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The employer is now helping the injured employee get the necessary care and attention while also making sure they're maintaining operations. Depending on the severity of the injury, the employer may need to f gure out how to manage the same amount of work with a smaller workforce or hire additional workers.

## CBO: What is holistic recovery and why does it matter?

MI: At Travelers, our claim professionals are there to work with the injured employee, and they take a holistic approach. This means they're putting the injured employee at the center of everything they do and assessing the medical as well as the psychological and social factors that may affect how the employee recovers from their injury or illness. These factors are often unrelated to the specific injury but to the individual's mindset, such as catastrophic thinking or lack of positive coping strategies. Identifying these factors early on helps ensure that injured employees are getting the support they need from the very beginning of the claim while also allowing our nurses to intervene when necessary.

## CBO: How might a physical injury affect a worker's mental health?

MI: Being away from work because of an injury can lead to an individual experiencing negative health consequences, such as getting discouraged or not feeling productive or engaged in the community. This period of worklessness is a health and wellness issue, so employers have a role to play: maintaining contact with the injured employee, checking in with them, and encouraging a modified duty program as they recover. Even in construction, where much of the work requires physical labor, there are tasks that can be assigned that could help employees return to work with limitations. Ø.Een-SB3 ECG GO SIGNS CO.

