means that all benefits are prescribed by law or regulation. In general, Vermont provides an above average level of benefits when compared to other states.

While the best way to control workers' compensation costs is to avoid injuries altogether, we find that, when injuries do occur, implementing certain practices can significantly reduce claim costs – and ultimately, the future cost of coverage. Below you'll find toolkits with guidance and templates that your municipality can use to enact a range of workers' compensation best practices, such as establishing injury reporting procedures, using a designated medical provider, and providing transitional return to work.

[PACIF Loss Control Consultants](#) are happy to assist members with implementing any or all of these best practices. They can offer suggestions on how to customize these to meet your municipality's needs.