A new career after injury  {pg. 20}

SPRING 2008

NEW PHARMACY BENEFIT  {pg. 6}  LAWS AND RULES  {pg. 8}  ONLINE PAYROLL REPORTING  {pg. 10}  DIVIDEND HELPS LUMBER COMPANY  {pg. 12}  SUCCESSFUL DRUG SCREENING PROGRAM  {pg. 16}  SPANISH SAFETY TRAINING  {pg. 23}  BILINGUAL TEAM SERVES INJURED WORKERS  {pg. 26}
Cover: Career change brings a smile to Mike Toney’s face. Photograph by Lynn Howlett (Salem)

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Comp News is published four times each year by SAIF Corporation for its policyholders.

SAIF policyholders will now receive an annual verification letter identifying users who have access to policy and claims information.

Beginning in January 2008, we began sending letters to both active and inactive SAIF policyholders, identifying active Business Online user IDs established for the policy. The information can be used to validate Business Online access to your policy and claim information. You also will receive instructions and contact information to modify or delete user IDs.

The letters will be generated by SAIF at the beginning of each month for all policies in the previous month. They will be sent to the policy mailing address in care of the officer of notice for the policy, where known.

EAIP benefits improve

Recent improvements to the Employer-at-Injury Program (EAIP) rules provide employers with more opportunities to help their injured workers return to transitional work and make it easier to access benefits to modify and create safe, productive work.

The amount available for tools and equipment has increased from $1,000 to $2,500, and insurers will have more discretion in determining eligibility for worksite modifications. The eligibility period applies to accepted claims and deferred claims, and a wage subsidy reimbursement can be requested for modified work performed prior to the date of any denial. The programs for skill building no longer need to be accredited or licensed.

These rule changes are retroactive and can be applied to any eligible claim that hasn’t already been submitted. If you have questions or need assistance, please contact your return-to-work consultant or your EAIP specialist.

EAIP forms can be found by going to saif.com and selecting Find a form or by calling 800.285.8525, ext. 3652. □
As some of you know, each year I get to spend several weeks traveling around Oregon, visiting SAIF’s nine regional offices and meeting with policyholders. One of the most rewarding aspects of that tour is seeing how SAIF helps employers and injured workers out in the “real world.” But even more rewarding is learning how employers help their employees and their communities.

A few years ago, Tomco Electric in Bend committed to making job safety a top priority. The company worked closely with Associated General Contractors (AGC) to develop a risk management program that was specific to its needs. Tomco’s success in protecting its employees has helped it to reduce its insurance costs. In December, I was pleased to be able to present Tomco with an award for their outstanding contribution to worker safety.

Frequent and severe injuries at McFarland Door, a custom door manufacturer in Lakeview, once jeopardized its ability to expand. Injuries dropped significantly after working with SAIF on hiring, screening, safety training, policy development, and establishing a safety culture. I visited McFarland’s brand new facility in September to see firsthand how safety is incorporated throughout its design and engineering process. That’s good news for the people filling all of the new jobs the expansion created.

These kinds of stories resonate with all of us at SAIF because helping Oregonians has been part of our mission for over 90 years. But it’s more than that: If we succeed in helping to make workplaces safer, our customers will succeed, too.

You will read a lot more about Oregonians helping each other in the following pages. If you have a success story that you would like to share with us, please let me know.

Brenda JP Rocklin
President and CEO
In March SAIF began a First Fill pharmacy program that injured employees of SAIF policyholders can use until a decision has been made on their claim. Although Oregon law does not require insurance carriers to provide this benefit, we have decided to provide a limited number of cost-effective medications for new claims filed for work-related injuries or illnesses. This program will help injured workers get through those first difficult days after an injury and before a claim is accepted.

First Fill prescriptions will be billed directly to the Oregon Prescription Drug Program (OPDP), which administers the First Fill program for SAIF, making it more convenient for workers to get the medications their health care providers prescribe.

Pharmacy bills will be paid by SAIF, even if the claim is later denied. This means there will be no out-of-pocket costs to the injured worker for a limited number of prescription medications related to the injury. In addition, the costs of prescriptions in denied claims will not be charged to the policyholder.

