

Keep employees safe during the holiday season

Spending a little time devoted to alcohol safety training may save employers from losing workers due to alcohol-related injuries.



Many companies close the year with various holiday celebrations to thank employees. These gatherings can become unfortunate for employers who do not plan ahead. When workplace parties include alcohol, employers should recognize the dangerous combination of drinking and driving and emphasize safety first.

According to the National Highway Traffic Safety Administration, 38 percent of all traffic fatalities during the Christmas holiday involve a drunk driver – roughly 45 deaths per day. That number increases to 41 percent, or 54 people a day, over the New Year's holiday.

Many holiday parties occur in the evening during the weekend. According to the U.S. Department of Labor (DOL), alcohol is three times more likely to be part of an accident at night than during the day, and more than half of driving accidents over the weekend involve alcohol. Drivers who are heavily impaired are 380 times more likely to be in an accident than other drivers.

Year round, it is necessary that employees are informed of workplace substance use policies, especially those pertaining to alcohol. When preparing for a party, ask management and company officials to remind employees of substance use policies.

Employers planning a holiday celebration with alcohol should consider the following measures:

- Ask employees to designate drivers before arriving at the party;
- Enforce a drink limit per employee using drink tickets;
- Be sure to provide plenty of options for non-alcoholic drinks;
- Discourage employees from becoming heavily impaired prior to the event;
- Arrange alternative transportation for those without a designated driver; and,

- Stop serving alcohol at least 60 minutes before the party ends.

Education before the event, and as general company training, can be quite effective. Employers should emphasize alcohol's depressive effects. Although many individuals think alcohol is a stimulant, it is actually a depressant, meaning alcohol has the ability to dull judgment and concentration, slow reaction time, cause blurred vision and hinder muscle control – even at low levels.

Employers may also wish to debunk common alcohol myths. Many people believe a cup of coffee, fresh air or a cold splash of water on the face will help them sober up before driving. None of these actions will make an intoxicated individual sober. The only way to become sober is to wait for the body to process the alcohol naturally. On average, it takes the body one hour to process the alcohol from one drink (a 12 oz. beer, 5 oz. glass of wine or a 1.5 oz. serving of hard liquor).

Take the steps necessary to make your holiday party a safe and enjoyable event.

If you would like more information about this topic or have questions, contact Rejeana Woolum at 1-877-360-3608, Ext. 2364. You may also email rwoolum@riskcontrol360.com.



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Save the date for CCI's upcoming safety seminars

Be sure to mark your calendars to attend CCI's newly-updated annual workers' compensation and safety seminars!

After the first of the year, Compensation Consultants Inc. (CCI) will be sending invitations to all current clients with information regarding the annual workers' compensation and safety seminars.

In an effort to encourage attendance and participation, CCI has decided to update the format of these seminars. This includes moving the dates to the Spring. We hope that moving the dates will allow more employers to participate, as summer tends to be more hectic for employers. Even if you have attended one of our seminars in the past, we encourage you to attend again this year as the format and information will be entirely new. A new perk for this year's seminar is receiving credit for BWC's continuing education program.

For more information, call CCI's Bonnie Hursey at 1-800-837-3200, Ext. 7245. Save the date which works for you and be on the lookout for further details!

SAVE A DATE!

March 3, 2009 – Akron
Sheraton Suites Akron/Cuyahoga Falls

March 4, 2009 – Beachwood
Fairfield Inn & Suites Marriott

March 5, 2009 – Perrysburg
Holiday Inn French Quarter

March 10, 2009 – Columbus
Crowne Plaza Dublin

March 11, 2009 – Cincinnati
Kings Island Resort & Conference Center

March 12, 2009 – Dayton
Double Tree Hotel

April 28, 2009 – Columbus
Embassy Suites Westerville



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BWC updates requirements for out-of-state workers

Law change allows Ohio businesses to discontinue coverage of those workers who perform jobs across state lines.

Ohio businesses operating across state lines are expected to save on future workers' compensation costs following a law change (SB 334) that allows them to reduce the payroll they report to the Ohio Bureau of Workers' Compensation (BWC). Employers are no longer required to include employees working outside of Ohio on their payroll report, if they are carrying workers' compensation coverage in the other states.

"Ohio-based businesses, with employees working in multiple states, often find they are paying twice for workers' compensation insurance coverage," said BWC Administrator Marsha Ryan. "By eliminating this duplication of coverage, approximately 40,000 Ohio employers will now be on a level playing field with their out-of-state competitors."

