

MISSOURI RURAL SERVICES WORKERS' COMPENSATION INSURANCE TRUST

SAVE THE DATE!

MISSOURI RURAL SERVICES WORKERS' COMPENSATION
INSURANCE TRUST WILL HOLD ITS' 34TH ANNUAL MEETING

THURSDAY, JUNE 4, 2026

AT THE LODGE AT OLD KINDERHOOK. THIS EVENT IS FREE
FOR MEMBERS AND AGENTS! LOOK FOR INVITATIONS IN
MARCH OR APRIL, 2026.

EDUCATIONAL SESSIONS FROM 9AM – NOON

BUFFET LUNCH – NOON

AGENT'S GOLF OUTING – 2PM – 5PM

(ON THE OLD KINDERHOOK CHAMPIONSHIP GOLF COURSE)



Merry
Christmas from
Your Board of
Trustees!



SEATED L-R: KATHY RAY-CITY OF LAKE WINNEBAGO, RENEE KINGSTON-CITY OF
CAMDENTON, SUSAN WOODS-MRSC, CHRISTY MAGGI-CITY OF CLINTON

STANDING L-R: CHRISTIAN FULLER-CJFIG, SARIA PEPPER-CJFIG, TODD COWELL-
COWELL LAW FIRM, MELISSA RECORD-MRSC, STACY THOENEN-MRSC, MATT BOWEN-
LINN COUNTY AMB. DIST., JASON FORGE-CJFIG, JANELLE BEAUCHAMP-CJFIG, FRANK
OFFUTT-PLATTE CITY SPECIAL ROAD DIST., DAN HOLT-MRSC

April 1st Renewal is Around the Corner!

We are preparing the renewal process for the April 1, 2026-2027 policy period. **The audited payrolls from the 2024-2025 policy year will be used as the renewal estimates for the 2026-2027 policy year.** For those Members entering during the April 1, 2024-2025 term and thereafter, the renewal payroll estimates will be based on current estimates. If the payroll estimates need adjustment, please contact Melissa Record at (800) 726-9304 ext. 210 or melissa@missouriruralservices.com as soon as possible for the changes to be reflected in the renewal.


The renewal information will be sent before March 1, 2026. Payment will need to be received by the Trust no later than March 21, 2026.

NURSE TRIAGE—

THE DIFFERENCE ONE PHONE CALL CAN MAKE

The difference one phone call can make is:

- **Timely and appropriate care** – the nurse is able to assess symptoms over the phone, directly injured workers to the right type of care, at the right time, which prevents delays and misdirection.
- **Reduced anxiety** – Injured workers receive clear instructions and guidance, alleviating the stress of waiting or not knowing if their concern warrants a doctor's visit. Avoiding travel or crowded waiting rooms also reduces anxiety.
- **Unnecessary visits** to the emergency room and primary care offices.
- **Continuity of care** – Triage nurses ensure that injured workers are connected to the right care providers and that their medical needs are addressed effectively.



A single phone call can make a world of difference when an employee sustains a work-related injury. This single point of care will allow a trained nurse to quickly assess a patient's symptoms, provide advice, and direct them to appropriate medical care. This service ensures timely and accurate care, improving the injured workers' experience by reducing anxiety and unnecessary visits, but at the same time directing them to an appropriate medical facility when necessary.

What is Nurse Triage? Triage is a method of resolving a patient's health concern, efficiently in effectively, through one or two phone calls. Triage nurses evaluate the urgency and nature of an injured workers' symptoms through careful listening and targeted questions. Nurses provide advice, manage patient concerns, and help patients navigate the healthcare system.

The Missouri Rural Services Workers' Compensation Insurance Trust Nurse Triage Program is available to Members with a manual premium of \$15,000 or more. If you meet this criteria and are interested in this program, *please contact Susan Woods at* susan@missouriruralservices.com *or* 800-726-9304, ext. 212

How Employers Can Reengage Injured Workers

Elements to potentially include when building a culture of reengagement.

Foundational Leadership

Strong organizational leadership begins with a clear, consistent vision for employee health and well-being and ensuring that vision is effectively communicated. This includes setting expectations around both wellness and injury management.

Effective leaders make wellness and safety a part of everyday work life, not just an annual initiative. They demonstrate visible support for injured workers and the company's return-to-work programs. The tone for care and engagement starts at the top, with leaders modeling empathy and integrity at every step and reinforcing key messages throughout the organization.

Building a Culture of Connection and Care

When injured employees feel heard, needed, and valued, their engagement remains strong, even during the recovery process. Active involvement and consistent communication from leadership reinforce an employee's sense of belonging and purpose. Consider treating an injured employee as you would a newly hired employee. Where new employees continue to be trained and developed, the same standard is best applied to injured workers.

Regular check-ins to discuss progress demonstrate genuine care and help maintain connection. Leaders can also seek feedback on wellness and safety initiatives to foster inclusion. Celebrating small recovery milestones further shows employees that they are appreciated and supported on their journey back to work.

Reengaging an injured worker during their return to work depends on the culture embedded within an organization. Let's explore how consistent, compassionate leadership, paired with quality care and communication, can create a lasting impact.

Employee engagement can reduce costs, improve quality, and enhance morale in the workplace. When executed well, a reengagement strategy can also lead to lower absenteeism, higher productivity, and stronger employee loyalty. So, how can organizations help support these goals?

"Reengagement is not a program; it must be built into the foundation of a company's culture for return-to-work success," said Sean Fitzsimmons, Large Casualty Workers' Compensation Claims Manager at Safety National. "When employees feel seen and supported, the entire culture of safety and wellness is strengthened."



High-Quality Care and Recovery Management

Providing quality care is essential to the reengagement process. This begins with ensuring access to high-quality resources such as on-site medical care, nurse triage lines, and web-based health tools. Employers should partner with providers who prioritize patient communication and psychological support, while setting clear expectations and performance standards to ensure effective collaboration.

Continuous communication and early intervention can lead to faster and more positive outcomes. Employers should begin return-to-work discussions early and maintain frequent contact throughout recovery. Offering modified duty options can help an injured employee maintain a sense of normalcy. Ongoing communication among HR, management, and medical providers ensures a coordinated recovery process and helps identify barriers, including psychosocial factors, that may delay a successful return to work.

