



COMPNEWS

The magazine of SAIF

**The
latest
buzz:**
workplace
impairment

**Active
shooter**
3 steps that
could save
your life

**Pull-out
poster**
10 minutes to
safer bodies

SAIF is Oregon's not-for-profit, state-chartered workers' compensation insurance company.

We want to hear from you. Please send your feedback on *Comp News*—or any questions—to compnews@saif.com.

Cover: Illustration by Von Glitschka
glitschkastudios.com

COMP NEWS | 2016

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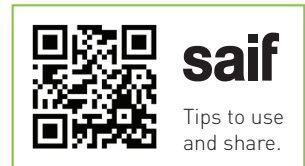
New on saif.com

Poker, tea parties, and a safety superhero. You'll find it all—and more—in our latest video series on farm shop safety.

Connect with us

Work safe. Be well.
Better manage workers' comp.

Get quick and easy tips via email.
To register, scan the code with your
mobile device. Or sign up on saif.com/emailtips.



Watch our latest safety videos and more,
including *Go Ergo!*, the rap video.

Check out our YouTube channel.



Be the first to find out about
important safety news and events.

Join us on Facebook.

Check a claim, pay your bill,
and find resources on dozens
of safety and health topics.

Visit saif.com and log in
to manage your account.



By Diane Hyland-Edwards, regional operations director

Become your company comp expert

5 tips for saving time and money

Congratulations, you've just been awarded responsibility for your company's workers' comp program. (Or maybe you're the business owner, and there's nobody else to do it.) So, what happens next?

Whether you're brand new to workers' comp, or actually understand what "experience rating modification" means, here are five tips to help you get started. In no time, you'll be on your way to becoming your company's workers' comp expert.



1 One of my employees just got hurt on the job. What do I do now?

If the injury requires medical attention, you'll need to file a claim by filling out an 801 form. You'll find the form on our website. You can submit it online or by email, mail, or fax.

If the injury is minor and doesn't require medical attention, there's no need to file a claim. Just be sure to **document the incident**.

To learn more, go to saif.com/employer > **filing and managing a claim**.

2 How can I limit the impact of a claim on my premium?

Reporting an injury as soon as possible is one way to control claims costs.

SAIF's **return-to-work programs** also can reduce the impact of a claim by helping employees get back to work as soon as they're medically able. Return-to-work programs also can help boost morale and make litigation less likely.

The Employer-at-Injury Program (EAIP) provides financial incentives for modifying and creating productive work for an injured worker.

To learn more, go to saif.com/employer > **filing and managing a claim** > **getting back to work**.

3 What's the best way to keep workers' comp costs low?

Preventing injuries is one of the most effective ways to control, or even reduce, your workers' comp rates. Check your workplace for hazards, then set up programs to reduce or eliminate

them. Hire, train—and retain—skilled workers. Set expectations and hold workers accountable. Communicate and provide feedback.

To learn more, go to saif.com/safetyandhealth.

Also, healthy workers are less likely to get hurt on the job. To learn more about preventing injuries by promoting health, go to saif.com/safetyandhealth > **topics** > **promote health**.

4 What does payroll have to do with my workers' comp premium?

Payroll records are a key factor in determining how much you pay for worker's comp insurance. Getting payroll reporting right saves you time and money.

You can **file your payroll reports and pay your premium online**. It's fast and easy. Our online system actually calculates the premium for you.

To learn more, go to saif.com/employer > **reporting payroll** > **report instructions**.

5 What's an OSHA 300 form and what am I supposed to do with it?

Oregon OSHA requires most businesses with more than 10 employees to keep a log of work-related injuries and illnesses and post a summary from February 1 through April 30 each year.

You can download forms and find complete instructions on OSHA's website: osha.gov/recordkeeping/RKforms.

To learn more, check out this brief online training: saif.com/employer/new-reporting-training.



For more help managing your company's workers' comp program, visit the employer guide on saif.com. You'll find resources to guide you every step of the way, from reporting payroll to filing a claim to helping an injured employee get back to work.



Sign up for email tips. Scan this code or go to saif.com/emaitips.



For a full list of SAIF's free trainings—online and in person—go to saif.com/training.

The latest **BUZZ:** workplace impairment



Baked, bombed, sleep-deprived, or stressed out? It isn't always easy to tell. Learn what to do if you suspect substance abuse—or something else—may be affecting an employee's work performance.

Important:

Substance abuse issues may fall into the Americans with Disabilities Act (ADA). An employment law attorney, HR consultant, or the Bureau of Labor and Industry (BOLI) can help with questions regarding ADA provisions.

With the recent legalization of cannabis in Oregon, there's been a lot of talk about impairment in the workplace. Often the first thing people want to do is implement a substance abuse policy. While this is a good start, it might not be enough.

It's often difficult to know if behavior or performance changes are due to substance use or something else. Being impaired is defined as having "a human faculty or function weakened or damaged." This can be due to illicit drugs, but it can also be from other things: sleep deprivation, stress, over-the-counter medications, over use or improper use of prescription drugs, and even undiagnosed medical conditions.

So what can businesses do if they notice a change in employee behavior or performance?

If your company has a substance abuse policy and you suspect that the impairment is related to substance use, you can refer to the "reasonable suspicion" clause in your policy for guidelines about how to proceed.

But what if you aren't sure? Supervisors and managers aren't trained to diagnose substance use or provide treatment or counseling. What

they can do is identify and address job performance issues.

Your job is to make sure that work is being done safely and effectively. Here's how:

Focus on the behavior

Let's say you've noticed some changes in the way an employee is acting. Maybe they're arriving late or communicating inappropriately with customers. Perhaps you observe unsafe work practices or a drop in productivity or work quality.

When you focus on the behavior, the conversation moves from accusations and perceptions to specific performance issues.

Have clear policies, procedures, and expectations

And use them to evaluate the behavior you are observing. These guidelines will also help you be better prepared to have a focused and productive conversation with your employee. For example:

- What are your expectations about timeliness?
- What are the procedures around using a piece of equipment safely?

Because an important responsibility of supervisors is to observe and evaluate job performance, they can be effective advocates for employees. They can encourage employees to deal with work-related problems that may or may not be connected with alcohol or other drug use. They also can suggest sources for help and support, such as an employee assistance program.

Source: *Components of a Drug-Free Workplace*, U.S. Dept. of Health and Human Services



Crafting a substance abuse policy

Substance abuse policies send a clear message that substance use on the job is not allowed. They can also encourage employees to seek help with substance abuse problems.

These tips can help you get started:

There's no such thing as a one-size-fits-all policy. Make sure to tailor the policy to your business.

For the policy to be effective you need a testing process to enforce it.

Consult with an employment law attorney or HR consultant to develop testing procedures and disciplinary actions.

Consider including a wide range of impairments that could have a negative impact on your workplace.

Apply your policy consistently.

Many businesses are relying on all-in-one substance abuse consulting services. These companies will help you develop an effective policy and oversee the testing. This ensures you are applying the policy consistently and fairly.

- How are employees expected to communicate with customers?
- What are your performance standards for production and quality?

Make sure your performance expectations have been documented and clearly communicated to your employees before they begin the job. And review them at least once a year.

Communicate in a direct and timely manner

Performance management conversations can be difficult, so it's important to plan them ahead of time. Think through what you want to say and identify the best time and place to meet.

During the conversation, describe the observable behavior and have specific examples:

- You have been late coming back from lunch four times in the past two weeks.
- I've received three complaints from customers about your phone communication.
- I observed you driving the forklift too fast and outside the designated area.