The new law went into effect last month and allows employers to now pay premiums to BWC based on payroll for labor and services performed only in Ohio. Ohio businesses can first take advantage of this change when they file their payroll report and pay their premiums for the January 1 to June 30, 2009, payroll period.

Another provision of the law prevents injured workers from receiving workers' compensation benefits on claims filed in multiple states for the same injury or occupational disease. Injured workers must now select

a specific state from which to file a claim and receive workers' compensation benefits.

The law also requires out-of-state employers, with employees working in Ohio, to provide workers' compensation coverage for their workers when they come into Ohio to perform their duties. Previously, Ohio did not require out-of-state employers to obtain coverage in Ohio for temporary workers (less than 90 days). With the implementation of SB 334, employers based in another state with employees working temporarily in Ohio must obtain workers' compensation coverage from BWC unless their state affords Ohio employers some degree of reciprocity. This applies even if they have workers' compensation coverage in their home state.



For more information, please call BWC at 1-800-OHIOBWC or visit www.ohioabc.com. You may also contact

your CCI representative to discuss how this might affect your coverage requirements.

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COMPENSATION CONSULTANTS INC.
5500 Glendon Court, Suite 300
Dublin, Ohio 43016
800.837.3200



Group Rating enrollment forms on the way

Workers' Compensation Group Rating enrollment forms have been mailed or will be mailed shortly. Businesses that qualify should respond quickly to ensure group savings.



Savings quotes and enrollment packets for Compensation Consultants Inc. (CCI) and the Buckeye Workers' Compensation Alliance Workers' Compensation Group Rating Program have been sent to newly qualifying applicants.

Once the enrollment packet is received, qualifying companies should return the forms immediately to CCI to ensure enrollment in our 2009-2010 group rating program. Our deadline for receipt of enrollment forms is February 25, 2009.

Companies currently enrolled in a CCI Group Rating Program do not have to re-apply and will not receive an enrollment packet. Renewal for the 2009-2010 group rating year is automatic as long as your company continues to meet the re-enrollment criteria.

If your company has not requested a no-cost, no-obligation quote for the 2009-2010 group plan year, please contact CCI today at 1-800-837-3200 or by email to info@ccitpa.com. You may also apply online at www.cciworkerscomp.com/groupratingapplication.

Because group rating has a limited window for enrollment, it is important to apply immediately for the 2009-2010 plan year. The deadline to request a quote is January 25, 2009, so complete and return your application to CCI as soon as possible.

[For more specific information about group rating, or to ask questions about a quote you have received, please contact CCI at 1-800-837-3200.](#)



WebWatch

www.bankrate.com

- This website offers financial advice and articles on a variety of financial subjects for all stages of life, from loans to retirement;
- Some topics covered include first-time home buying, opening a small business, choosing a credit card, investing, savings, loans and fixing bad credit; and,
- Several blogs by financial experts offer advice as it relates to the current economic situation.

www.nawbo.org

- The National Association of Women Business Owners is a national organization with offices in Columbus, Cleveland, Toledo and Cincinnati;
- Site provides calendar of events and information for women interested in attending golf outings, conferences or luncheons;
- Includes small business resource page; and,
- Membership and contact information for regional boards is available.

Nine keys to improving workplace safety

The next steps in this series from our safety partner, RiskControl360°, cover two more elements of effective safety management programs. Stay tuned for the final installment!

Key 7: Individual Coordinating Safety Efforts

Designate an individual to coordinate safety efforts for your company to ensure safe work practices are followed. A small business owner may assume the duties or have a manager do them in addition to his or her normal duties. Geographically dispersed companies usually name a local employee as the accident prevention coordinator. You want someone there every day who can observe the daily operations for your company.

Larger companies often employ a full time accident prevention coordinator. To determine the need for this, consider accident history, expenses associated with accidents and the degree of hazards inherent to the operations. Listed below are responsibilities that can be assigned to your accident prevention coordinator:

- Oversee operations of a formalized safety team;
- Coordinate efforts in identifying process improvements in areas like prevention and safety training;
- Assist in developing strategies to effectively implement changes to current safe work practices;
- Ensure supervisors have necessary resources to accomplish established safety team goals;
- Effectively communicate new safety requirements;
- Maintain accurate injury/illness records to be used for injury trending and analysis; and,
- Track and report to upper management progress on safety related projects.

It is also good to have your accident prevention coordinator facilitate regular safety meetings. This will show employees safety is taken seriously at your organization. Constant communication keeps everyone on track for identifying and preventing hazards.

Please note the accident prevention coordinator does not assume operational responsibility for safety and health, but instead supports development of safety systems and processes. The accident prevention coordinator is designed to be the communication link between employees and upper management in your company.