If a health care provider prescribes medications not covered by this program, the worker will still need to pay out-of-pocket costs for those medications. Later, if the claim is accepted, the worker may submit a Request for Reimbursement of Expenses form for reimbursement of those expenses.

It is important that policyholders notify SAIF immediately when they learn of a workplace injury in order for this program to work most effectively. First Fill will not be available to injured workers who have not filed a workers’ compensation claim with SAIF.

SAIF contracts with OPDP

In addition to the First Fill program, the Oregon Prescription Drug Program now administers pharmacy benefits for all of SAIF’s injured workers. Workers who are enrolled with the former pharmacy benefits manager have been notified of the change.

If you have any questions, please do not hesitate to contact Allison Knight at 800.285.8525 or allkn@saif.com.

Together, we can make Oregon the safest place to work. Join us as we discuss topics relevant to your business including workplace health and safety, workers’ compensation procedures, and good business practices.

Bookmark saif.com/employer for the most current training calendar and additional information. You may register online or by calling the SAIF branch office number listed for your location.
Laws and rules change for employers and medical providers

The beginning of the new year often brings changes to workers’ compensation laws and rules — particularly after a legislative session — and 2008 is no exception. Here are a few of the changes that might affect you.

Oregon OSHA proposed rule changes

• Safety committees and safety meetings: The proposed change requires every private and public employer subject to OR-OSHA jurisdiction to establish and administer a safety committee or conduct safety meetings.

Detailed requirements for establishing and administering safety committees or for holding safety meetings are specified in the proposed rule. Criteria for determining which option an employer may choose are outlined in the body of the rule.

The proposed rules maintain most of the existing safety committee requirements for larger employers, but they also provide new safety meeting options for larger employers with primarily office environments and for small employers with mobile worksites. All other employers with 10 or fewer employees will be subject to the new safety meeting requirements. According to OR-OSHA, the new safety meeting requirements are designed to significantly reduce the paperwork burden for smaller employers while bringing workers and management together to promote safety and health.

• OR-OSHA is also proposing changes to rules relating to farm labor housing and payment for personal protective equipment (PPE).

A number of other rule changes are under consideration at OR-OSHA. Public hearings have been held on these proposed changes, but as of March 24, 2008, the new rules had not been finalized. Go to www.orosha.org/standards/proposed.html for details.

Oregon OSHA adopted changes

• A new OR-OSHA rule implements record-keeping requirements for assaults against health care employees.

• Successor employers are now responsible for prior violations issued by OR-OSHA. This holds accountable those who change their business status to avoid responsibility for prior and future enforcement actions.

• Employers now have 30 days (instead of 20 days) to file an appeal on a violation, and the length of time before a civil penalty can be recorded as a judgment has been extended to 20 days.

• The old rules for Forest Activities/Climbing have been repealed and replaced with new ones. The new rules include current technology, eliminate outdated rules, create uniformity with other rules, and provide for development of a climber rescue plan.

To see the final changes adopted by OR-OSHA on these issues, go to www.orosha.org/standards/adopted.html.

Other changes

• Certain medical transportation drivers and taxicab drivers have been added to the list of workers who are not considered subject to the workers’ compensation law.

• A new law allows chiropractors, podiatrists, physician assistants, and naturopaths to provide treatment for 60 days or 18 visits, and to authorize time loss for 30 days.

• As a result of legislative action, registered domestic partners are now qualified beneficiaries for fatal benefits.

• Insurers must make lump sum payments of permanent partial disability awards exceeding $6,000 if requested by the worker and certain requirements are met.

• A medical provider who treats an injured worker now has one year to submit a billing to the insurer. Previously, providers were required to bill within 60 days.
SAIF makes payroll reporting easier

When it’s time to do your workers’ compensation payroll report, we know it often feels like an unpleasant chore. You see yourself wearing down an eraser, digging for a stamp, and rushing to the post office. To help make the process faster and easier — and save you money on gas and stamps — SAIF has made it possible to file your payroll reports online.

The next time you receive your payroll report in the mail:
- Go to saif.com
- Choose I am: An employer
- Select File a Payroll Report
- In the spaces provided, enter the policy number and report ID from your most recent Workers’ Compensation Payroll Report
- Enter the payroll figures for each class
- Click Submit Report

The system will calculate the amounts for you and display a payroll report calculation summary. To print the summary, use your browser print option.