- You regularly meet or exceed our daily production goals. This week, you're 30 percent below your normal output.

Emphasize the need for performance improvement. Give clear expectations and explain what actions will be taken if the performance does not improve. Document the conversation and provide a copy, electronic or otherwise, to the employee.

Remember, your job is not to diagnose the possible impairment or substance abuse issues. However, you can offer resources. Ask if there is something that the business can do to help the employee meet performance expectations. Consider referring employees to an employee assistance program. The solution may be as simple as having a short conversation and offering retraining.

Follow up

It's important to make sure the performance issue has been satisfactorily resolved. If the employee is still not meeting the expectations that you discussed, ensure you follow up with the next steps outlined in your policy and during your previous conversation.



Impaired workers are
25% to 30%
less productive.

They also:

- Miss work three times more often
- Have a pattern of poor work quality and quantity
- Often exhibit poor interactions with customers and work teams
- May fail to fulfill major roles at work or home

Source: 2013 National Survey on Drug Use and Health/CDC

Resources:

Create customized drug-free workplace policies
Drug-Free Workplace Advisor
dol.gov/elaws/drugfree.htm

Oregon State Bar lawyer referral service
Initial consultation of up to 30 minutes for a maximum fee of \$35. Any additional fees are arranged between you and the lawyer.
oregonstatebar.org/public
800.452.7636

Substance Abuse and Mental Health Services Administration
samhsa.gov/workplace



Oregon has the highest rate of prescription painkiller abuse in the U.S.,

40% higher than the national average.

Source: Oregon Health Authority 2013



In a national survey:

7.1% of workers reported drinking alcohol during the work day.

9.2% worked with a hangover in the past year.

15% reported being impaired by alcohol at work at least once during the year.

Source: NSDUH/CDC



Being awake for more than
20 hours
 can be equal to having a
 blood-alcohol concentration of **.08**
 —the legal limit for intoxication in Oregon.

Source: National Sleep Foundation

Marijuana is the most commonly used illicit drug in the U.S.

In **2013**, there were
19.8 million

marijuana users over the age of 12, up from 14.5 million in 2007.

Source: NSDUH/CDC

Marijuana significantly impairs judgment, motor coordination, and reaction time.

Source: National Institute on Drug Abuse



70% of people who abused prescription painkillers got the drugs from friends or relatives.

Source: Office of National Drug Control Policy 2012

Impairment isn't just an issue for construction or manufacturing.

Impaired employees can cause a lot of damage in an office setting too. Do you want someone who is impaired reconciling your books at the end of the month? What about having a sleep-deprived employee driving across town for a meeting?

As consumers, we expect that our prescriptions are filled correctly, our taxes are filed accurately, and our bills are prepared properly. Whether it's your mechanic, physician, or accountant, we have an unspoken expectation that these professionals are not impaired.







MADE WITH PRIDE

At Albany-based Wood Castle, employees are building more than heirloom-quality furniture. They're building healthy habits that hopefully will last a lifetime.

If you want to sleep on a Wood Castle bed, you could buy one for around \$1,400 retail. You could check into the Bandon Dunes Lodge for around \$300 a night. Or you could work at the company for three years and get one for free.

Since opening its doors in 1978, Albany-based Wood Castle has built a national reputation for making fine hardwood furniture for upscale retailers and resorts, including Rejuvenation, Room & Board, Bandon Dunes, and Salishan. The company's 49 employees take pride in what they do, and one of the ways they're rewarded is with a custom piece of furniture at significant work anniversaries. Many of those pieces get handed down to the next generation.

But Wood Castle is building more than heirloom-quality furniture. The company also is creating a workplace culture that places a high value on safety and encourages healthy habits both at work and at home.

Focusing on employee health and safety helped Wood Castle reduce injuries, lower its comp premiums, and boost morale.



One of the rewards for working at the company is a piece of custom-designed furniture at significant anniversaries.

Wood Castle Furniture
Albany, Oregon

woodcastle.com

Makers of fine hardwood furniture for upscale retailers and resorts.

Ron and Shirley Loe started the business in a garage in 1978. It has since grown to 49 employees and roughly \$8 million in sales.

In addition to cutting edge technology and ergonomic workstations, the company has invested in wellness programs that actually pay employees to learn about nutrition. They've replaced vending machines with free fruit and healthy beverages. New employees are buddied up with seasoned workers, who coach continually on safety.

Wood Castle's focus on employee well-being goes beyond the equipment they use, explains Ron Loe, president and founder. "It goes into team

building, and the kind of people we hire and train." It's about having a "health and safety mindset."

Betting on quality

Ron Loe learned about furniture building from his grandfather, who brought the family tradition from Norway. After graduating from Oregon State University, Loe worked as a factory rep for a wood products mill. Traveling around Oregon, he saw furniture makers substituting inexpensive particleboard and plastic for solid materials.

Loe built Wood Castle on the belief that customers would be willing to pay more for quality craftsmanship. That bet has paid off for more than 30 years, despite stiff competition from lower priced imports. The company uses a combination of handcrafting techniques and automated machinery to mass produce furniture made primarily of locally harvested Pacific Coast maple. In an unassuming cluster of buildings off Highway 34 near Corvallis, workers handle every step of the manufacturing process—from milling rough lumber to applying fine finishes to packaging products for delivery.

This attention to detail doesn't come cheap. The company's products range at retail from several hundred dollars

“We're a family company. We set up work stations so we'd be comfortable with any family member working there—whether it's a sister, a brother, or a son. We have the same goal for our employees.”



Employees have a hand in designing safety innovations, including adjustable workstations. One result: fewer back injuries.



for a night stand to several thousand for a dining table. Recent clients include the OSU College of Forestry; the new Boulder Falls Inn in Lebanon, Oregon; and a Sheraton hotel in Miami, Florida.

Investing in safety

Wood Castle also doesn't skimp when it comes to safety. Following a devastating fire in 1996, Loe retooled the factory with cutting-edge technology that has improved efficiency and reduced injuries. For example, a computerized chop saw keeps workers safely away from dangerous moving parts, while churning through 7,000 board feet of lumber a day.

Based on suggestions from workers, Wood Castle created adjustable workstations that eliminate the need for stooping and bending. Furniture also is built on removable casters, so that large pieces can be easily moved throughout the factory, onto delivery trucks, and right into the customer's home without heavy lifting.

Recently, the company switched to a formaldehyde-free finish after learning about potentially unsafe exposures in their spraying process. The new product is more expensive but healthier for employees and customers. It also eliminates the need for extensive protective gear and gives Wood Castle a "green" marketing advantage, says Loe.

Focusing on health

Wood Castle's commitment to employee health and safety also gives it a competitive advantage when it comes to hiring and retaining a talented workforce, says Scott Pierson, head of operations. "It speaks volumes about the company we want to be."

Pierson became focused on the connection between health and safety

Above left: Fresh fruit—and nutrition tips—are free for the taking.

Above right: New employees are buddied up with seasoned workers, who coach continually on safety.

“Safety and health are joined at the hip. You can't address one without the other.”

after a personal health scare several years ago. During a routine screening, he got the alarming news that he was “a heart attack waiting to happen.” As a result, the youth sports coach and former college athlete shifted his focus from being “in shape” to eating well and being fit for life.

