Seven Steps to a

Safer

Workplace

1 2 3 4 5 6 7

MEMIC

Partners for Workplace Safety℠

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Director Library

After reviewing this self-directed program, you will be able to:

1. Draft a company safety policy that formally states your position regarding workplace safety.

2. Define several ways to effectively involve employees in the company's safety program.

3. Develop a hazard prevention plan.

4. Identify specific safety training needs within your organization.

5. Develop an inspection checklist for your business.

6. Manage a record-keeping system for safety.

7. Develop and implement an injury management program.

A Company Safety Policy

- can be as simple as a one-paragraph statement that commits you, as the owner of the business, to a safe workplace;

- tells your employees that you believe in a safe workplace;

- lets your employees know that in order to work for you, they must follow all the safety rules and regulations.

Lead by example...

follow your own rules...

no exceptions.

Sample Safety Policy Statement

It is the policy of *XYZ Company* to provide all employees with a safe and healthy workplace. An effective health and safety program is an integral part of doing or being in business; it is as important as the quality of our work and our productivity.

While the company must provide safe and healthful conditions for each of its employees, in return the company expects and insists that employees recognize their obligation to conduct themselves with due regard not only for their own safety but for the safety of their fellow employees.

Each employee is responsible for implementing this policy by continually observing all safety practices, rules, and standards throughout the workday.

Remember, all accidents and injuries can be prevented!

_____
Signature

_____
Title

_____
Date

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Creating a safe workplace means developing a safety culture, and that means employees need to be at the heart of the process.

A. Ways to Involve Employees in the Safety Program

- Start NOW by seeking their advice in helping establish a safety plan.

- Assign responsibility for activities such as identifying hazards, planning solutions, conducting hazard assessments, holding safety awareness educational sessions, etc.

- Include safe work performance as part of all employee evaluations.

- Respond to all reports by employees of unsafe conditions or work practices.

- Recognize employees who work safely.

B. Establish a Safety Committee
A Safety Committee is a good way to involve employees in the safety effort and to make them more aware of safety concerns. Moreover, by giving the committee the responsibility to identify and correct safety problems, investigate accidents, and perform inspections, its employee membership—*if supported by management*—gains a sense of ownership.

Sample Safety Committee Policy

This document explains the purpose and responsibilities of the Safety Committee. It is a record of the committee's value to the organization.

The *XYZ Company* Safety Committee shall consist of ____ members. The Committee will meet _____ (*for example, 2 times a month*) and be responsible for:

1. Making regular safety inspections to help find and correct unsafe conditions or procedures.

2. Meeting regularly with management to review activities.

3. Assisting with accident investigations.

4. Finding ways to prevent accidents from happening again.

5. Maintaining an active interest in safety.

6. Listening to employee concerns and suggestions.

The Safety Committee shall:

- Keep minutes of its meetings;
- Report directly to management (e.g., general manager or owner); and
- Post the corrective actions taken to make the company a safer place to work.

Sample Safety Committee Meeting Minutes

The Safety Committee shall keep a copy of all minutes, and the originals shall be filed with management.

Date:_____

Members Present:_____

AGENDA

Old Business
- Review (for each item)
- Recommended Action
- Was Recommended Action completed? By whom and when?

New Business
- Review (for each item)
- Recommended Action

C. Cultural Factors and Employee Involvement in the Workplace

What are "cultural factors", and to what degree do they exist in your workplace? The responses to the following statements will indicate if a manager needs to take action to improve the company's workplace culture.

