



Safety News

ISSUE THREE, 2008

S T A T E C O M P E N S A T I O N I N S U R A N C E F U N D

Control Your Worker's Comp Costs

State Fund works hard to keep claims costs down for its policyholders. But businesses can directly impact their workers' compensation insurance costs by focusing on injury prevention and claims management as follows:

- **Match workers' skills and abilities to their job.** Careful hiring practices can reduce the chance and subsequent cost of injury.
- **Make safety a job priority.** It's less expensive to prevent an accident than to pay for one. State Fund's loss control staff can help you with safety programs relevant to your business.
- **Fix dangerous conditions.** When you become aware of a hazard, take corrective measures. Failure to do so could result in a "Serious and Willful Misconduct" suit against you and severe penalties you must pay.
- **Train supervisors.** Workers' comp law includes supervisors in its definition of "employer." Make sure supervisors and managers know their responsibilities.
- **Report employee injuries.** As soon as you're aware of an injury, notify State Fund's 24-hour Claims Reporting Center at (888) 222-3211 to complete the Employer's Report of Occupational Injury or Illness (form 3067).
- **Provide claim forms.** You must provide your employee with a Workers' Compensation Claim

Form (form 3301/DWC1) within one working day of learning of an injury. When the employee returns the completed form to you to sign and date, immediately forward the original to State Fund. NOTE: Signing the Employer's Report and the Claim Form does not constitute acceptance of a claim.

- **Exercise medical control.** Refer your injured worker to a State Fund Medical Provider Network (MPN) physician at www.scif.com, "MEDfinder."

And, post the name, address, and phone number of your medical provider so employees know where to go in case of an injury. If an employee has previously notified you in writing of his/her personal physician, the employee has the right to be seen by that physician.



- **Communicate with employees.** Show workers you care about their well-being and stay in touch with injured workers throughout their recuperation period.
- **Consider a Return-To-Work program.** A Return-To-Work (RTW) program can help bring injured employees safely back to work as early as possible. State Fund's RTW consultants can help you develop a program for your business.

Finally, **maintain records.** Personnel files can be of great assistance in handling some cases, especially when fighting disputed claims. □

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STATE
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INSURANCE
FUND

The Expert's Corner

Smoke From Wildfires And The Workplace

When smoke from wildfires is in the air, employers may wonder if the smoke is a health hazard and if they can do anything to protect their workers.

Smoke is a complex mixture of gases and fine particles. These fine particles are the primary health concern, but chemicals in the mixture can also contribute to the irritating effects of smoke. Carbon monoxide in the smoke is typically only a concern for firefighters close to the fire line.

Health effects depend upon the level of smoke and the sensitivity of the individual. They can include irritation of the eyes and respiratory tract, cough, phlegm, wheezing, difficulty in breathing, and chest discomfort. People with asthma, lung disease, or heart disease are more likely to be affected by smoke. If workers experience symptoms such as chest pain, chest tightness, shortness of breath, or severe fatigue, medical attention should be sought.

Employers should stay alert. They should listen to local news, weather forecasts, and air quality alerts. Air quality advisories and

news can also be found at www.airnow.gov.

Staying indoors is a common advisory. The heating, ventilation, and air-conditioning (HVAC) system should be set to maximize the amount of recirculated air and minimize any fresh air being brought in. Portable room air cleaners can provide additional air



filtration. Some buildings are so “leaky” that the inside air is no better than the outside air. Other buildings may lack air conditioning and become too hot with all the windows and doors kept shut. If the inside environment is unacceptable, it may be appropriate for some or all employees to remain at home or at some alternate location.

Reducing physical activity may be recommended. Employers should review the level of physical exertion needed for all operations and limit or stop some activities if appropriate.

Air contaminants generated within the workplace can be a concern. If open doors and windows or mechanical ventilation with make-up air from outside are needed to reduce exposure to air contaminants from forklifts, welding, or other processes, it may be appropriate to limit or even stop some operations.