Pierson is passionate about sharing what he's learned with Wood Castle

To learn more about how your business can prevent injuries by promoting health, an approach known as Total Worker Health®, go to saif.com/safetyandhealth > **topics > promote health.**

Below: Following a devastating fire, Wood Castle retooled with safer equipment and ergonomic work practices.

employees. In the company conference room, the table is spread with books on nutrition and other healthy topics. Employees are encouraged to take the books home and share the information with family members. If they pass a simple test, they get a \$50 gift certificate. The company also spends about \$200 a week on fresh fruit and healthy beverages, which it provides to employees free of charge in place of sugary soda and processed snacks.

Pierson believes it's a smart investment, and research backs him up. Studies show that healthy employees have fewer injuries and absences,

and are more productive. That's why monthly team meetings focus on both safety and health topics. The two "are joined at the hip," Pierson says. "You can't address one without the other."

Reaping the rewards

As a result of safer equipment and improved ergonomics, Wood Castle has seen a significant reduction in back injuries. Workers' comp premiums also have steadily decreased. Even more important, the company is building a culture where concern for employee health and safety goes hand in hand with "pride in what we do and how we do it," says Ron Loe.

For evidence of that pride, consider the custom furniture employees receive after three years employment. They get to choose the style, pick out the wood, and even have a hand in the production process. "Many pass it on to family members, so they're affecting the next generation," says Pierson.

With any luck, these employees also will be handing down something equally valuable: healthy habits that will last a lifetime.

“We take pride in what we do and how we do it.”



7 steps to safer and healthier bodies

Get the poster;
turn the page.

In 10 minutes or less, these simple exercises can help you warm up, build strength, and prevent injuries.

We know that sedentary work can be bad for our health. But it's also true that workers in active jobs like firefighting and logging are at risk for injury.

Even though they may be fairly fit from a heart-health point of view, workers in more active occupations can have poor motor control, little endurance, and muscle imbalances that, when combined with other risk factors (awkward postures, repetitive activities, and heavy lifting), increase their risk of being hurt on the job.

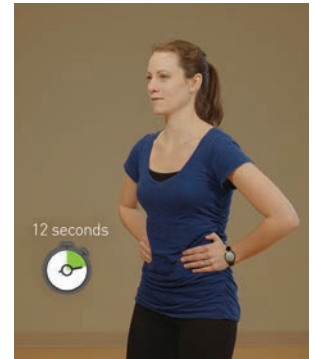
That's why SAIF has created the video *Strengthen and Lengthen*, which demonstrates seven simple exercises that can help increase mobility, muscle symmetry, stability, and coordination. Regularly doing these exercises can help protect you and your employees from injury. And, if a worker is hurt, being fit can improve healing and return to work. "A workplace functional fitness program should be just one element of an overall health improvement program that also includes ergonomics and cardiovascular fitness," says Deb Fell-Carlson, SAIF policyholder safety and

wellness adviser. "If possible, you should have a functional movement screening by a professional who can also provide individualized conditioning exercises for employees."

Strengthening is the new stretching

Many employers have stretching programs to start the work day, and they also use the time to communicate safety information. While stretching has its place, there is compelling research that a one-size-fits-all stretching program can do more harm than good. For example, stretching a muscle that will be used for a task requiring explosive strength may make that muscle vulnerable to injury.

We recommend moving toward dynamic exercises that warm up the body and get the blood flowing, along with exercises that strengthen the core. Our *Strengthen and Lengthen* video—along with the companion poster—is a good way to start on the road to building safer, healthier, and stronger bodies.



Find a link to the video, download the poster, and learn more about working comfortably and safely, at saif.com/ergo.



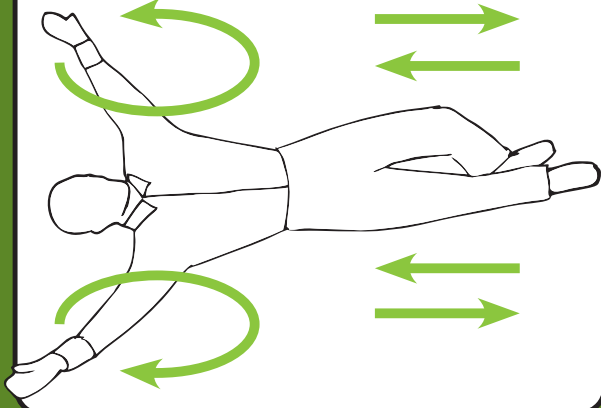
saif
Tips to use
and share.

Sign up for health and safety tips via email. Scan this code or go to saif.com/emailtips.

Strengthen and Lengthen

Improve core strength and muscle tone with these active exercises before you work or during breaks.

Consider using this time to discuss safety issues, too.



Arm circle while stepping

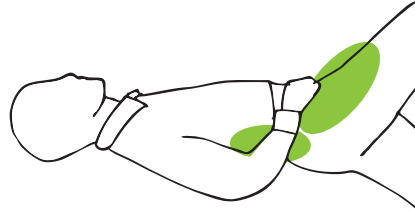
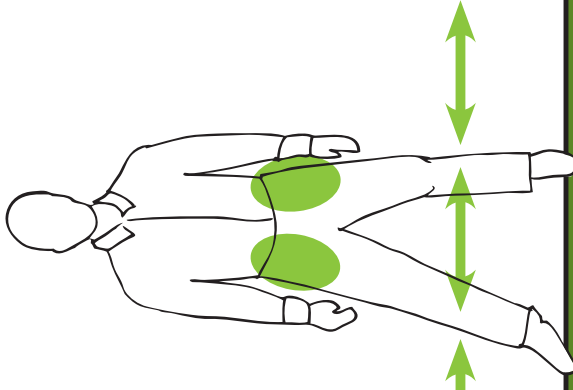
Warm up your entire body by making large circles with your arms while marching in place.

One minute

Five, side to side

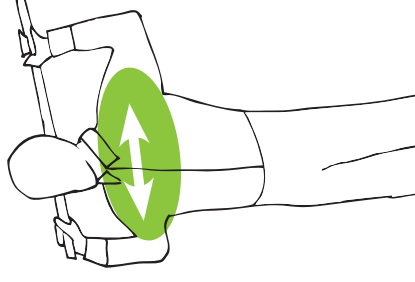
Stand upright with arms relaxed. Take five wide sidesteps to the right and then to the left.

Repeat five times



Deep lunges

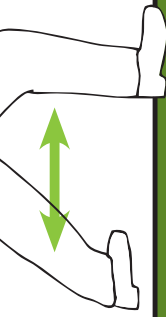
Take a large step forward into a deep lunge. Keep torso straight and upright. Feel stretch in thigh and groin. Do not let your forward knee go past your ankle. Hold 12 seconds.



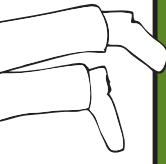
Chest stretch

Hold bar (or pretend to) behind neck, arms bent at elbows 90 degrees. Gently pull bar backward away from head until you feel a stretch in the front of the shoulders. Hold for 12 seconds, then relax.

Repeat three times, each side



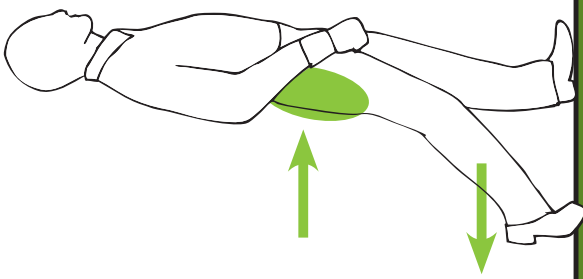
Repeat five times



Buttock strengthen

Stand straight, extend one leg backward contracting buttock muscle. Keep trunk upright. Hold 12 seconds.

