

Prevent Heat Sickness

Summer turns up the heat in workplaces all over America. Heat can have a serious effect on workers both outdoors and indoors. The Occupational Safety and Health Administration (OSHA) offers the following suggestions to employers for the prevention of heat-related injury or illness.

Know the signs and symptoms.

Signs and symptoms of heat stress include headache, dizziness and fainting. Symptoms also include weakness, moist skin, upset stomach, mood changes and confusion.

Block out direct sun or other heat sources.

Achieve this by staying indoors in an air-

conditioned area of your building. A preferable setting is somewhere with cooling fans and a comfortable place to sit/relax.

Drink adequate amounts of water.

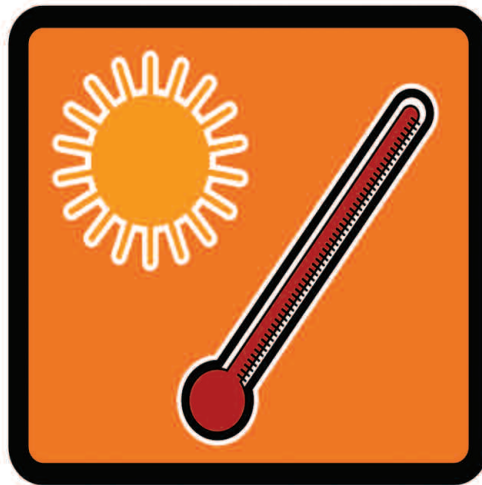
OSHA recommends about one cup of water every 15 minutes. Avoid caffeinated drinks and alcohol.

Dress accordingly.

Encourage employees to wear lightweight, loose-fitting, light-colored clothes.

Heat-induced problems pose serious health risks. If symptoms of heat sick-

ness occur, call 911. While awaiting medical attention, loosen (or remove) clothing, fan and mist the worker with tepid water and encourage them to sip cool water. ■



Evaluate Total Costs of Worker Injury

The Occupational Safety and Health Administration's Safety Pays program is a free, interactive system that helps employers discover the total financial impact of a workplace injury.

The Web-based program offers choices from a set of lost workday injuries and illnesses. After clicking on the injury, users provide information for the program's analysis. Examples of requested information include your company's profit margin and the average cost of an injury or illness.

Using the information, the program will generate a report of the total costs of the illness or injury, including additional sales that will be needed to replace those costs.

Safety Pays is a tremendous resource for employers, especially those who have little experience dealing with workplace illness or injury. Use this program to educate management and remind staff of your company's commitment to safety. The program is available at www.osha.gov/dcsp/smallbusiness/safetypays/index.html. ■

Make a "Gutsy" Move



Does your "gut" make you more susceptible to workplace injury? It can.

Abdominal muscles are a group of 29 muscles around your midsection that make up your center of gravity. They are necessary in supporting your back and controlling the way you move. Stronger abs keep you more stable and balanced. This helps improve balance and coordination and aids prevention of injuries related to lack of coordination, including slips and falls, the most common causes of workplace injury.

Stronger abs also prevent injury by reducing fatigue, improving posture and increasing back support. Stronger back support significantly reduces injuries caused by lifting.

So what can you do to maximize abdominal strength and minimize back-related injuries? For fun and effective ways to trim down and strengthen up, visit www.acefitness.org and search the site for "abdominal exercises." ■

Insure the Workers You Send Abroad

Picture this: a business on the verge of securing a significant contract with a company in Europe sends its best man overseas to close the deal. While there, the employee is injured in an auto accident. He must be airlifted from the site, is taken to the nearest trauma center 50 kilometers away and is required to remain in the hospital for several weeks.

Upon notification of the injury, the employer contacts the workers' compensation carrier only to learn that the U.S. workers' compensation system is not intended to provide coverage for injuries that occur overseas.

Many countries have government-funded healthcare, others relatively no healthcare; in either case, your



worker is at risk of receiving substandard treatment and having no insurance to pay the bills. But don't fear—your company can cover employees who travel overseas on business.