Key 8: Early Return-to-Work Strategies

The length of time an injured worker is off work plays a significant role in the likelihood of whether or not the injured worker will ever return to work. Statistics show the longer an injured employee is off work, the lower the chances of getting them back on the job.

Only a portion of Ohio's injured workers released to light duty actually return to work in that capacity. Many employers will say they simply do not have any light duty available. This can have a tremendous impact on the cost of the claim, as well as the progress of the injured worker's recovery. The ideal scenario is to construct a modified duty program which allows employees to return to work in a productive capacity during recuperation. Gathering input from all employees will aid in determining employment functions that exist to accommodate injured workers' restrictions.

Another strategy is to build a relationship with a local physician, making him/her your company's preferred vendor for workplace injuries. Guiding the injured worker to your preferred provider may increase the chance of coordinating a quicker return-to-work. The key is to build a relationship with the physician so that he or she is familiar with your company's work processes. Make detailed job descriptions for each position available to the physician to help in determining a modified or full-duty return-to-work.

Lastly, keep open lines of communication with your injured worker to remain informed of the most updated work release information. Once you have your injured employee back to work on modified duty, check in regularly with him or her. If there is any difficulty performing the modified task, you will want to take immediate action to remedy the situation.

[For more information contact RiskControl360° at 1-877-360-3608 or \[www.riskcontrol360.com\]\(http://www.riskcontrol360.com\).](#)

Important Dates in 2009

January 25, 2009

Final date for employers to submit an application for Group Rating discounts.

November 2008 to February 2009

Qualified Group Rating applicants will receive enrollment packets. Please sign and return promptly!

Consider transitional duty as a cost saving option

Transitional duty can help an injured worker return to a full duty capacity more quickly and safely, thus making it an effective tool in keeping workers' compensation disability costs low.

It is generally recommended that employers try to accommodate physical restrictions following an injury, whether modification in duties or scheduling is needed, or a new position on a short-term basis is needed.

Returning an injured worker to employment as soon as possible may benefit the employer in several ways:

- Cost reduction based on decreased compensation benefits;
- Better disability control;
- Management commitment to employee welfare;
- Job security and employee motivation;
- Opportunity for task completion;
- Education in other positions/areas; and,
- Reduction in potential for injured worker attorney involvement.

The injured worker benefits from transitional duty by feeling valued, staying in a regular work routine, maintaining interaction with co-workers and receiving continued income.

"Confusion can occur when a company does not have a policy for transitional duty. It helps to have guidelines to assist with the process," stated Lisa Rodgers, CCI's State Fund Manager, "and we can provide tools to make the process more understandable."

"If a company wishes to create a formal transitional duty policy, we can refer them to someone (usually a legal professional) who can help them create a program that works for their company. Then we work with them to make sure the new transitional duty policy fits under union rules and guidelines and assures cost savings," said Rodgers.

After a formal policy is created, the employer needs to create a customized transitional duty offer for the injured worker.

CCI recommends the following steps to achieve the greatest success in offering transitional duty:

- Obtain current physical restrictions from the injured worker's treating physician.
- Create a modified duty position within the noted

physical restrictions. Be as specific as possible including job duties, scheduled hours, physical requirements, rate of pay and duration.

- Fax the light duty job description to the treating physician, requesting a signed/dated response to indicate approval of the job described.
- After the physician approval, send a written offer to the injured worker. This letter should be sent both certified mail and regular mail. Certified mail is recommended in the event proof of receipt is needed later.
- Give the injured worker a reasonable deadline for response (at least a week). You may extend the offer verbally, but it must be accompanied by a written offer. The written offer is critical to prove ineligibility for continued compensation should the injured worker refuse the offer.
- If the injured worker accepts the offer and returns to work, CCI and BWC should be notified immediately so compensation can be terminated. If the worker refuses the offer, notify CCI immediately so a motion to terminate compensation on that basis can be filed.
- When the injured worker returns to work, encourage him to communicate any trouble with modified tasks or if physical restrictions change.
- If the injured worker doesn't report for transitional duty, you may wish to implement standard company procedure for no call/no show. CCI recommends seeking the advice of your company attorney before taking action, especially if termination may be warranted. Forward all related paperwork to CCI and BWC.

Communication between the treating physician, the employer, legal aid, your TPA, BWC and the injured worker is key to making transitional duty work.

[Transitional duty instructions and a sample transitional duty offer letter are available online at \[www.cciworkerscomp.com\]\(http://www.cciworkerscomp.com\) > About Us > Client Resource Center.](#)

[For more information, please contact your CCI Claims Examiner at 1-800-837-3200.](#)