1. COMMITMENT AND COMMUNICATION	YES	NO
• Employees' perception is that "My employer cares about me"	○	○
• Lines of communication are open ("My boss wants my feedback")	○	○
• Honesty/fairness prevail	○	○
• Performance reviews reinforce company goals	○	○
• Team concept is promoted	○	○
2. EMPLOYEE INTEGRATION – EMPLOYEES ARE:	**YES**	**NO**
• Encouraged to participate	○	○
• Given responsibility	○	○
• Held accountable	○	○
3. EMPLOYEE SATISFACTION	**YES**	**NO**
• Turnover is low	○	○
• Competitive benefits are provided	○	○
• Job security exists	○	○
• Ways to increase professionalism are offered	○	○
4. FATIGUE REDUCTION	**YES**	**NO**
• Overtime is minimized	○	○
• Cross-training/teamwork are promoted	○	○
• Job rotation is an option	○	○
5. HUMAN RESOURCES	**YES**	**NO**
• Hiring process is thorough and consistent	○	○
• New-employee orientation process is in place	○	○
• Disciplinary process is progressive, clearly stated, and impartially followed	○	○
6. JOB KNOWLEDGE	**YES**	**NO**
• Job training is provided	○	○
• Goals are shared with the employee	○	○
7. QUALITY OF WORK LIFE	**YES**	**NO**
• Positive work environment	○	○
• Political environment is minimal	○	○
• Successes are celebrated	○	○

Count the number of "yes" boxes checked to compare your score with the chart below.

1 2 3 4 5 6 7 8	9 10 11 12 13 14 15 16	17 18 19 20 21 22 23 24
NEEDS IMPROVEMENT: Culture needs to change to appropriately sustain a safe, productive, and healthy workplace. Call MEMIC for help at 1.888.887.8867.	**GOOD FOUNDATION:** Company possesses cultural qualities which can be enhanced to build a sustainable, safe, and productive work culture.	**PROGRESSIVE:** Company is building a safe and productive workplace culture.

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A Hazard Prevention Plan is a four-step process:

1. Find the safety hazards.
2. Develop a prevention plan to eliminate the safety hazards.
3. Provide personal protective equipment (PPE) if hazard elimination is not possible.
4. Plan for emergencies.

1. **Find the Safety Hazards**

First decide where the potential safety hazards are. Look at where your people are getting injured.

- What kinds of injuries have there been?
- Where did they happen?
- Were there any common factors?
  … parts of body injured?
  … same department?
  … same location?
  … types of equipment or machinery?

Once you have decided on the hazards or risks, take control and solve these problems. Make an Action Plan. Each hazard or risk needs its own Recommended Action and Target Date.

An Action Plan will:

- name the hazard or risk (see List of Common Safety Hazards, under Step 5);

- explain how to fix the hazard or risk;

- decide who will be responsible for fixing the hazard or risk;

- set a date for the job to be completed;

- set aside funds (if necessary) to fix the hazard or risk; and then

- follow up to make sure the hazard or risk has been fixed.

Sample Action Plan

HAZARD/ POTENTIAL RISK	HOW TO CORRECT	WHO'S RESPONSIBLE	TARGET DATE TO CORRECT	FOLLOW UP: IS IT FIXED?
Four injuries on machine "A"	Replace guard on machine "A"	Maintenance Department	10/1/2009	Plant Manager 10/2/2009

Another method of finding and assessing the hazards or risks for each job process is through the use of a tool called the "Job Safety Analysis" (JSA). Start with the jobs that have the highest rate of past accidents or have had the most severe injuries. Next, identify the existing jobs that could potentially cause serious injuries, and finally, analyze any newly created jobs.

For each job listed, conduct a job safety analysis.

A JSA has four basic steps:
1. Select the job.
2. Break the job down into steps.
3. List the hazards, risks, and potential accidents for each step.
4. Find a safe practice or solution for each hazard, risk, or potential accident.

Sample Job Safety Analysis

Date:
Job Title:
Job Description:

JOB STEPS	POTENTIAL HAZARDS	REQUIRED SAFE PRACTICES
1.		
2.		

2. **Develop a Prevention Plan**

A prevention plan for each major hazard will simply list the appropriate operating procedures and rules for safe operation of the equipment or performance of the process.

A. Make a List of General Safety Rules.

Sample General Safety Rules

- Each employee is required to work safely and to follow the General Safety Rules. Following these rules is a condition of employment.

