



Post-Offer Employment Testing (POET) Program



Midwest Builders' Casualty policyholders can strengthen existing hiring procedures by implementing a Post-Offer of Employment Testing program (POET). For those unfamiliar with POET, it's a physical exam performed by a medical provider to determine if the potential employee is physically able to perform the essential functions of the job for which they have applied. A POET program is a valuable tool to reinforce a secure, safe and able-bodied workforce. Additionally, POET will determine a baseline, providing a measuring

point for expected recovery in the event of a future work-related injury and any personal, pre-existing conditions. Employers are also relieved of the burden of determining whether a potential employee can safely perform the work. Instead, that decision is made by a medical provider who specializes in POET.

To assist policyholders and simplify this process, Midwest Builders' Casualty has partnered with the nation's largest provider of POET testing, which ensures consistent and convenient testing regardless of the hiring location. Additionally, the POET provider does not adopt a "one size fits all" approach with POET programs. Instead, the provider offers face-to-face meetings and assistance in developing a specialized POET program for each employer. The employer has the option to select a specific section of their workforce to test, or they can require it for all job positions. By using Midwest Builders' Casualty's preferred POET provider, the policyholder avoids costly implementation fees and instead benefits from reduced pricing for each POET exam.

- Medical analysis and validation about an employee's physical ability to perform essential functions and job duties
- The nationwide vendor ensures accessibility and consistency of POET exams, regardless of location
- Validation of a candidate's physical capabilities is a valuable tool in accident prevention and claim reduction

For more information on Midwest Builders' Casualty's endorsed POET Program, please contact your designated claims adjuster or loss control representative at (800) 374-7798.