In general, the use of respirators or masks is not recommended for widespread use in areas affected by smoke. However, their use may be appropriate for some workers, such as those who need to be outdoors. Consult a safety and health professional before providing respirators for your employees. □

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Take Care With Hazardous Substances

Sometimes, in the course of your work, it may be necessary to use substances that have potentially hazardous properties. The hazards may take different forms (mist, vapor, liquid, dust, fume or gas) and affect workers in different ways. The type of substance, the way it's used, and the form it takes determines its effect and what must be done to avoid harmful exposures. But, there are some basic safety precautions to take when working with or around any hazardous substance.

Labels and material safety data sheets (MSDSs) for substances clearly state their hazards and describe the precautions to take for their safe use. They will also tell you what to do in case of exposure or injury. If you don't know the hazards or precautions for a substance, don't use it until you check with your foreman or supervisor.

Always wear the recommended personal protective equipment, such as glasses, gloves or respirator. If your skin or clothing becomes

contaminated by the substance, shower or wash the exposed skin areas and change or decontaminate the clothing. Engineering controls, such as exhaust ventilation, may be necessary when using certain substances. Obey any posted signs indicating areas requiring particular caution, no smoking or the necessity for personal protective equipment.

When working with or around chemicals, never take food into the work area and always

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Revive Your First Aid Program

What would happen today, if there was an accident at your workplace? Would employees and management know what to do? Would the injured person get the best possible care?

When an accident happens, a first aid program that meets the requirements of the law and is tailored to the type and size of the workplace can literally make the difference between life and death or between recovery and permanent disablement.

Employers should insure that all employees know where emergency information is posted at the work site. The emergency notice should state the phone numbers of the closest ambulance service, fire/rescue unit, police, and hospital. The amount of time it takes to look up one of these important numbers can make a big difference to a seriously injured person. The location of first aid equipment and rescue equipment should also be posted prominently.

All work sites should have a person with first aid or



medical training readily available in case of an emergency. First aid equipment and supplies, including a variety of dressings and instruments, as well as an up-to-date first aid manual, should be stored where they can be reached quickly and easily in case of an accident. These supplies should be inspected frequently, making sure they are kept in sanitary and usable condition and re-stocked after use. Larger workplaces may need more than one, fully equipped first aid kit.

In isolated work sites, emergency supplies and an action plan are especially important. At least one person trained in emergency first aid should always be on-site. If first aid is not given properly, it can sometimes hurt rather than help an injured or ill person, or even be harmful to the person giving the first aid. All workers should know who on-site is trained to give first aid, where the emergency first aid equip-

ment is located, and what medical professional or medical facility should be contacted if a medical emergency should occur. □

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wash your hands thoroughly before eating. If necessary, shower and change your clothes before going home. Don't take contaminated clothing home to be laundered, you could expose your family to the contaminant. Properly dispose of clothing designed for single use.

Keep the work area clean so there is less risk of contamination and store substances according to label directions. Because some substances react violently with one another, you must be careful where you store them and which substances you mix together. If there's a substance leak or spill, keep away from it

unless you know what it is and how to safely clean it up and dispose of the cleaning material.

You should also know what to do in case of a substance-related emergency. Know where wash stations are located, where to find and how to use emergency protective equipment, fire extinguishers, and first aid supplies. Also know where to quickly locate the numbers of local medical, fire, and hazard response personnel. You can work safely with a hazardous substance by reading its label, following safe handling procedures, and using recommended protective equipment. □

Pace Yourself

You've heard the expression, "Haste makes waste," but hurry and haste can lead to accidents and injuries, when speed becomes more important than safety. In fact, hurrying is a common factor in many accidents.

Any time you're about to climb a ladder, drive a vehicle, pick up a heavy object or use a potentially dangerous piece of machinery, give a thought to your safety. Make a mental note to do the task at a safe and steady pace. This is especially true if you're about to start a new job or use equipment you're not familiar with.

Sometimes workers, especially new ones, work at a fast pace in order to impress their boss. While that kind of attitude is appreciated, it won't be appreciated if it results in an accident or injury. For an employer, the cost of the accident could more than wipe out the profits from the job, but what's more important is the pain, worry, and the financial loss to injured workers and their family.