- All unsafe conditions, accidents, and injuries will be reported immediately to your supervisor.

- It is the job of the supervisor to follow up on all reports of unsafe conditions, accidents, and injuries.

- No one will work in this place of business if they are under the influence of alcohol or illegal drugs. Medicines are allowed as long as the employee can safely perform his/her job and informs his/her supervisor of any prescription medication being taken.

- An employee who is not feeling well will tell the supervisor so that precautions can be taken to avoid injury or an accident.

- All work areas, vehicles, machinery, equipment, and accesses to buildings will be kept clean and clear of trash and similar materials.

- Horseplay and practical jokes are NOT ALLOWED in the workplace. Fighting in the workplace is grounds for dismissal.

- Equipment adjustment or repairs are to be done by qualified personnel only.

- Firearms, explosives, or unlawful weapons are NOT ALLOWED in the workplace.

- Tools and equipment that are not in good working order will be reported to the supervisor, and are not to be used until they are repaired.

- Employees will not operate any machine or vehicle or equipment unless they are trained and allowed to use the equipment, nor until the safety guards and devices are in place.

- Employees will wear the personal protective equipment that is needed for their particular job.

- Employees can smoke only in designated smoking areas.

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Sample Safety Rules for the Office

- Keep drawers of desks and file cabinets closed when not in use.

- Eliminate congestion around blind corners.

- Keep floors clear of cords, loose paper, and cartons.

- Stack shelves in a way that prevents heavy objects from falling off.

- Report unsafe electrical cords or equipment to your supervisor immediately.

- Do not place broken or sharp objects in the wastepaper containers.

- Use portable heaters and fans only with the permission of your supervisor.

- Provide Office Ergonomics training for all new employees and offer refresher training.

B. Set Up a Progressive Discipline Process That Is Fair and Can Be Understood by Everyone.

Sample Progressive Discipline Process

Safety Rules protect the employer, employees, and the public. Any employee who does not follow the Safety Rules will be disciplined.

Stage 1: Warning
The employee will be told what rule was broken and that more severe action will be taken if it happens again. If it is a matter of the employee's behavior, then the supervisor will give the employee a time period in which to change his or her behavior. The warning will be documented and one copy will be placed in the employee's personnel file, another given to the employee.

Stage 2: Final Warning
If the employee's behavior has not improved, or if he/she repeats the same offense, then a final warning is documented. The final warning will set a deadline for improvement, with copies going into the personnel file and to the employee. The employee must be made aware that another offense will mean immediate termination.

Stage 3: Termination
If there is no improvement within the time frame of the final warning, the employee will be terminated. Serious safety violations or gross misconduct are grounds for immediate termination, as well. These situations are listed in the General Safety Rules.

3. Provide Personal Protective Equipment and Training on How to Use It Properly

Personal protective equipment is necessary to protect employees from workplace hazards when engineering controls have not been implemented and when the job can cause injury to the employee. PPE is required whenever there is a possibility of flying chips, sparks, or other debris, of falling objects, or of splashing liquids or whenever the potential for exposure to vapors, fumes, gases, dust, or any other biohazards exists.

All jobs must be addressed to identify the need for personal protective equipment. If a hazard exists, then PPE, along with employee training in its use, must be provided.

Using the appropriate PPE is critical. Numerous safety suppliers are available over the Internet or through local phone listings.

Sample PPE Hazard Assessment Worksheet

Job Task	Glasses	Hard Hat	Latex Gloves	Rubber Gloves	Rubber Apron	Face Shield	Safety Shoes	Earplugs	Respirator
Grinding	XX					XX		XX	
Mixing Chemicals	XX			XX	XX	XX	XX		XX

4. Plan for Emergencies: Fire, Medical, Natural Disasters

Planning for emergencies can range from basic (such as posting emergency telephone numbers) to complex (such as how to respond in the event of a major chemical spill). Each company's emergency planning needs will differ. However, the basic elements of the plan must answer the following questions:

- Can everyone in the building be safely evacuated?
- Can I account for everyone, after an evacuation, who had been in the building before the emergency?
- Have we practiced the evacuation plan? Is everyone aware of the plan?
- Is there a plan in the event of a medical emergency?
- Is there a potential hazard to the community from my company?
- Do I have a plan in place to notify the community in the event of an emergency?

