

NEED TO KNOW

Getting Back To Work Is Good Business

When a school cafeteria worker suffered a fractured hip at work, school administrators were expecting the worst—the loss of a valued employee, ongoing disability payments, the cost of hiring and training a replacement worker, and a potential change in workers' compensation premiums and experience modification factors. That was not the case, however.

Thanks to a well-designed return to work (RTW) program, the employee received the physical therapy and support necessary to return to the cafeteria and, after several transitional work assignments, signed a contract to resume her previous responsibilities for another year. "This is how things should work," explains EMC Occupational Consultant Kate Benson Larson, who is part of a team of case managers who bring injured or disabled employees safely back to work as soon as they are able.

Good For Employers. Good For Employees.

A New York State Department of Labor report noted that programs that steer employees back to work may reduce workers' compensation costs, litigation, wage and worker replacement costs, productivity losses, medical and indemnity costs, and utilization of short- and long-term disability benefits.

According to Larson, the benefits of a RTW program are more than monetary. "Experience indicates that employees participating in the program continue to live a productive lifestyle during their recovery period," comments Larson. "In addition, an effective RTW program facilitates immediate and informative communication between employee and employer."

Job Descriptions Are The Cornerstone Of RTW Programs

The first step in the process of implementing a RTW program is to complete a functional analysis, written description and possible transitional duties for all regular positions. "That was a crucial component of getting the school cafeteria worker back to work," explains Larson. "We were able to provide valuable job description information to therapists, who adapted their treatment regimen to match the needs of transitional jobs as well as her original responsibilities."

Want To Learn More About RTW Programs?

"Having a return to work program is a win-win situation," concludes Larson. "Employers typically minimize costs while retaining the use of a trained employee. Employees come back to work and avoid lost wages and a long-term absence."

Larson encourages policyholders to review the many online resources at www.emcins.com for additional information about the steps in developing, implementing and monitoring a RTW program.

• *Thanks to an effective return to work program, a school cafeteria worker returned to productive work after suffering a hip fracture.*

CAUTION WHEN USING STEPLADDERS

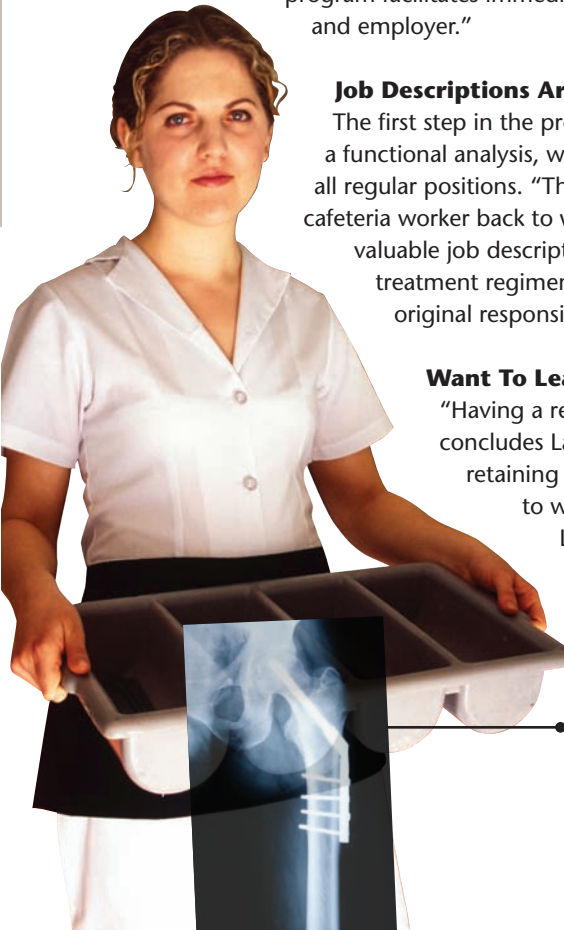
As stated in a recent OSHA letter of interpretation, using a stepladder as a nonself-supporting ladder would violate 1926.1053(b)(4) unless the ladder was designed for that purpose. Because stepladders usually are designed so the rungs are level when the ladder is locked open and resting on a stable surface, it is likely that positioning a stepladder for use as a nonself-supporting ladder would make the rungs unlevel—also a violation of the standard. For more information about this letter, visit osha.gov.

