

Workers' Comp & Safety News



The Art
of Hospitality

Hospitality Insurance Specialist:

- Custom Tailored Insurance Programs
- Loss Control and Risk Management
- Safety Compliance and Training

13950 Cerritos Corporate Drive, Suite A • Cerritos, CA 90703
800-466-8951 • 800-494-6829 fax
www.petrarisksolutions.com • Lic# 0817715



Safety

December 2012/January 2013

Volume 10 • Number 6

Keys to Safer Computer Use

Approximately 45 percent of people between the ages of 25 and 64 used a computer at work in 2010, reported the U.S. Census Bureau. Typing on a computer keyboard is probably the most common cause of carpal tunnel syndrome, a painful and potentially disabling condition. The following tips can help you prevent carpal tunnel syndrome.

The area in your wrist where the median nerve—the nerve in the wrist that supplies feeling and movement to parts of the hand—enters the hand is called the carpal tunnel. This tunnel is normally narrow, so any swelling can pinch the nerve. In carpal tunnel syndrome, pres-

sure on the nerve leads to numbness, tingling, weakness or muscle damage in the hand and fingers.

Repetitive motions of the hand and wrist, such as typing, can cause carpal tunnel syndrome. Other conditions can increase the likelihood of an individual developing carpal tunnel syndrome, including acromegaly, alcoholism, bone fractures and arthritis of the wrist, diabetes, hypothyroidism, infections, kidney failure and dialysis, obesity, pregnancy, rheumatoid arthritis, systemic lupus erythematosus (SLE), and scleroderma.



This Just In

Traveling alone poses risks for women, particularly overseas. If your employees travel, wearing or bringing the following items can enhance a female traveler's safety:

- ✦ A wedding ring, regardless of marital status. In many countries, a married woman is viewed as another man's property and off limits. At the very least, it can deter unwanted suitors.
- ✦ Pepper spray. Check the country's regulations: some outlaw pepper spray. Many air carriers allow passengers to bring three ounces or less of pepper spray in checked baggage; none allow this and other potentially disabling substances in carry-ons.
- ✦ A rubber doorstop or door brace. Many hotel door locks are easy to pick; a rubber doorstop or door brace can prevent an intruder from pushing the door open.

continued on next page

continued on next page

Many computer tasks are highly repetitive. Computer users may perform the same motions repeatedly at a fast pace and with little variation. A computer user may remain in essentially the same posture for an entire shift. Combining repetitive tasks with factors such as awkward postures and excessive force may increase the risk of injury.

Proper posture may help reduce the risk of developing carpal tunnel syndrome:

- 1 Shoulders and upper arms should be in line with the torso, generally about perpendicular to the floor and relaxed (not elevated or stretched forward).
- 2 Upper arms and elbows should be close to the body (not extended outward). If not, the employee's workstation might need adjustment.
- 3 Forearms, wrists and hands should be straight and in line (forearm at about 90 degrees to the upper arm) to allow the tendons to slide easily without interference.
- 4 Wrists and hands should be straight (not bent up/down or sideways toward the little finger).

Preventive Measures

Adjustable workstations can help workers maintain proper posture and may help prevent carpal tunnel syndrome and other musculoskeletal disorders. At a minimum, a worker who uses a computer regularly should be able to adjust his/her:

- ☀ **Chair:** Users should be able to sit with their feet firmly on the floor, with thighs approximately parallel to the floor or hips slightly higher than knees, with legs approximately

perpendicular to the floor. If the chair is not fully adjustable, a foot rest can help.

- ☀ **Monitor:** Monitors should be positioned so the employee's head and neck remain vertical and in-line with the spine, not bent or twisted. Adjustable-height desks or monitor stands can elevate a computer monitor as necessary. To prevent the worker from needing to tip his/her head backward to see the screen, the top of the monitor should not be above the worker's horizontal line of sight.
- ☀ **Work surface:** A computer keyboard should be on a sturdy work surface that allows a worker to maintain a level forearm posture whenever possible, without rotating the forearm repeatedly, especially when the wrist is bent.

Do "alternative" keyboards help? NIOSH, the National Institute for Occupational Safety and Health, reports that alternative keyboards can promote the preferred, neutral wrist posture. "Yet available research does not provide conclusive evidence that alternative keyboards reduce the risk of discomfort or injury." However, employees who do a lot of typing might find an alternative keyboard more comfortable to use, so they are worth trying.