A. The Importance of Employee Participation in Safety Training

The time to make the strongest impression about the importance of safety with new employees is when they are first hired—the FIRST day on the job!

Statistics show that over 40% of reported workplace injuries occur to new employees who have been working for their current employer for less than one year (this percentage varies significantly based upon the type of work performed). Additionally, the younger the worker, the greater the frequency of injuries.

It is critical to the safety and productivity of the company that:
- Appropriate hiring practices are used.
- New employees are trained to do the job properly.
- Follow-up refresher training is provided to the employees.
- Both disciplinary action and encouragement are used to reinforce the training process.

1. Tell Your Employees

Tell employees that you are concerned about their safety and that you do not want to see anyone hurt on the job. Tell them that you will hold regular safety meetings and inspections.

Their responsibilities, as employees, are to:
- *Report any unsafe conditions, incidents, and accidents.* Develop a formal and easy-to-use system for reporting unsafe conditions, incidents, and accidents. Build credibility by responding to all employee reports.
- *Wear the required personal protective equipment for the job.* Be sure that employees are trained with regard to when and where personal protective equipment is to be used, and that they are instructed in its proper use.
- *Get first aid for any injuries, no matter how minor.* Emphasize the importance of seeking treatment for all injuries and reporting any discomfort because doing so will minimize the pain and suffering and will speed the recovery.
- *Ask questions if they are unsure about anything.* Encourage questions and be sure to respond positively to all employee questions.

2. Why Have a Safety Program?
- State and federal laws have made companies responsible for employee, consumer, and community safety.
- Companies have found that spending money to encourage safety has resulted in fewer accidents, longer-term employees, and fewer repairs to equipment.
- No one wants to get injured or see someone injured.
- Safe companies have the reputation of being a good place to work.
- Safety programs help reduce injury rates and the associated costs, which is good for business.

3. **Safety Is Important to You as an Employee Because:**

- The biggest loser in any accident is the victim. You can't grow a new finger, a new arm, or a new you.

- Safety means quality: quality work, quality product, and quality service. Quality employees are valued by their employer and co-workers.

- You need to understand that a single moment of not paying attention or working at risk may cause you to be injured and laid up for days, weeks, or even months. Your injury could last forever. You could be disfigured, maimed, or even crippled so that you wouldn't be able to return to your job.

- And, accidents can be costly. Will your compensation payments allow you to maintain your present standard of living? Will your family suffer as a result of a lower income?

- A safety program that everyone gets involved in will prevent accidents and injuries from taking place. Here are some examples of things you can do to help stop accidents from happening:

    … A loose board on a stairway can trip someone - report it or fix it.

    … Grease and oil spills can cause a nasty fall - cover these spills with oil-absorbent materials. Find and eliminate the source of the grease and oil.

    … Tools and parts can become falling objects or we can trip over them - put them back where they belong.

Many employees recognize these and other hazards, but a certain number do not act to correct them. Sometimes, due to production issues or demands of the workplace, the failure to act is not intentional. But when individual employees take it upon themselves to make corrective actions no matter what, then a *safety culture* is beginning to show.

WE HAVE A <u>SAFETY PROGRAM</u> BECAUSE IT'S GOOD BUSINESS FOR EVERYBODY!

B. Give Safety Training to All New Employees and Employees Moving to New Jobs

All employees should complete a documented safety orientation with a supervisor/manager, a safety team member, or top management. The safety orientation should document what was covered with the new hire and include a sign-off by the employee and person(s) conducting the orientation. Sign-offs verify that important safety information, rules, procedures, personal protective equipment, and training were provided for the new hire. This document should become a permanent part of the employee's file.