Make a call to us as part of your travel plans. We can assist you in getting the right coverage. ■

Ladder Safety

Ladder safety starts on the ground. Inspect ladders regularly for cracks, misaligned parts or damage to the support system. Store wooden stepladders upright and wooden extension ladders flat or hung horizontally on hooks to prevent warping. Cordon off ladders that are on tracks and step-up platforms on casters or wheels, and set wheel locks to prevent unauthorized use and accidental rolling.

When transporting ladders, clear the way and ensure proper manipulation to avoid damage to property and injury to people.

When it's time to climb, place the ladder's base one fourth of its vertical height from the wall. For instance, a 12-foot ladder should be positioned three feet from a wall. Never climb a ladder set on an



unstable support, such as a light bough or an unsecured gutter. Follow manufacturer guidelines at all times.

And if your employees work alone on ladders, have them carry cell phones or other devices that allow them to call for help if they do have an accident. ■

Avoid Lightning Injuries

Lightning strikes result in an average of 62 deaths a year. More than 300 lightning injuries occur annually; undocumented injuries likely make this number much higher.

The National Weather Service has identified safety precautions for avoiding lightning injury.

Outdoor Workers:

Take Cover—Lightning can strike from as far as 10 miles away. If you can hear thunder, you are in range of a lightning strike. Go indoors or inside a vehicle to minimize risk. Never take cover under a tree, which can act as a lightning rod and injure those nearby.

Plan Ahead—Establish a lightning safety plan for outdoor workers. An enclosed shelter is the only safe place during a lightning storm. A picnic pavilion, dugout, carport or other par-

tially covered or very small shelter will not provide the safety of an enclosed building. Identify safe locations for job sites before bad weather blows in.

Check the Forecast—Know what



your workers are headed for. Heightened awareness can increase worker prudence.

Don't Use Wired Devices—Devices that are wired to a vehicle, such as microphones and plugged-in phones,

will carry current if the vehicle is struck by lightning.

Indoor Workers:

Disconnect—Stay off corded phones, computers and other electrical equipment that puts you in direct contact with electricity flow.

Avoid Plumbing—Stay away from pools, showers and other plumbing.

Have Patience—Wait 30 minutes after the last strike to go outdoors.

If a worker is injured by lightning, call 911 and get medical care immediately. You are in no danger by helping a lightning victim; the

charge will not affect you. Common effects of lightning strikes include cardiac arrest, burns and nerve damage. Proper medical treatment is the reason more than 80% of victims survive a strike. ■

Limit the Spread of Staph Infections

The Centers for Disease Control (CDC) estimates that 25%–30% of all Americans host staph bacteria within their bodies. A staph infection usually appears as a skin infection, often resembling a painful pimple or boil. If untreated, the infection can spread into the bloodstream or lungs. Staph infections killed 94,000 people in 2005.

Staph infections are spread through skin-to-skin contact or contact with shared items or surfaces that are contaminated with the bacteria. Healthcare facilities, schools, daycare centers and recreation and fitness centers are examples of prime transmission grounds, but any office or shared work environment can harbor the infection.

Although some strains are aggressive and impervious to normal antibiotics, prevention of the spread of most staph infections is relatively easy. Place alcohol-based

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hand sanitizer in areas often touched by several people, including kitchens and restrooms. Clean phones, computers and office equipment intended for mass use

with germ-killing wipes. Mandate that employees with cuts and scrapes keep their wounds completely covered with a bandage. If your office has a gym or locker room, remind employees to not share towels or razors and to disinfect gym equipment immediately before and after use. And remind employees to not share personal protective equipment, clothing or any other item that might have come into contact with a staph infection.

Staph infections can be an ugly and dangerous problem. Educate your workforce with pictures and a brief explanation of the issue and you will likely see greater compliance with hygiene guidelines. ■

Outsourcing HR Services Can Affect WC

Since 2006, the professional employer organization (PEO) industry has experienced a 15% jump in gross revenues.

The PEO industry began approximately 20 years ago and offers human resources (HR) services to businesses, including administering payroll, making workers' compensation payments and other employee benefits.

The variety of services offered by PEOs makes them an attractive alternative for businesses bogged down with cumbersome HR regulations and administration. Depending on your choice of service, the decision to enter into a contract with a PEO could have a long-term effect on your workers' compensation coverage.

Considering a PEO for your business? Before making the move, contact your agent about the impact on your workers' compensation coverage. ■

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and business associates.