Paper filing is still available.

If you have additional questions, please contact the Service Center at 800.848.2373 during regular business hours or visit saif.com at any time.

Most common errors on payroll reports
- Listing employee wages on the class code line and all wages (including non subject owners) on the total line.
- Adding new class codes and payroll to the report without calling to confirm they are correct.
- Listing the number of employees rather than total wages on the payroll line.
- Adding and deleting personal election (PE) wages by crossing out the owner’s name and adding a new one without notifying us of ownership changes or requesting PE wages for the new owner.
- Only completing the total payroll line when there are two different reporting periods being calculated.
- Reporting a total payroll not equal to the reported class code payroll. This often happens when the owner’s payroll is included.
- Inserting a decimal point when entering payroll online. (Online reporting is done in whole dollars.)
- Transposing numbers or adding digits inadvertently.

A quick note on how workers’ compensation premiums are calculated

Workers’ compensation premiums aren’t calculated the same as most other types of insurance. Your workers’ compensation premiums are based on payroll, and your actual premium cannot be calculated until your final payroll report for the policy term is received. Once your final payroll figures have been submitted, there may be an adjustment to your actual premium.
These definitions may help you better understand how we calculate your premium.

SAIF dividend helps lumber company following winter floods

It had been the kind of year familiar to many small businesses: a year when you feel that every little thing that can go wrong does. But Donna Johns, one of the owners of Manning Lumber, is an optimistic woman. She believed, with the end of the year in sight, things could only get better. Then, on Saturday, December 1, it started to rain. >>

AFTER THE WATER RECESSES
Johns, her husband Mike, and her parents, Odis and Jackie Eddings, own Manning Lumber, located on Dairy Creek near the small community of Manning. “My father and husband always worked in the mills,” she says. “Dad retired early and was looking for something to do, so we bought this property. When we bought it in 1999, it was just a briar patch and old mill equipment. We spent the next few years trying to decide what kind of lumber business we wanted to be. Three years ago we decided we wanted to remanufacture lumber and got started.”

Today their company mills kiln-dried cedar. When the rain began, it was falling on stacks of finished lumber. “The rain could ruin it,” says Johns. “We hurried and tarped it all and got it out of the rain.” It would take more than a little rain to dampen her spirit.

By Monday, however, shredded pieces of tarp were whipping in hurricane-force winds, and the rain was pouring onto the wood. “Overall, we still felt we had succeeded,” says Johns. “A lot of lumber was inside the mill and a storage building, so it was okay. I was on the phone with my dad, who was stuck in Forest Grove, telling him things were fine, but the creek was coming up; he should try to get here. I was still on the phone with him when Dairy Creek began rushing through the mill. We try to be prepared, because sometimes the creek does rise, but it has never overflowed its banks. This was unusual; it happened so fast.”

Everyone at the mill worked hard to save the wood, but the water kept rising. Eventually the water rose as high as three feet in some of the lower areas of the mill property. Three times they moved their cars to higher ground, and soon there was nowhere else to go. “We were standing at the gate with water above the rims of the tires,” Johns recalls. “We just said to each other, ‘There’s nothing more we can do here.’ We had to leave. Our mill was a lake.”

The next day, as the water receded, they returned to a monumental task. Wood covered with mud and sand was scattered around the property, and the unfinished lumber had to be washed before it could be re-dried and milled. Mud still covered the floor of the storage shed, and the property was littered with trash that had been dropped as the water receded.

“Things weren’t where they should be,” says Johns. “Sheets of tin and old tires had floated in. We may never know what floated out. It took two days of work with snow shovels and hoses to get the mill running, and an overwhelming amount of clean-up is still needed.”

Their flood insurance, Johns learned, covered the damage to the buildings, but not the contents, and it only reimbursed federal minimum wage for the clean-up. Although she was confident that other insurance would eventually pay for many of the losses, cash flow became a problem in the short term.

Later that same week, she received a bill from SAIF. Her premium payment was due. Telling this story, she laughs, “Just when I thought there was nowhere to go but up.”

“I got a call from Donna on Thursday afternoon,” recalls SAIF Billing Representative Trinia Casmey. “She said she had just received her bill and needed an extension.

“I hadn’t heard anything about the dividend, so it came as quite a surprise.”