Alternative keyboard designs include:

- ☀ **Split keyboards.** This can be done in two ways: by increasing the distance between the right and left sides of the keyboard or by rotating each half of the keyboard so that each half is aligned with the forearm. This design helps keep the wrists in neutral position.
- ☀ **Tented keyboards.** On tented keyboards,

☀ **Boxer shorts.** David Mair, a managing partner at Champlin, Minn.-based Soter Healthcare Inc., recommends that a woman traveling solo carries a pair of men's boxers in her luggage and leave them lying on her bed. "That suggests she is not alone," Mr. Mair told Business Insurance magazine.

We can provide additional safety suggestions, and review your policies to ensure they provide coverage for your employees who travel or work abroad.

the two keyboard halves are tilted up like a tent. This feature reduces the rotation of the forearms.

- ☀ **Built-in wrist or palm rests.** Built-in wrist or palm rests help prevent bending the hands up by providing support that straightens the wrists.
- ☀ **Adjustable negative slope.** This design allows the user to raise the front edge of the keyboard, or to slope the keyboard backward, thus straightening the wrist.
- ☀ **Key position.** Some alternative keyboard designs have curved rows of keys or keys placed in concave wells to accommodate the different lengths of a user's fingers.

When evaluating alternative keyboards, make sure the keys are visible. This is particularly important for "hunt and peck" typists. Also, check whether the job requires use of the numeric keypad and specialized keys, because some alternative keyboards eliminate or reconfigure these keys.

We can help you evaluate safety measures for office workers and other workers. For more information, please contact us. ■

EAPs and Workers' Compensation

EAPs (employee assistance programs) can help employers reduce their workers' compensation costs in two ways.

Your company might offer an employee assistance program (EAP) as part of its benefits program. EAPs can help control medical costs; they might also help control workers' compensation costs. Here's how.

Many workers' compensation claims have a mental health element. Your EAP can help employees deal with mental health problems, or stress from a variety of personal problems, that could lead to illness or injury. Studies have proven that workers under stress are more likely to become ill or injured, as are those who abuse drugs or alcohol. Second, your EAP can help workers who are dealing with a work-related injury cope with the stress of pain, being out of work or coping with a disability.

EAPs emerged in the 1980s to address substance abuse problems in the workplace. Providing confidential access to drug and alcohol treatment programs can increase the likelihood that your programs will be utilized by those who need them. Today, EAPs have evolved to address a wide range of problems, including:

- ✱ Drug and alcohol abuse
- ✱ Family and marital problems
- ✱ Child care or elder care needs
- ✱ Gambling problems
- ✱ Legal problems
- ✱ Financial problems/bankruptcy



- ✱ Outplacement or stresses due to restructuring or downsizing.

An EAP offers employees confidential short-term counseling with a counselor specially trained to identify the employee's problem. When appropriate, the EAP counselor will make referrals to specialists or other providers. Some EAPs have their own network of specialists—such as addiction specialists, mental health specialists, family counseling specialists, legal advisors and more. Others work on a referral basis, referring employees to outside providers and programs, when necessary. The employee has the responsibility of following through with any referral appointments and making financial

arrangements for any services that fall outside the scope of the benefit program.

EAPs can also help employers deal with personnel problems in a sensitive manner, without violating an employee's right to privacy. For example, a supervisor who sees an employee's work suffering due to a personal problem or possible drug or alcohol abuse can refer that employee to the EAP without having to inquire on the nature of the problem.

An EAP can help you get the most out of your benefit plan. A good EAP will promote its services with communications to your employees. When an employee turns to the EAP for assistance, the EAP counselor can help your employee identify resources covered by your ben-

continued on next page

efit program. For example, an employee facing addiction might be referred to a program covered by your health benefits. An employee with mental health problems might be referred to a provider in your group health insurance plan's network. EAPs may also inform employees of their rights under government-mandated benefit programs, such as workers' compensation, the Family and Medical Leave Act, the Americans with Disabilities Act and federal and state mental health parity mandates.

Many EAPs charge on a per-employee basis, and costs can be as little as \$2-3 per employee per month. Your costs will vary depending on your location, provider and services you select—such as in-person vs. telephone-only counseling. Regardless of the plan you select, you will want to publicize it to ensure employees know it's available when they need it. As employees in downsized workforces deal with increased workloads and increased demands at home, you may find an EAP is a worthwhile investment. For more information on EAPs, please call us. ■

Two Reasons to Consider an EAP

- ✓ EAPs can reduce employee stress, which can contribute to physical illness.
- ✓ EAPs can offer behavioral health treatments to those undergoing treatment for workplace illness or injury, possibly helping speed the return-to-work process by alleviating depression and stress related to the physical condition. ■

Following up with an Injured Employee: Action Steps

What the employer does during the first few days after an employee reports a workplace injury or illness can have a critical effect on the likelihood of that employee returning to work and making a full recovery. Following are some suggested action steps.