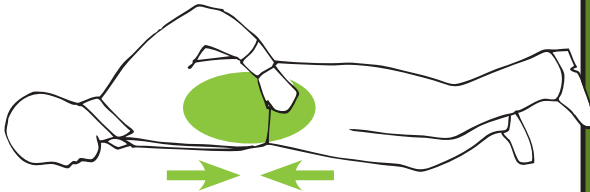
Repeat three times each side



Standing crunches

Stand straight, tighten stomach muscles by pulling rib cage and pelvis together. Hold 12 seconds.

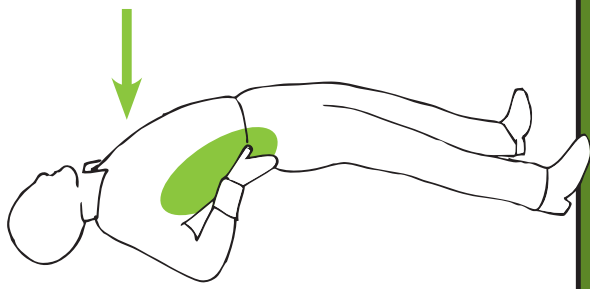
Repeat five times



Back extension

Place hands on hips. Slowly bend backward, keeping knees straight. Do not extend your head. Hold 12 seconds.

Repeat five times



If you have an existing muscle, joint, or disc injury, or experience pain with exercise, consult your doctor before doing exercises.

Exercise slowly, **don't bounce!**

Source: Jennifer Hess, DC, MPH, PhD
University of Oregon
Labor Education and Research Center

saif
Work.
Life.
Oregon.

Want more copies of this poster to share?

Go to saif.com/safetyandhealth/saif-posters-and-forms.

You'll also find posters on these topics and more:

- Slips, trips, and falls
- Office ergonomics
- Health care
- Hazard communication
- Wellness

Strengthen and Lengthen


Improve core strength and muscle tone with these active exercises before you work or during breaks. Consider using this time to discuss safety issues, too.

Arm circle while stepping Warm up your entire body by making large circles with your arms while marching in place. 	Five, side to side Stand upright with arms relaxed. Take five wide sidesteps to the right and then to the left. Repeat five times. 
Deep lunges Take a large step forward into a deep lunge. Keep torso straight and upright. Feet should be on a single and double grain. Do not let your front knee go past your ankle. Hold for 12 seconds. Repeat three times, each side. 	Chest stretch Hold bar (or ground) behind neck, arms bent at elbows 90 degrees. Gently pull bar backward over front head until you feel a stretch in the front of the shoulders. Hold for 12 seconds, then relax. Repeat three times. 
Buttock strengthen Stand straight, extend one leg backward contracting buttock muscle. Keep trunk upright. Hold 12 seconds. Repeat three times each side. 	Standing crunches Stand straight, tighten stomach muscles by pulling ribs together. Hold 12 seconds. Repeat five times. 
Back extension Place hands on hips. Gently bend backward, keeping knees straight. Do not extend your head. Hold 12 seconds. Repeat five times. 	<p>If you have an existing muscle, joint, or disc injury, or experience pain with exercise, consult your doctor before doing exercises.</p> <p>Exercise slowly, don't bounce!</p> 

PREVENT SLIPS, TRIPS, AND FALLS

IF YOU NOTICE A HAZARD, ACT.

STAIRS



- Take only one step at a time
- One hand should be free to grasp the handrail
- Limit your load and make sure your vision is not obstructed

Office ergonomics. Simple solutions for comfort and safety.

Neutral Posture

Watch the video and learn more at saif.com/saif.




- Head balanced over shoulders, looking forward
- Top third of eye level
- Wrists straight
- Lower back supported
- Forearms parallel to floor or angled slightly down
- Thighs parallel to floor or angled slightly down
- Feet supported on floor or footrest

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Orchard Ladder Safety

Seguridad de Escaleras de Huerta

 <p>Do not stand on top cap of ladder or the first step down.</p>	 <p>No se pare en la parte superior ni de la escalón que sigue de la escalera.</p>
 <p>Leaning the ladder against a branch increases the risk of falling.</p>	 <p>Use the third leg.</p>
 <p>Do not reach out too far. Keep your belt buckle area between the side rails.</p>	 <p>No se extienda demasiado. Mantenga el área de la hebilla de su cinturón entre los largueros.</p>

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Walk



You don't have to be an athlete to experience the benefits of exercise. Researchers at Duke University found that taking a brisk 30-minute walk daily lowers risk factors for heart disease, diabetes, and stroke. Mounting statistical evidence has also found a correlation between exercise and mood, which has been shown to enhance workplace safety, performance, and productivity.

Meeting booster
Schedule a 30-minute walk to kick off your next staff meeting. Encourage everyone to bring comfortable shoes, and identify a safe route around your worksite. You may be surprised by how much you accomplish in the minutes following the walk.

A whole new meaning of workplace fashion

The future is here: Wearable and portable safety technologies are already protecting workers—and are getting more advanced every day.

Technology can improve just about every aspect of our lives. It's made us safer in our homes and cars. And now what we wear or carry to work can make us safer there, too.

Safety technology that you can wear or carry isn't as futuristic as it sounds. In fact, you might be surprised at the products already in use.

Apps and sensors

Sound level meters. A NIOSH study found the SPLnFFT app packs the most accuracy bang for the buck.

“Lone worker” apps. Several apps, such as Find My Friends, are good for employees who work alone for extended periods of time. (We recommend those that use GPS instead of Wi-Fi.)

Pressure sensors. Prevents the collapse of a warehouse shelf by notifying a forklift operator if a load will exceed the shelf's capacity

Anti-sleep apps. Among the various kinds of smartphone apps is one that focuses on the driver's eyes and sounds an alarm when they close.

Other devices protect workers by evaluating their surroundings. Some use GPS to alert a worker who's in an area with known environmental hazards. Others monitor the temperature and notify the worker if her exposure to the cold is putting her at risk.

“It's important to note that products like sound level meters shouldn't be used in place of laboratory-calibrated

devices for determining OSHA compliance,” advises Scott Clark, senior safety management consultant at SAIF.

Wearable technology

Radiation badge (aka radiation dosimeter). Passively measures the amount of radiation a worker has been exposed to; one product uses a microchip housed in a special ring.

Anti-sleep devices. The most common are alarms that fit over the ear or attach to a hat and are triggered by the angle of the driver's head. StopSleep, worn like a ring, uses sensors to measure electrodermal activity and sounds an alarm when concentration levels drop. stopsleep.biz

Halo Light. Safety and task light that attaches to any standard hard hat and produces a 360-degree ring of light. illumagear.com

Cool Shirt. For hot environments; it comes with an attached compact cooling unit that lasts up to seven hours. coolshirt.com/industry

Fitbit and other wearable health monitors. When used over the long term, these can help improve worker health and wellness, thereby keeping them safer.