She sounded really sweet and very concerned, so I asked her what happened. “After she explained what the flood had done, I began brainstorming, tossing out suggestions to her while I checked her history. Then I saw she had a dividend coming. I told her, ‘I think I have some good news.’ But I couldn’t be sure; I needed to check with my manager, Ruth Koenig. She said it would be okay to apply part of Manning Lumber’s dividend to their balance.”

Casmey got back on the line with Johns. “Happy holidays,” she said.

“It couldn’t have come at a better time,” says Johns. “I hadn’t heard anything about the dividend, so it came as quite a surprise. Then Trinia told me that the dividend was more than the balance, and we’d also be getting a check. I was thrilled. You don’t know what this means to me.”

“She was a nice lady. I’m glad it all worked out,” says Casmey. “I can’t describe how good it feels to know we are helping people.”

Their flood insurance, Johns learned, covered the damage to the buildings, but not the contents, and it only reimbursed federal minimum wage for the clean-up. Although she was confident that other insurance would eventually pay for many of the losses, cash flow became a problem in the short term.
Forest Grove Lumber just says "NO more" to employee drug use

During the 1990s, Forest Grove Lumber was in trouble. Equipment wasn’t being maintained, theft by employees was high, injuries had driven up the cost of workers’ compensation insurance, and an overall sloppiness marked the appearance of many employees.

“There was a pervasive lack of professionalism,” says Perry Davis, who until recently administered the company’s drug awareness program. “A lot of key employees would come to work in dirty clothes and unshaven. It just contributed to the lack of professionalism and pride.”

It soon became clear that Forest Grove Lumber had a drug and alcohol problem. In fact, the company was to learn later, two of Yamhill County’s biggest drug dealers were operating out of the company, using the phones, walkie-talkies, and email to deal drugs. This company was not alone. According to data compiled by the McMinnville Area Chamber of Commerce, drug use costs Oregon employers between $50 million and $100 million per year, and more than 60 percent of Oregon employers identify substance abuse as a concern.

As a first step to solving the problem, Sid Smith, Forest Grove Lumber’s president, decided to drug test key employees.

The results of that first test were shocking. Ninety percent of the employees initially tested came back positive for controlled substances.

As disheartening as these results were, Davis was equally distressed by the lack of assistance available for a small company wanting to establish a drug and alcohol policy.

“There seemed to be an unspoken taboo about getting involved in this,” says Alaina Bergan, human resources manager.

Davis began to research the policies of large companies and those of other states. By the time he finished, he had read drug policies from all 50 states. The policy that Forest Grove Lumber eventually adopted outlines its purpose and scope and provides definitions that clarify what is meant by such terms as controlled substance, detectable presence, and alcohol.

Advice from Forest Grove Lumber on starting a drug and alcohol policy.

- Follow your drug policy. Do not bend it for anyone.
- Don’t listen to excuses. Every drug user has one.
- Don’t take it personally.
- Get good legal advice.

For more information about drug-free workplace programs, visit saif.com/beyondCN (keyword: Drug free).
“We’ve had a few bumps along the road; it has been a challenge,” says Davis. “We tried to act as mediators, putting people into drug rehab, but a lot of them failed their return-to-work agreement. That was hard, because we didn’t want to terminate anyone.”

Although morale suffered when the policy was first put into place, employees soon realized that it contributed to the safety of everyone.

“No one wants to be the person who has to call the spouse of another employee who has been injured because someone was working under the influence,” says Davis.

Today, the company conducts random monthly tests of about 15 percent of its 149 employees, from the president down. They use an effective, but inexpensive, test kit for pre-screening that provides a tentative “positive or negative” result. (See the sidebar on testing for substances of abuse.)

“If the test indicates positive,” says Bergan, “we call it inconclusive, and the employee goes to the lab for testing.”

“We also test whenever there is an accident,” she says. “There is never an exception. It’s now been more than a year since anyone has tested positive.”

Working with the McMinnville Area Chamber of Commerce, Davis and Forest Grove Lumber have become leaders in Yamhill County in helping other companies get the help that wasn’t available to them. The Chamber of Commerce has instituted a business-to-business mentoring program, and Forest Grove Lumber is an active participant.

In addition to improving employee morale, this program has made a financial difference to the company. Injuries are down, and those they do have are not as severe. This has led to a decrease in workers’ compensation costs.