There's also another expression, "Slow and steady wins the race." Work at a safe pace. The job will get done and everyone will end up winners. □

Safety Topic



Safety News

State Compensation Insurance Fund

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Hand Safety

During the day, your hands grip and release, twist and bend, push and pull. They'll go anyplace they're sent and act as wisely as the person to whom they belong. So, what's the best thing you can do to keep your hands safe? Pay attention! Think about what your hands are about to do then do what's necessary to keep them safe.

Here are some common types of hand injuries and what you can do to prevent them:

Repetitive Motion

Injuries. If you make the same moves the same way for long periods of time, your muscles get tense and tired and are at greater risk of injury. You can prevent hand fatigue and muscle injury by rotating tasks, changing the motion or position of your hand or varying your grip.

Contact Injuries. Prevent a contact exposure to solvents, acids, cleaning solutions, flammable liquids, or other substances that can cause burns or damage tissue by reading the product labels, using the right glove or barrier cream, and washing your hands frequently.

Traumatic injuries can occur when hands are caught, pinched, crushed, punctured, torn or cut. Safety precautions include watching where you put your

hands; using shields, guards or gloves; handling knives and tools with care; and keeping hands, jewelry, and clothing away from moving parts. Follow all lock-out/blockout procedures for machinery and equipment. And, when carrying loads in or out of tight spaces, take extra care to



protect your hands from being pinched, scraped or crushed against walls or doorways.

Good housekeeping is another way to protect your hands from injuries. Wear gloves or use a dustpan and broom to clean up broken glass,

metal shavings or nails – never use your bare hands.

Keep tools and sharps in their proper place. Stay alert to jagged edges, slivers, metal banding or protruding nails. Use care when handling tools that cut, drill or grate.

If you injure your hand, report it and get proper first aid or other medical attention. Ignoring even a slight cut, bruise or burn can sometimes turn into a more serious injury. Protect your hands. They're important to your work and your quality of life. □

TOPIC REVIEW

Instructor _____

Date _____

Location _____

Attended By _____

Safety Recommendations



STATE
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Loss Control Services

P.O. BOX 420807
SAN FRANCISCO, CA 94142-0807



PRSR STD
US POSTAGE PAID
PERMIT 740
ZIP CODE 92801

Please forward to the person responsible for your safety program

News about Occupational Safety and Health in Trades & Services

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Employer Education Series

State Fund continues to promote community educational outreach by increasing the quantity and frequency of employer seminars. These seminars are produced and sponsored by State Fund and are open to State Fund policyholders. The seminar topics cover all aspects of worker's compensation and are offered statewide.

As part of State Fund's Employer Education Series, the local State Fund Loss Control departments offer safety seminars dedicated to loss prevention. They feature safety training targeted to specific industries and safety topics of interest to California employers. Various programs in the series are developed in conjunction with State Fund insured Group Programs and external affiliates and partners. Some of these partners are occupational safety and health providers such as Cal/OSHA Consultation Service, the Department of Health Services, and the University of California.

The goal of State Fund's Employer Education Series is to present valuable information from recognized safety and health experts to enable employers to reduce the frequency and severity of workplace injuries, facilitate regulatory compliance, and increase business profits.

The program venues provide the opportunity for attendees to have their workplace safety questions immediately and personally answered by industry experts. The typically half-day seminars are usually held at regional State Fund offices. To learn what programs are scheduled in your area, visit www.scif.com and click on Seminars. □

Reporting Work-Related Injuries

State Fund's Claims Reporting Center (1-888-222-3211) is available 24 hours a day, 7 days a week for policyholders to report injuries as soon as they occur. Agents will do the necessary paperwork to get the claim started and refer the injured to the designated physician or provider.

Within 8 hours of any serious illness or injury (requiring hospitalization over 24 hours, other than for medical observation or where there is permanent employee disfigurement) or death occurring in the workplace or in connection with employment, employers must report the incident to the Division of Occupational Safety and Health. □

This Trades & Services Safety News is produced by the Safety and Health Services Department of State Fund to assist clients in their loss control efforts. Information or recommendations contained in this publication were obtained from sources believed to be reliable at the date of publication. Information is only advisory and does not presume to be exhaustive or inclusive of all workplace hazards or situations. Permission to reprint articles subject to approval by State Compensation Insurance Fund.

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