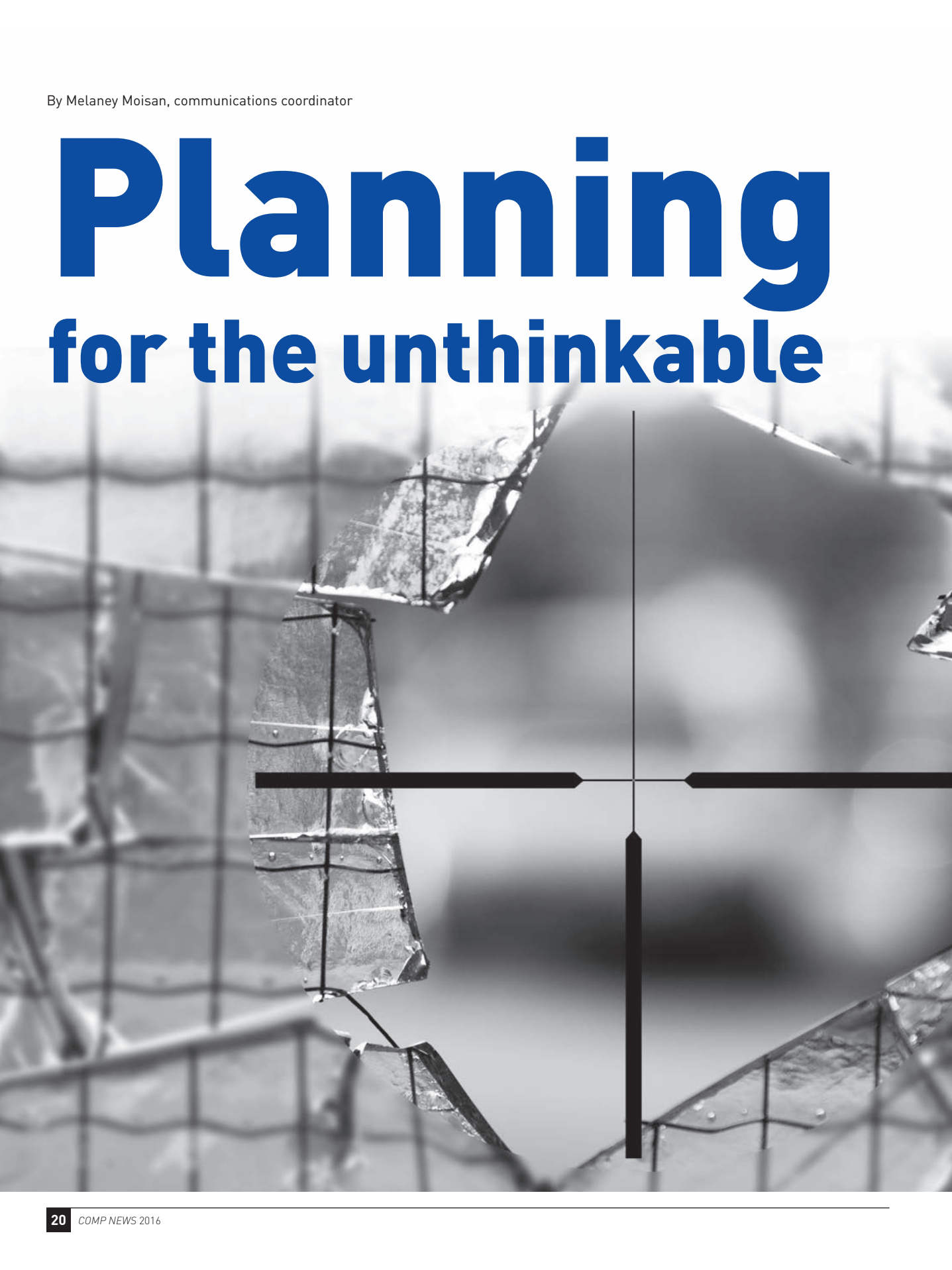
Got a favorite wearable or portable safety device? Tell us about it: email us at compnews@saif.com.

The best time to get safety information is right before performing a task. Technology like iBeacon from Apple uses proximity sensors to determine a worker's task and location, and then instantly delivers safety information, such as a video.



By Melaney Moisan, communications coordinator

Planning for the unthinkable



If your workplace doesn't have a plan for how to respond to an active shooter, it's time to make one. Learn the steps that could save your life.

John Patterson was a police officer with the Springfield Police Department on May 21, 1998, the day Kip Kinkel killed two students and wounded 25 others at Thurston High School. The 15-year-old had killed his parents the day before.

"You learn a lot after the fact," said Patterson, now a SAIF investigator in Eugene. "We had to figure out what works and what doesn't work. The psychological and emotional aftermath at Thurston—seeing people haunted by guilt, for example—was a strong incentive. I am committed to preparing people for such an event."

What would you do?

"If you don't already have a plan for what to do in the event of an active shooter in your workplace, it's probably time to make one," said Patterson, who has done trainings for SAIF on what to do in case of an active shooter. "Businesses are the number one location for these events—not schools, not military bases."

For many businesses, the only plan is to call 911, said Ed Hoeffliger, senior safety management consultant in SAIF's Portland office. "Although a 911 call must happen, the plan should also deal

with what to do until help arrives and what to do afterwards. Understand that it will take at least five minutes for police to arrive."

At a minimum, your plan should include:

- A security assessment
- A communication plan
- Actions to take during an incident
- Training and drills
- Post-incident recovery

Make employees part of the discussion so that they know their options. Participating in the planning process helps empower them to make quick decisions should the need arise. The worst thing, should something happen, is that your employees don't have a clue what to do.

Also include federal, state, and local law enforcement. The U.S. Department of Homeland Security has excellent resources to guide you.

"When an incident happens, there is a wave of interest in active shooter training," said Hoeffliger, "but a few weeks later, the wave passes. We need to recognize that the threat is still there, and we need to have a plan."

Start the conversation now

You probably do fire or earthquake drills. You also need to do drills for active shooters. It gives employees a chance to think about whether or not they should run or hide, what routes they might take, and where they would hide. It gives you a chance to find weaknesses in the plan.

Consider how you will let employees know that a shooter has entered your business: Text? Email? Intercom? Radios?

Also, how can employees communicate to leadership if they discover a shooter?

Approximately

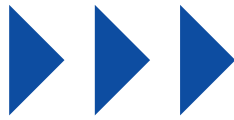
60%

of incidents end **before police arrive.**

Recognizing the signs at work

Alert your human resources department if you believe an employee exhibits potentially violent behavior. Indicators may include one or more of the following:

- Increased use of alcohol and illegal drugs
- Unexplained increase in absenteeism
- Vague physical complaints
- Depression or withdrawal
- Increased severe mood swings and noticeably unstable or emotional responses
- Increasing talk about problems at home
- Increase in unsolicited comments about violence, firearms, and other dangerous weapons and violent crime



The most basic active shooter incident plan consists of three components: run, hide, and fight. The plan laid out here is endorsed by the U.S. Department of Homeland Security. To learn more, watch the video *Run. Hide. Fight. Surviving an active shooter event.* (You'll find a link to the video and other emergency planning resources at saif.com/safetyandhealth > topics > **violence in the workplace.**) Be aware that the video includes dramatizations that some might find disturbing.

Make your environment safer

Having a response and evacuation plan are critical, but you also can make changes to your work environment.

Consider:

- Protective glass instead of open areas
- Locked access points with card readers at the doors
- Buzz-through doors that are kept locked until a person seeking entry is identified
- Electronic alert systems

Also consider what is best for your business: The needs for a multi-structure campus will be different than those for a small business with one front door and one back door.

Run

In most cases, running is the safest option. Make sure employees know all possible escape routes. If you think you hear gunshots, try to determine where the sound is coming from and plan your escape in the opposite direction. Tell employees it is better to leave, even if they are unsure what they heard. Seconds count, and delays could make escape impossible.

Once you decide to run:

- Leave belongings behind. (Take cell phone if you can grab it quickly.)
- Put your hands in the air to signal to law enforcement that you are unarmed.
- Visualize possible escape routes, including accessible routes for people with disabilities and other special needs.
- Avoid escalators and elevators.
- Take others with you; do not stay behind if others refuse to leave.
- Try to find a route that provides cover.

