

Report on WSDA Retro
To: House of Delegates
August 2025

At its June 2025 meeting, the WSDA Board of Directors approved changing the name of the WSDA Retro program to **WSDA L&I Advantage**.

Benefits of the program continue unchanged and uninterrupted, with no action required from participating members.

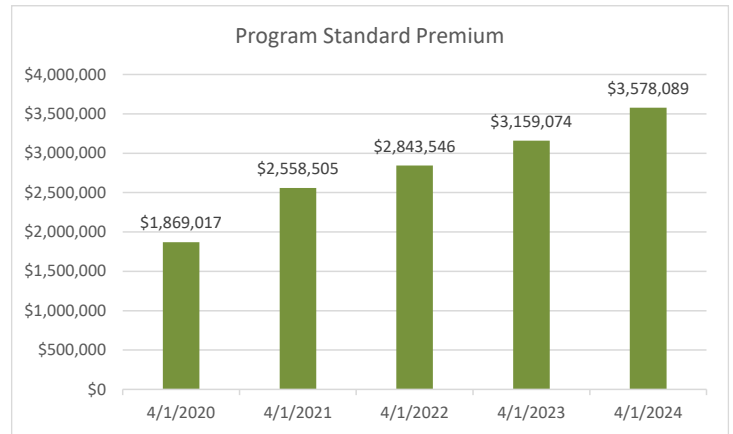
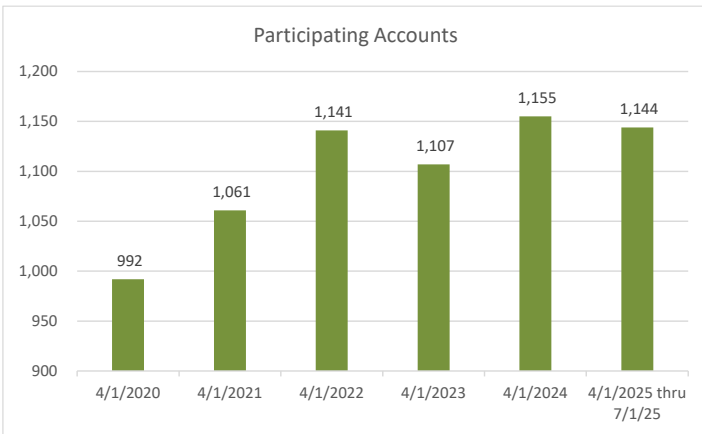
WSDA and our partner Employer Resources Northwest (ERNwest) are in the process of updating program websites and other materials to reflect the new name. The new website URL for the program is wsda.org/advantage.

Page 2 of this report provides a program overview and participation information. Future reports will reflect the updated WSDA L&I Advantage name and branding.

Program Overview & Participation

WSDA Retro is a voluntary program for qualifying WSDA members that provides workers' compensation support through workplace safety education, expert-level claims assistance, and in some cases financial incentives for minimizing claim expenses. The program was launched in April of 2020 and services are provided through our third-party administrator, Employer Resources Northwest (ERNwest).

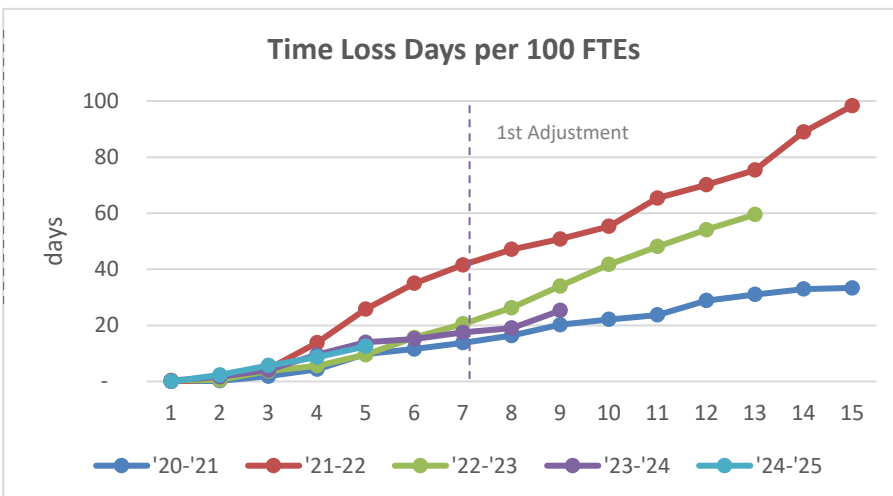
Enrollment for the program runs on an annual basis from April 1 through March 31 of each year. Although the number of participating L&I accounts fluctuates from year-to-year as practices close, and new practices are enrolled, the participating premium in the program has grown steadily each year. The program is free to qualifying WSDA members and is funded by premium refunds the program can earn if the combined claim expenses for the group of participating members is lower than the combined L&I premium they paid during the year.



Performance

Program performance is heavily influenced by the claim expenses incurred by participating members. One of the largest cost drivers of any L&I claim is "time loss", a benefit paid to workers by L&I if their injury has left them unable to perform their usual work. The amount of time loss the program experienced in 2020-21 is optimal and should be the goal.

Controlling the cost of time loss increases the potential financial incentives that may be available. Time loss can be avoided by providing modified-duty work to injured employees, or even in some circumstances continuing to pay a worker's normal wages while they recover. Both strategies can have enormous cost-savings not only for the retro group but also for the individual practice. While it may seem difficult to provide modified-duty to your employees, ERNwest can provide assistance in identifying acceptable modified work in your practice that help keep your employee connected to the workforce and provides value to your business.



WSDA Retro provides participating members wage reimbursement in these modified-duty cases that, when paired with L&I's Stay at Work program, can **reimburse up to 100% of the wages** for your injured employee while working modified-duty.

For more information on modified-duty options for your practice, and how to qualify for the 100% wage reimbursement, please visit: wsda.org/member-center/membership-benefits/wsda-retro.