The safety orientation should be completed before the new hire begins work. When this is not possible, supervisors will often conduct a safety orientation over several days, reviewing safety issues as the employee learns each task and progresses from one operation to another. This allows you to familiarize the employee with an increasingly complex range of tasks as the safety review is completed for each task. In these situations, the check-off space on the Sample Employee Safety Orientation Checklist (see below) would be filled in with the date when each item was covered. There are, of course, certain aspects of the safety orientation (such as general safety rules and emergency procedures) that should not be postponed and must be covered on the first day with each new hire.

Employee orientation should include, at minimum, the following:

- Policy/Mission Statement
- Map of Facility/Site
- Hazardous Materials/Waste Contingency Plan
- Work Rules
- Accident/Incident Reporting
- Safety Awards Program
- Right-to-Know Training
- Specific Programs:
  - Respiratory, Hearing, Confined Space
  - EEO Policy

- Organizational Chart
- Emergency Plans
- Emergency Phone Numbers

- Specific Hazards/Considerations
- Return-to-Work Program
- Substance-Free Workplace Program
- Progressive Discipline Process
- Sexual Harassment Policy
- Company Benefits
- Question & Answer Period
- Sign-off Sheet

C. Cover All the Risks

Teach your employees about every possible hazard, risk, or potential accident that can happen in the performance of their jobs. Give them a copy of the Safe Work Practices applicable to their job title.

D. Other Sources of Safety Training

Take advantage of safety workshops offered by your workers' compensation insurance company (e.g., those offered by MEMIC can be seen by going to its Web site (www.memic.com) and clicking on "Workshop schedule"); the resources provided by relevant state or federal agencies; the industry-specific programs presented by trade associations; and any training offered by, for example, the local fire department (first aid, CPR, fire prevention, etc.). Many of these are free or low-cost.

In addition, there are a number of unique services available at MEMIC's Web site:

❶ MEMIC's "Safety Net"	❷ MEMIC Safety Director	❸ Additional Resources
• Weekly safety blog site	• Perform a detailed safety self-audit for your workplace conditions, human resources, medical management, company culture, and services	• Safety video lending library
• Safety topics searchable by category		• Safety publications
• Monthly archives of topics	• Access to Business and Legal Reports (BLR)	• Schedule of workshop offerings/online registration
• Links to safety resources and industry-specific Web sites	~ Regulatory activity tracking	• Report and manage your claims
• Sign up for instant e-mail notification of new safety blog topics	~ MSDS database (3.6 million)	• Find a preferred medical provider
	~ National and state safety news	• Report workers' compensation fraud and abuse
	~ Safety resource centers	• Ask safety- and claims-related questions and receive prompt feedback from MEMIC personnel
	~ Safety FAQs	• OSHA Regulations Resources
	~ Safety policies, plans, and checklists	
	~ Safety training PowerPoint programs	
	~ Over 1,100 safety training programs	
	~ Safety posters and newsletters	
	~ Safety culture assessment tools	

Sample Employee Safety Orientation Checklist

Employee's Name:_____   Hire Date:_____

Position:_____

Department/Location:_____

Person Completing Orientation:_____

Title:_____

1. **Employee Safety Rules**
    _____A.   Provided copy of General Safety Rules
    _____B.   Provided copy of Progress Discipline Process
    _____C.   Provided copy of Area Safety Rules (if applicable)

2. **Unsafe Conditions**
    _____A.   Discussed examples of unsafe conditions
    _____B.   Discussed correction and/or reporting of unsafe conditions

3. **Lifting Techniques**
    _____A.   Discussed common lifting/strain injury hazards
    _____B.   Discussed material-handling-equipment availability/use
    _____C.   Reviewed correct lifting techniques and guidelines

4. **Accidents and Incidents**
    _____A.   Reviewed accident-reporting requirements
    _____B.   Discussed incident and "near misses" reporting
    _____C.   Reviewed and discussed incident-reporting procedures