Questions to consider as you plan:

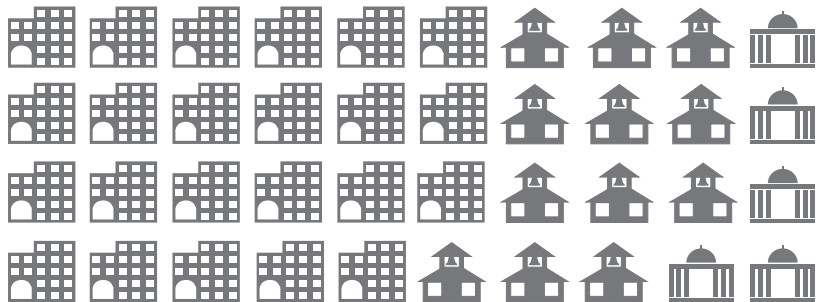
- What are all the possible evacuation routes from your workstation and other areas you frequently visit?
- Are any doors locked? Who has the keys?
- Once outside, are any gates locked?
- Do any doors lead into fenced areas with no escape?

Where do most active shooter events occur?

Businesses **46%**

Schools **24%**

Government properties **10%**



Hide

If it is impossible to run, you may have to hide. Plan where you might be able to hide if necessary. “The best hiding places are windowless rooms with doors you can lock or block with heavy furniture,” said Ed Hoeffliger, SAIF senior safety management consultant.

Once you decide to hide:

- Close and lock windows, and close blinds or cover windows.
- Turn off lights.
- Silence all electronic devices. If you have called 911, do not hang up.
- Remain silent.
- Look for other avenues of escape.
- Improvise weapons.
- Remain in place until given an all-clear by identifiable law enforcement.

Questions to consider as you plan:

- Where is a safe location on each floor where we could safely barricade ourselves during an incident?
- How can we lock an area down and secure it?
- Where shouldn't you hide?
- What could you use to barricade the door?
- How can communications be established with these locations?
- Are there any additions that could be made to make the building safer?

Fight

Fighting is absolutely the last resort when your life is in imminent danger. It can be difficult to discuss this with employees, and you must remember that confronting an active shooter should never be a requirement of anyone's job, with the exception of law enforcement.

It's up to each individual how to respond if directly confronted. No one can predict how he or she will act in a given situation.

“Each person should feel empowered to act to survive,” said SAIF Investigator John Patterson.

If you decide to fight:

- Find weapons that can hit the shooter's weak spots (eyes, throat, and groin).
- Try to disrupt the shooter's sight, breathing, or ability to control his weapon.
- Act as a team and be as aggressive as possible. Plan that some can go low, some high. If the shooter enters through a door, come at the shooter from both sides.

Questions to consider as you plan:

- What could you use as a weapon to defend yourself?

When law enforcement arrives

- Follow instructions.
- Drop any improvised weapons.
- Keep hands visible at all times.
- Immediately raise hands and spread fingers.
- Avoid making quick movements toward officers such as trying to hold onto them for safety.
- Avoid pointing, screaming, or yelling.
- Do not stop to ask officers for help or directions when evacuating, just proceed in the direction from which officers are entering the building.
- Be prepared to give officers any firsthand information regarding the suspects (last known location, number of suspects, description, and weapons).

Provide assistance

If you don't already have an employee assistance program (EAP), consider implementing one and actively promoting it to your employees. According to the Department of Homeland Security, “The effectiveness of any workplace violence program that includes active shooter preparedness is greatly enhanced in an organization with an active, well-known EAP presence.”

Shootings occurred in
40 of 50 states
and the District of Columbia.

160 active shooter incidents occurred between 2000 and 2013 resulting in 1,043 casualties:

486 killed and
557 wounded,
not including the shooter

Fueled by determination



A crushing injury could have been career ending for this 55-year-old steamfitter. Instead, Sal Carbajal was determined to beat the odds and get back to work.

If you spot Sal Carbajal in his golf cart tricked out with the pom-pom fringe, you might mistake him for a man of leisure on his way to play the back nine.

But you won't find clubs in Carbajal's cart. (Though you will find welding tools.) The 55-year-old steamfitter works on high-tech piping systems for Harder Mechanical Contractors in Portland. Two years ago, he was critically injured when a piece of heavy equipment crushed his left leg. The injury easily could have meant the end of his career. But with a lot of determination and a little help (that's where the golf cart comes in), Carbajal is back on the job.

As for the fringe? Well, you just gotta know Sal.

“One of those stupid mistakes”

A native of El Paso, Texas, Carbajal was hired at Harder Mechanical in 2002. To get certified as a steamfitter (a specialized form of pipefitting for high-pressure liquids and gases), he attended trade school and completed a five-year apprenticeship—all while holding down his regular job and raising six kids with his wife, Patricia.

Carbajal eventually became a supervisor and foreman, working long hours and making good money. At the time of the accident in June, 2014, he was training to run a Father's Day 5K.

Joe Bray, Harder's Northwest safety manager, was on his way to the job site when he heard what happened. The operator of an articulating boom lift had misunderstood a signal and moved forward, rolling over Carbajal and crushing his left foot, ankle, and lower leg beneath tons of heavy machinery. “It was one of the scariest injuries we've seen,” says Bray.

When the ambulance arrived, Carbajal was conscious but in shock. As he was being carried away, Carbajal reached over and playfully stuck a finger in the boom operator's ear—just to let him know there were no hard feelings. “It was just one of those stupid mistakes,” he says.

“If he wasn't going to give up, why would we?”

Over the next several months, Carbajal had multiple surgeries to repair extensive bone and tissue damage. At one point, doctors feared that he might lose his foot. The fact that Carbajal was in excellent physical condition before the accident helped his recovery.

Carbajal's employer was committed to his recovery as well. Harder Mechanical kept him on full wages, even in the hospital. “They made sure he knew that he was still a valued part



Above: The Preferred Worker Program helped pay for equipment that helps Sal Carbajal do his job, including a golf cart he uses to travel between buildings.

SAIF's return-to-work programs help nearly 80 percent of injured workers with disabling claims return to work within the first 60 days.

Injured workers who are away from their jobs longer than six months have a 50 percent chance of returning. If time loss exceeds one year, there's a 90 percent chance they'll never come back.

Learn more: saif.com/employer > [filing and managing a claim](#) > [getting back to work](#)

Although not all injured workers can return to what they were doing before they were hurt, several factors can improve their odds of success.

Motivation is huge.

"This claim had all the earmarks that it was headed for permanent total disability," says Kathleen Straub, SAIF claims adjuster. "That would have been a very sad outcome."

What made the difference? "Sal really wanted to work. He really wanted to be with his employer. It would have been a real blow to feel like he wasn't useful anymore."

Relationships are key.

Open communication between all parties is vital.

"Even though this was a very complex claim, there wasn't litigation or conflict because we trusted each other," says Straub. "We were all working for the best possible outcome."

An open mind helps.

Having an accurate job description at the time of injury is important. But don't stop there.

"Take the time to find out what the worker's skill set is," says Jennifer Massey, corporate safety director for Harder Mechanical. Vocational counseling services can help. "We found out that Sal had more skills than we knew about."

of their workforce," says Kathleen Straub, Carbajal's claim adjuster at SAIF. From his hospital bed, he worked online to complete continuing education credits. When he was ready for modified work, Harder set him up in the warehouse organizing and standardizing the company's high-tech orbital welding equipment. With his field experience, Carbajal is able to suggest ways to streamline work processes. "It's a win for both of us," says his supervisor, Daryl Allan.