MEDICAL SCREENING AND SURVEILLANCE REQUIREMENTS

OSHA updated the *Screening and Surveillance: A Guide to OSHA Standards* pocket guide. The guide describes what physical exams and tests are required to measure worker exposure to chemicals, such as hexavalent chromium and benzene, and other workplace hazards such as noise and bloodborne pathogens. Copies can be ordered online from OSHA's publications web page.

TEXTING BAN FOR TRUCK DRIVERS

The DOT proposed a rule prohibiting texting by drivers of commercial vehicles such as large trucks and buses. "This is an important safety step, and we will be taking more steps to eliminate the threat of distracted driving," said U.S. Transportation Secretary Ray LaHood. Truck and bus drivers who text while driving commercial vehicles may be subject to civil or criminal penalties of up to \$2,750. You can follow the progress of the U.S. Department of Transportation in working to combat distracted driving at distraction.gov.





CSA 2010 is designed to meet one overriding objective—to increase safety on the nation’s roads—benefiting drivers and the traveling public alike.

What can you do to prepare for the change?

- Update your Motor Carrier Census form (MCS-150)
- Check your inspection and crash reports (<http://ai.fmcsa.dot.gov>)
- Visit the CSA 2010 website (<http://csa2010.fmcsa.dot.gov>) to learn more about CSA 2010
- Subscribe to the RSS feed or email list to stay up to date on CSA 2010 news and information
- Review inspection and violation history for the past two years
- Address safety problems now
- Educate drivers about how their performance impacts their driving records and the safety assessment of the carrier

With your cooperation, CSA 2010 will help to reduce commercial motor vehicle crashes, fatalities and injuries on our nation’s highways. For additional resources regarding CSA 2010, visit csa2010.fmcsa.dot.gov.

Source: Federal Motor Carrier Safety Administration

CSA: A CHANGE TO SAVE LIVES

Since the 1970s, federal and state enforcement agencies, in partnership with many other stakeholders, have progressively reduced the commercial vehicle-related fatality crash rate. In an effort to maximize these efforts, the Federal Motor Carrier Safety Administration (FMCSA) has taken a fresh look at how the agency evaluates the safety performance of motor carriers and drivers. Comprehensive Safety Analysis (CSA) 2010 is the result.

A Change For The Better

Under CSA 2010, FMCSA will reach more carriers earlier and more frequently; improve efficiency of investigations, focusing on specific unsafe behaviors, identifying root causes, and defining and requiring corrective actions; force carriers and drivers to be accountable for their safety performance; and make more complete safety performance assessments available to the public. As a result of these changes, unsafe carrier and driver behaviors that lead to crashes will be identified, all safety-based roadside inspection violations will be noted and drivers will be more accountable for safe on-road performance.

INSIGHTS ONLINE



SCHOOLS

Cheerleading Injuries

More than half of all cheerleading injuries stem from stunts such as cradles, elevators, extensions and pyramids, according to a study from the Nationwide Children’s Hospital.

Mouthguard Injuries

Athletic mouthguards may actually cause mouth injuries and increase the risk of contracting bacterial infection, a study from Oklahoma State University indicates.

PCBs In Caulk—What Schools Need To Know

Polychlorinated biphenyls (PCBs) in caulking are an emerging environmental health issue for schools across the country. EMC offers information for responding to parent concerns about the issue.



MUNICIPALITIES

Security And Drinking Water FAQs

The American Water Works Association (AWWA) has published “Security and Emergency Planning for Water and Wastewater Utilities” and the fifth edition of “Plain Talk About Drinking Water.”

Electric Power Standard Helps Prevent Deaths

Approximately 80 workers die from electric shock and other related hazards each year while working in jobs related to transmission and distribution of electric power. A recently published OSHA eTool can help workers and employers be in compliance with the Electric Power Generation, Transmission and Distribution Standard.

EMPLOYERS BEWARE

**YOU,
not just your
contractors or
subcontractors,
can be cited
for an OSHA
violation.**

"When it comes to working with contractors, the days of a handshake and a smile are long gone," warns EMC Senior Risk Improvement Consultant Tammy Swenson. "Recent court decisions upholding OSHA's multi-employer citation policy make it essential for building owners/employers to have well-documented scope of work agreements with contractors working on their property."