5. **Medical Aid**
    _____A.   Identified readily available first aid personnel
    _____B.   Reviewed location of emergency first aid materials
    _____C.   Discussed notifying supervisors of first aid injuries
    _____D.   Identified location of emergency eyewash station

6. **Emergency Procedures**
    _____A.   Identified location and use of emergency telephone numbers
    _____B.   Reviewed procedures for fire/medical emergencies
    _____C.   Discussed procedures for extreme weather and other emergencies

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7. Personal Protective Equipment Requirements (if applicable)
_____A. Footwear
_____B. Eye protection
_____C. Gloves
_____D. Other_____

8. Department and Area Housekeeping
_____A. Discussed common problems/corrective measures
_____B. Discussed materials storage areas and practices

9. Fire Protection and Prevention
_____A. Identified and discussed "No Smoking" areas
_____B. Discussed location and use of fire extinguishers and fire alarms

10. Hazard Communication/Right-to-Know Compliance
_____A. Discussed requirements of the law
_____B. Discussed container labeling and MSDS information
_____C. Identified hazardous materials used in the work area
_____D. Conducted hazardous materials training
_____E. Issued personal protective equipment_____

11. Driver Safety Orientation (if applicable)
_____A. Completed personal driving record (MVR) check
_____B. Provided/reviewed driver safety rules
_____C. Conducted driver's vehicle orientation
_____D. Reviewed vehicle inspection procedures
_____E. Provided driver with accident information package

12. Substance Abuse
_____A. Discussed the company's Drug & Alcohol Policy
_____B. Provided a copy of the above policy
_____C. Provided a copy of the Progress Discipline Process

13. Other Safety Concerns/Instructions
_____ A. _____
_____ B. _____
_____ C. _____

_____   _____
Signed By Employee   *Date*

A designated, qualified employee or the Safety Committee should be responsible for setting up regularly scheduled inspections or workplace assessments. A team of two should perform the inspection. One of the two people should be a supervisor, thus giving the team authority to inspect everything.

Inspections can be daily, weekly, monthly, or annually depending on the thoroughness of the review. Daily or weekly inspections should look at the most used or busiest areas in the workplace. Monthly or annual inspections should look at everything.

Sample Hazard Inspection Report

Company: _____   Location: _____
Inspector: _____   Date: _____

UNIVERSAL INSPECTION CHECKLIST
(Circle One: S = Satisfactory / U = Unsatisfactory)

A. Fire Prevention/Housekeeping .... S   U
(Combustibles away from ignition sources, housekeeping, etc.)

Comments: _____

_____

Corrective Action Taken: _____

_____

B. Electrical Hazards .... S   U
(Extension cords, octopus plug connections, missing electrical grounds, etc.)

Comments: _____

_____

Corrective Action Taken: _____

_____

C. Slip/Trip Hazards .... S   U
(Floor surfaces, walks, rugs, obstacles, wires, etc.)

Comments: _____

_____

Corrective Action Taken: _____

_____

D. **Emergency Equipment** .... S   U

(First aid kits, fire extinguishers, emergency lighting, flashlights, etc.)

Comments:

Corrective Action Taken:

E. **Postings/Security** ....S   U

(Emergency plans, phone numbers, safety rules, regulatory postings, locks, etc.)

Comments:

Corrective Action Taken:

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Develop an Inspection/Assessment Program for
Your Facility and/or Job Site

A List of Common Safety Hazards

- Removed or missing guards
- Open file cabinets/drawers
- Open electrical wiring
- Protruding objects from shelving
- Aisle storage
- Extension cord trip hazards
- Wet floors/spills
- Cracked or uneven floors/sidewalks
- Broken/damaged carts
- Improper lifting
- Discharged/used fire extinguishers
- Expired extinguisher service tags
- Blocked fire exits
- Expired/missing first aid materials
- Blocked sprinkler heads/alarm pull boxes

- Damaged racks/conveyors
- Unsecured file cabinets
- Poor housekeeping
- Potential falling objects
- Items stored on stairs
- Upturned/frayed carpet
- Poor lighting
- Broken stair treads
- Broken chairs, desks, etc.
- Blocked fire extinguishers
- Overloaded extension cords
- Overloaded electrical outlets
- Faulty emergency lighting
- Unsecured shelving
- Unlabelled bottles/containers of hazardous materials

NOTE: The items listed here are just a few of the numerous types of safety hazards that may be identified during any self-inspection. These are listed as examples and are not intended to be an all-inclusive list of safety hazards.