Jennifer Massey is the corporate safety director at Harder. She says Sal never stopped trying to get better, even when the doctors declared him permanently partially disabled. "If he wasn't going to give up," she says, "why would we?"

"I'll be damn close"

With his permanent impairment, and not many years from retirement, Carbajal could have accepted a settlement and called it quits. But he still had valuable skills to offer. And

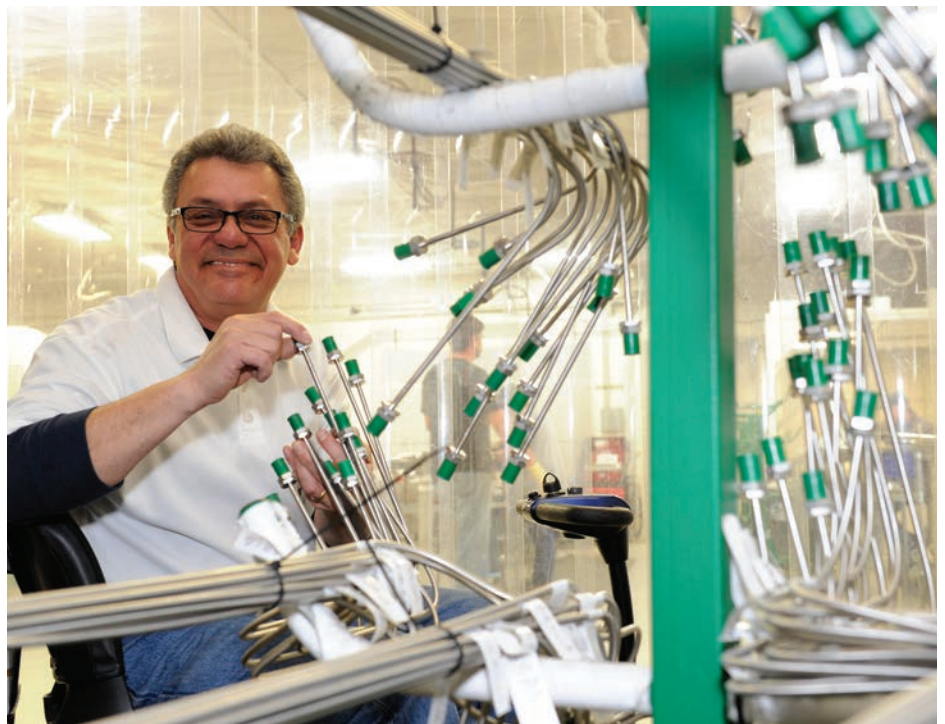
maybe more importantly, he was determined to remain productive.

In consultation with SAIF's vocational counselor, Nicole Colyer, Carbajal's employer created a new position that allows him to work in-house on projects that are highly skilled but less physically demanding. The preferred worker program helped pay for equipment that helps him do his job, including special shoes with curved soles that make walking easier, rolling stools that allow him to rest his leg so he can stand longer, and a motorized scooter for getting around inside the warehouse.

And then there's that tricked out golf cart. Because it's street legal, Carbajal can cruise—in style—up and down the hill between the warehouse and the fabrication shop.

The pain from his injuries may never go away. But Carbajal doesn't let it stop him. "I know I won't get back to 100 percent," he says. "But I guarantee you I'll be damn close."

In fact, he still hopes to finish that Father's Day 5K someday. "It's on my bucket list."



Carbajal works on complex piping systems for high-tech manufacturing and health care facilities.



June is National Safety Month

We simply wouldn't be doing our job if we didn't remind you that June is National Safety Month. It's all about reducing the leading causes of injury and death at work, on the road, in our homes, and in our communities.

This year's weekly themes are: stand ready to respond, be healthy, watch out for dangers, and share roads safely. Go to the National Safety Council website (nsc.org) to get their free downloadable resources on each topic.

2016 legislative session review

Despite adjourning three days before the deadline, the Oregon legislature managed to pass several significant policy bills on the minimum wage, coal-generated power, inclusionary zoning, and investigating and enforcing wage claims.

Only one insurance bill passed: Senate Bill 1591 allows the insurance commissioner to publically release previously confidential information about complaints filed by consumers. Three workers' comp-related bills that did not pass addressed MLAC terms, sick leave exclusion from payroll reporting, and a workers' right to treat with a provider of choice.



What to do following a severe or fatal injury

We hope you and your employees never have to experience a severe or fatal workplace injury. But if the worst happens, our clear, easy-to-follow instructions on saif.com will help you know what to do. Go to saif.com/employer > **filing and managing a claim** > **emergency procedures**.

A summary of the steps to take:

- Seek immediate medical attention.
- Notify Oregon OSHA (24-hour hotline: 800.922.2689).
- Secure the accident scene.
- File a claim.

If you have questions or need help, please call SAIF's toll-free number at 800.285.8525.

Paying your bill online

It's always nice to have options. And when you pay your SAIF premium online, you can make one-time and recurring payments with a bank account, or a one-time payment using a credit card. To make it easier, we have short tutorial videos to show you how.

For more, go to saif.com/employer > **reporting payroll > payments and payroll reporting**.



Fall protection rule changes

Oregon OSHA has adopted rule changes that lower the construction industry's 10-foot general fall protection trigger height to six feet beginning January 1, 2017. The changes also ban the use of slide guards as a sole or primary fall protection system beginning October 1, 2017.

Documents related to the change in the fall protection trigger height are in Oregon OSHA Administrative Order 1-2016. Documents related to the prohibition of slide guards as a sole or primary fall protection system are in Administrative Order 2-2016.



Training Calendar

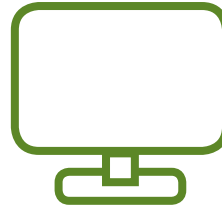


SAIF provides training opportunities throughout the state at no cost to our policyholders. Advanced registration is required.

Visit saif.com/training for updates, detailed information, or to register. You may also register by calling the SAIF regional office.

BEND 541.382.0322 800.285.8530	EUGENE 541.683.6700 800.285.8560	LA GRANDE 541.382.0322 800.285.8530
What to Expect From a Premium Audit Wednesday, June 8 8 to 9:30 a.m.	Separating Fact from Fiction: SAIF's SIU Thursday, June 16 11:30 a.m. to 1 p.m.	Claims Jeopardy and Workers' Comp Legal Update Wednesday, October 19 8:30 to 11 a.m.
Nutrition and Fitness for the Brain: Alert Workers Are Safe Workers Wednesday, July 20 1 to 4 p.m.	Coaching Skills for Emerging and Current Leaders Thursday, July 21 11:30 a.m. to 1 p.m.	LINCOLN CITY 503.373.8384 800.285.8525
Claims A to Z Wednesday, August 10 8 to 10 a.m.	SAIF Update Thursday, August 18 11:30 a.m. to 1 p.m.	Workforce Challenges Monday, October 31 9 a.m. to 3:30 p.m.
Oregon Employment Law Update Wednesday, October 12 8 to 10 a.m.	Legalization of Marijuana and Workplace Issues Thursday, September 15 11:30 a.m. to 1 p.m.	MEDFORD 541.857.4204 800.285.8550
Defensive Driving Strategies for Central Oregon Wednesday, December 14 8 to 9:30 a.m.	All Aboard: Best Practices for New Employee Orientation Thursday, October 20 11:30 a.m. to 1 p.m.	Making the Business Case for Diversity and Inclusion Wednesday, August 10 noon to 1:30 p.m.
COOS BAY 541.756.3118 800.285.8565	Claims Basics Thursday, November 17 11:30 a.m. to 1 p.m.	Total Worker Health®: Solutions for Preventing and Managing Chronic Back Pain Wednesday, September 14 noon to 1:30 p.m.
Separating Fact from Fiction: SAIF's SIU Thursday, July 21 11:30 a.m. to 1:30 p.m.	HERMISTON 541.382.0322 800.285.8530	Practical Strategies for Preventing Slips, Trips, and Falls Wednesday, November 2 noon to 1:30 p.m.
Turning Silver to Gold: Adapting to an Aging Workforce Thursday, November 17 11:30 a.m. to 1 p.m.	Claims Jeopardy and Workers' Comp Legal Update Wednesday, October 19 1:30 to 4 p.m.	ONTARIO 541.382.0322 800.285.8530
KLAMATH FALLS 541.857.4204 800.285.8550	Total Worker Health®: Solutions for Preventing and Managing Chronic Back Pain Tuesday, September 13 noon to 1:30 p.m.	Claims Jeopardy and Workers' Comp Legal Update Tuesday, October 18 8:30 to 11 a.m.