Under the multi-employer citation, you, not just the contractors or subcontractors, can be cited for an OSHA safety violation. In determining whether you should be cited, OSHA has identified four types of employers:

- **Creating Employer:** The employer who causes a hazardous condition
- **Exposing Employer:** The employer whose employees are exposed to the hazard
- **Correcting Employer:** The employer responsible for correcting the hazard
- **Controlling Employer:** The employer with general supervisory authority over the work site

Once OSHA determines what category of employer you fall into, they will assess whether your actions were sufficient to meet the obligations of that category. "That's where a scope of work agreement is invaluable," comments Swenson. "This document should clearly state who is in charge of all aspects of the safety program."

Swenson also encourages building owners/employers to document what hazards currently exist in their facilities and how those hazards will be evaluated and assessed by all contractors and subcontractors. "No work should begin until the scope of work document is signed," advises Swenson.

On The Job With Bree Schwaller



What's one program you can implement that can enhance the long-term health of employees, improve morale and help control medical costs?

EMC Environmental Health Specialist Bree Schwaller has the answer—a work site wellness program. Bree works with EMC policyholders to identify the wellness needs of employees, develop on-site health promotion programs and train wellness program site coordinators.

Effective wellness programs can range from distributing educational materials and hosting health screenings to creating incentive programs that encourage changes in specific health behaviors. "By adopting healthier lifestyles, employees can decrease their risk factors for chronic disease, which may result in lower healthcare expenses for your organization," explains Schwaller.

Work site wellness programs complement other loss control activities and return to work programs in making your organization a safer and healthier place in which to work.



CONTRACTORS

Use Of Hi-Vis In Work Zones

High-visibility warning garments are required safety attire for highway and road construction workers, according to a letter of interpretation released by OSHA.

Protecting Workers From Silica Exposure

Overexposure to silica can cause silicosis, a nonreversible and potentially fatal lung disease. To help control dangerous silica dust levels on construction work sites, OSHA released "Controlling Silica Exposures in Construction," a document that recommends control measures such as wet cutting methods and dust collection systems.



PETROLEUM MARKETERS

Protecting Late-Night Workers

According to the U.S. Bureau of Labor Statistics, nearly half of the 167 retail trade workers who were killed in 2007 were employed in late-night establishments. OSHA addresses this issue in a new document, "Recommendations For Workplace Violence Prevention Programs in Late-Night Establishments."

Trucker Terrorism Threat

A study for the Department of Homeland Security urges the government and trucking industry to tighten security in order to prevent terrorists from using gasoline tankers as weapons.

IMPORTANT NEWS FOR SCHOOLS AND CONTRACTORS: NEW RULES FOR DOING RENOVATION ON BUILDINGS WITH LEAD PAINT

Contractors doing renovations on buildings built before 1978 and where children frequent (pre-1978-built homes, day-care facilities, schools, etc.) are now required to be certified by the state and must perform lead-safe work. In addition, all workers on such job sites must be properly trained to be lead-safe renovators.

For complete industry updates, visit www.emcins.com, click **Loss Control** on the homepage and then **INSIGHTS ONLINE**.

INSIGHTS ONLINE



THE BEST IN LOSS CONTROL:

Return To Work Programs

Like accident prevention, a return to work (RTW) program is a proven management tool to control workers' compensation premiums and reduce costs associated with lost time and hiring replacement workers.

EMC can provide valuable assistance in planning your RTW program. EMC loss control professionals have the experience and skills to:

- Analyze work-related injuries and identify any recurring patterns
- Help you write accurate job descriptions for use by medical providers and claims adjusters
- Create a written corporate policy and plan to communicate your RTW program and policy with employees
- Train supervisors on their role in your RTW program

Contact your independent agent or local EMC branch office for a consultation with an EMC loss control representative for assistance in developing your RTW program.

Wanted: Your Insights For Our Loss Control Insights

If you have suggestions for articles to appear in EMC's *Loss Control Insights*, we'd like to hear from you. Tell us about the loss control challenges your organization faces. Share your loss control best practices. Send us a question you've been struggling with. Your insights will help make our *Insights* even better. **Send your ideas, suggestions and questions to losscontrol@emcins.com.**

LOSS CONTROL INSIGHTS

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 **EMC** Insurance Companies.

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