- 1 If the employee cannot return the next day, call him at home. Ask him, "How are you feeling, what restrictions did the doctor place and the reasons, when can you return to work," etc. Keep the tone warm, friendly, and supportive. Establishing a good relationship at this point is crucial.
- 2 Request medical documentation to support the time off from work. The documentation must contain a diagnosis, a treatment plan and how long before the employee can resume light work. Make sure the employee understands that a note saying he is "under Dr. X's care" is not enough; it must contain the diagnosis, treatment plan and estimated date of return to work.
- 3 Send every newly injured employee a get-well card. This can make a world of difference in getting your relationship with the injured employee off on the right foot. See next page for suggested wording.
- 4 Continue to telephone the injured employee at home every couple of days during the early days of his injury, and document every phone call. If you get no answer, leave a call-back message if possible. Document those messages as well. An injured employee who is "never home" is automatically suspicious. Also keep the supervisor informed about how the employee is doing and when he can return to work, so the supervisor can plan the work load.
- 5 Continue to stay in touch with the injured employee at home. Even if it appears that recovery will be slow, the claims manager and employee's supervisor should maintain a professional relationship and keep up with the employee.
- 6 Keep an injured employee in the loop. Encourage her to attend staff meetings, if she is physically able to do so. Ask for her input on ongoing projects, if feasible and her health permits.
- 7 Return the employee to work, in a light-duty or modified job if needed, as soon as possible.

Sample Get Well Letter

Dear _____:

We are sorry that you are injured/ill. We value you and your contributions to the company, and we hope for your speedy recovery.

Our workers' compensation insurance covers the cost of treating on-the-job injuries and illnesses. It also provides benefits for work time lost as you recuperate. Your claim representative will be contacting you to discuss your benefits in detail.

Your supervisor will also be staying in touch with you as you recuperate, to find out how you are progressing and to see if we can do anything to assist.

As you might know, we have a return-to-work policy, in which

we try to return injured employees to work as soon as it's medically safe. Studies have proved that workers participating in early return-to-work programs recover faster and are more likely to make a complete recovery.

Our claims representative will be working with your physician to determine how soon you can return to work, and what medical limitations, if any, you have. Limitations could mean assignment to a light-duty job, a temporary job or modifications to your existing job, depending on your condition and physician's recommendation. These changes will be temporary and designed to transition you to your regular job.

We wish you a speedy recovery and look forward to your return,

Sincerely, ■



Opiate Use in Workers' Comp Claims a Growing Concern

Today, prescription drugs account for about 20 percent of workers' compensation medical costs. Narcotics account for about one-third of this amount, with many workers' compensation claimants using narcotic drugs (opiates) for pain relief for five years or more.

Long-term use of opiates causes concern for several reasons. Their effectiveness in long-term use for chronic pain has not been well documented. And the American Chronic Pain Association says that more than half of long-term users experience at least one adverse side effect. These include increased tolerance (higher doses are needed to achieve the same result), hyperalgesia (increased pain response), hormonal effects, depression and suppression of the immune system.

Of particular concern for employers, opiate drugs pose a high risk for abuse. *Business Insurance* magazine recently reported that medical test provider Quest Diagnostics Inc. said that employers that screen for narcotic use are seeing a huge

jump in positive results. According to the article, "...positive results for oxycodones, such as OxyContin, have increased 96% in employer screenings from 2005 to the first quarter of this year, while positive tests increased 47% for hydrocodone, a drug type that includes Vicodin."

The American College of Occupational and Environmental Medicine does not recommend the use of opiates for long-term use in "nonmalignant pain conditions," or where little objective evidence of injury still exists. If a patient doesn't respond to other treatments, the ACOEM recommends screening patients for prior history of drug or alcohol abuse and psychological problems before treating with opiates. This can prevent addiction problems.

If opiates prove effective for a specific patient for use in relief of chronic pain, the ACOEM recommends regular testing for irregular use of the opiate (abuse) and other substances.

To discuss drug testing, or management of your workers' compensation claims, please contact us. ■

Workers' Comp & Safety News



The information presented and conclusions within are based upon our best judgment and analysis. It is not guaranteed information and does not necessarily reflect all available data. Web addresses are current at time of publication but subject to change. This newsletter is FINRA-compliant; SmartsPro Marketing does not engage in the solicitation, sale or management of securities or investments, nor does it make any recommendations on securities or investments. This material may not be quoted or reproduced in any form without publisher's permission. All rights reserved. ©2012 SmartsPro Marketing. Tel. 877-762-7877. www.smartspromarketing.com