PORTLAND 971.242.5703 888.598.5880	ROSEBURG 541.857.4204 800.285.8550
Claim Basics Thursday, June 9 9 a.m. to noon	Total Worker Health®: Solutions for Preventing and Managing Chronic Back Pain Thursday, September 15 9 to 10:30 a.m.
Preventing Sprains and Strains in the Workplace Thursday, July 21 9 a.m. to noon	SALEM 503.373.8384 800.285.8525
The Bottom Line: How to Define the True Cost of a Claim Thursday, August 18 9 a.m. to noon	Turning Silver into Gold: Adapting to Your Aging Workforce Thursday, July 21 9 to 11:30 a.m.
Tripping into Fall: Slip, Trip, and Fall Prevention Thursday, September 15 9 a.m. to noon	Pre-bid Safety Considerations (an Interactive Exercise in Reasonable Diligence) Thursday, August 18 9 to 11:30 a.m.
What Oregon's Emerging Cannabis Industry Means for Employers Thursday, September 29 9 to 11 a.m.	Cascadia: Ready or Not Thursday, September 15 9 to 11:30 a.m.
Claim Basics and Beyond Thursday, November 10 9 a.m. to noon and 1 to 4 p.m.	Safety Leadership Thursday, October 27 9 a.m. to noon (English session) 1 to 4 p.m. (Spanish session)
REDMOND 541.382.0322 800.285.8530	Where Is the Mountaintop? Journey to a High-Performing Safety Culture Thursday, November 17 9 to 11:30 a.m.
What to Expect From a Premium Audit Wednesday, June 8 11:30 a.m. to 1:30 p.m.	THE DALLES 541.382.0322 800.285.8530
Claims A to Z Wednesday, August 10 11:30 a.m. to 2 p.m.	Claims Jeopardy and Workers' Comp Legal Update Thursday, October 20 8:30 to 11 a.m.
Oregon Employment Law Update Wednesday, October 12 11:30 a.m. to 2 p.m.	WILSONVILLE 971.242.5742 888.598.5880
Defensive Driving Strategies for Central Oregon Wednesday, December 14 11:30 a.m. to 1:30 p.m.	Roadmap to a Safer Workplace Wednesday, October 19 9 a.m. to noon
	How to Engage Your Multicultural Workforce in Safety Thursday, December 15 9 to 11 a.m.



Online and on-demand

Some of our interactive trainings are now available online so you can get the same great information without leaving your desk, your truck, or wherever you access the internet.

Go to saif.com/training

Workers' comp basics: the life of a claim

Learn about the process from beginning to end, including how and when to file a claim, what's covered, and what programs are available for injured workers and their employers.

How to record a work-related injury or illness

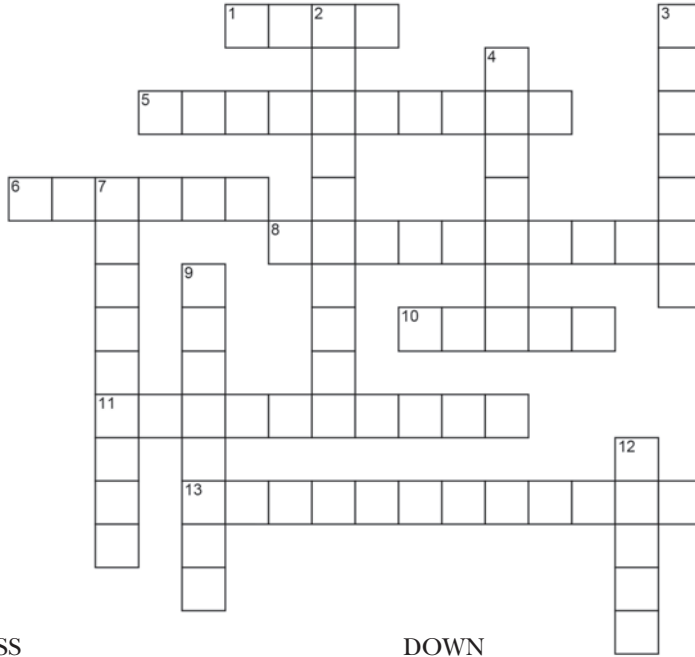
Brush up basic recordkeeping requirements, including how to complete the OSHA 300 log and 300A summary.

Young workers, old school training

Close the generation gap. Learn about risk factors unique to young workers, and how to best communicate with them.

CROSS WORD

How much do you remember from this issue of *Comp News*?



ACROSS

- 1 A 360-degree ring of light that attaches to any hard hat
- 5 Most active shooter events occur here.
- 6 This state has the highest rate of prescription painkiller abuse in the U.S.
- 8 _____ counselors can help injured workers identify new skills and return to meaningful employment.
- 10 In an active shooter event, these three steps could save your life: run, hide, _____.
- 11 Can be caused by a variety of factors, including substance abuse, sleep deprivation, and stress
- 13 These programs can reduce the impact of a claim, boost morale, and make litigation less likely.

DOWN

- 2 These apps are useful for employees who work by themselves for long periods of time.
- 3 _____ records are a key factor in determining how much you pay for workers' comp insurance.
- 4 For a substance abuse policy to be effective, you need a _____ process to enforce it.
- 7 Dynamic _____ are a great way to warm up for work, build strength, and prevent injuries.
- 9 Unless you're hosting one of these, your farm shop doesn't need to pass the white glove test.
- 12 To encourage healthy snacking and hydration, consider offering employees fresh _____ and bottled water.

Across:
1. halo
5. businesses
6. Oregon
8. vocational
10. fight
11. impairment
13. return to work
Down:
2. lone worker
3. payroll
4. testing
7. exercises
9. tea party
12. fruit

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Comp News is printed with soy-based ink on 70# Nature Web matte paper that contains 10 percent post-consumer waste and is certified by the Forest Stewardship Council.

Comp News is also available online at saif.com/compnews.

Send subscription requests, address changes, comments, or inquiries about *Comp News* to:

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What do a tea party, poker game, and safety superhero have to do with farming?

Find out in our latest video series, *Farm shop safety: improving your odds*. You can find the video on **saif.com** and our YouTube channel.

Agriculture ranks among the nation's most hazardous industries. Thousands of young people are hurt each year on farms. This video addresses seven common problem areas around the typical farm shop and offers suggestions for preventing injuries and improving safety.

To learn more about what you can do to lower your risk of workplace injuries, visit **saif.com/safetyandhealth**.

Sign up for email tips at **saif.com/emaitips**.

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