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"What gets measured, gets done" is an old saying that relates equally well to documentation.

Document:
- Safety meetings
- Performance evaluations
- Disciplinary actions
- Hazard assessments
- Accident investigations
- Training

In each case, the documentation process serves as a means of training and of accountability.

A. Minutes of Safety Committee Meetings

B. Notes (or Minutes) of Weekly (or Regularly Scheduled) Safety Talks

Sample Safety Talk Notes

Date: _____

Person presenting talk: _____

Employees attending (names): _____

_____

_____

_____

What was talked about: _____

_____

_____

C. Records of All Safety Inspections

D. Records of Regular Maintenance of Machinery, Equipment, and Vehicles

E. Notes of Safety Training Activities

Sample Training Activities Notes

DATE	TYPE OF TRAINING	PRESENTED BY	WHO ATTENDED

F. Reports of On-the-Job Accidents, Injuries, and Near-Miss Incidents

G. Maintain OSHA Form 300 and All Other Required State and Federal Documentation

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A. Choose a Medical Provider

Make sure the injured worker receives immediate medical attention. Do not wait until an accident happens to decide what medical provider, hospital, or ambulance service your company will use. The choice of a medical provider and associated considerations are governed by state regulations, so become familiar with the workers' compensation law in your state. A list of providers can be found on MEMIC's Web site (www.memic.com) by clicking on "Find a medical provider."

Having a designated person handle the company's injury management process makes it much more efficient, and also makes the monitoring of employee condition, return-to-work status, and billing more concise.

B. Report All Injuries/Illnesses

1. Report all work-related injuries or illnesses to your workers' compensation insurance carrier as soon as possible and follow its claims procedures. For MEMIC policyholders, call 1-800-MEMIC-WC (1-800-636-4292) or go to MEMIC's Web site and click on "Report an injury."   It is recommended that the employer report injuries or illnesses to MEMIC within 24 hours, if not sooner or immediately.

2. Each state has its own statutory regulations regarding when and where to file the First Report of Injury—check the workers' compensation law in your state to get specific details. MEMIC policyholders can fulfill this obligation by reporting a claim via telephone (telephone number above) or via the Internet (Web site above) to MEMIC's customer service unit, which will then generate a First Report of Injury and ensure that a copy is mailed to the employer and employee and filed with the appropriate workers' compensation agency (board, commission, division, etc.) for your state.

C. Stay Involved with Your Employee and His/Her Medical Treatment

1. Keep in touch with the employee, the family, and the medical provider.
   - Let them know you are concerned.
   - Stay updated on what is happening to the employee:
     - How bad is the injury?
     - How is the person feeling?
     - What kind of medical treatment is being prescribed?
     - How long will it be before the employee is better?
     - How can you help?

2. By keeping in touch with the medical provider, you will be able not only to confirm what the employee is telling you but also to work toward getting the employee back to work as soon as possible.

D. Put Together a Return-to-Work/Transitional-Duty Program

Different states have different statutory provisions for submission of medical reports to the employer and the employee (again, check the workers' compensation law in your state). This documentation is crucial for determining the employee's work capacity. The goal is to get the injured worker back to the workplace, if possible. Even if he/she does not work a full shift, studies have proven that continuing with the work routine accelerates the overall recovery time. It also improves communications, which is vital to all injury management requirements.

In consultation with the employee and the medical provider, identify return-to-work options that will not interfere with the healing process or make the injury worse. Along with all associated documentation, such consultation will ensure that both employee and medical provider are satisfied that the injury is healed before the employee returns to his or her regular position and workload.