According to Steve Ringstad, SAIF underwriter, Forest Grove Lumber’s claim frequency has been declining for three straight years now. “Their 2007 experience modification is .80, down from 1.36 in 2003,” he says. “This is a reduction of 56 points since 2003, and translates into substantial premium savings.”

“We have less damage to the equipment,” says Davis, “and it is all maintained as it should be — no short cuts. There are fewer sick days, and productivity and quality are both higher. Theft by employees is virtually nonexistent.”

“People are happier; the whole atmosphere has changed,” says Bergan. “Even though there was that acceptance curve at the beginning, they realize the change was for the benefit of our valued employees. It’s much nicer to work here now. Business is better; morale is better. It’s all better.”

What you need to know about testing for substance abuse

There are no laws in Oregon that regulate the collection of specimens to determine substances of abuse; however:

- ORS 438.435 does regulate the substances of abuse on-site screening test. If the collection method of the specimen reveals a result that is readable by the collector or the person providing the specimen, then the test is subject to ORS Chapter 438. Here is the link to ORS Chapter 438: http://www.leg.state.or.us/ors/438.html.

- Anyone who administers an on-site screening test must apply to the State of Oregon and receive a Substances of Abuse (SOA) Registration Form prior to administering a test. There is a filing fee for this registration.

- Clinical laboratories licensed under ORS 438.110 and 438.150 must be CLIA (Clinical Laboratory Improvement Amendments)-certified in toxicology.

Here is a website that provides all the necessary information for SOA testing: http://www.oregon.gov/DHS/ph/lcqa/soalabs.shtml.

In Oregon, SOA testing is regulated through:
Department of Human Services
Oregon State Public Health Division
Laboratory Compliance Section (LCS) 3150 NW 229th Avenue, Suite 100 Hillsboro, OR 97124-6536 503.693.4125
The right turn in a mid-life change of course

Toney, 52 years old at the time, had been doing auto body work for more than 30 years, ever since earning a degree in Auto Body Technology in 1972.

“Auto body work is hard,” he says. “It takes a toll on you.”

On the day of his injury, Toney had been working inside a car, his body twisted in an awkward position for several hours. He didn’t realize how it was hurting his neck until the end of the day.

“I had injured myself 10 years earlier,” he says, “and that injury required a fusion in my neck. Now my neck and shoulder just won’t take the strain.”

“When the doctor said I couldn’t go back,” Toney says, “my first thought was, ‘What am I going to do now?’ I had been pretty plugged into auto body, so it was quite a blow.”

“When someone has to start over again after working that many years in one occupation, it is difficult,” says Debbie Pearce, a SAIF vocational coordinator. “Career counselors talk with injured workers about the grief process, but they only have 90 days to write a vocational assistance plan, and that isn’t much time for someone to decide on a new career for the rest of his or her life.”

“I kept having doubts,” says Toney. “Is this the right choice for a new career? Every day you are asking yourself if you are doing the right thing. It’s overwhelming. They gave me a book of jobs, and I had very little time to narrow it down to what I could do. I finally narrowed it down to five possible careers.”

Although a career like auto service estimator would have allowed Toney to stay in the automotive industry, it didn’t feel right to him. He rejected it, and bookkeeping, too.

“I like to work with my hands,” he says. “I really liked working on auto bodies.”

It hadn’t been his first choice, but Toney wanted to continue working with his hands and finally settled on training to be a denture lab technician.

“I would be able to stay in Eugene,” he says, “which was important. I didn’t want to move. I didn’t know how secure I would be starting all over again; it was a challenge, but I was up for that. I had great people around me. I was able to stay positive. SAIF provided a lot of support, and no one ever told me that I couldn’t succeed.”

“This is the most satisfying part of my job,” says Pearce. “When injured workers like Mike Toney...”

In August 2004, Mike Toney suffered an on-the-job injury affecting his neck and shoulder. His doctor told him he couldn’t go back to his old job; it was time to look for something else.
A number of people and resources are used whenever a worker needs to change careers because of an injury. Some of the tools and activities used include:

**An interest inventory**
First, workers are asked to think about what kinds of things they like to do. Do they prefer working with data or do they prefer working with people? Or, would they rather spend their time working on objects? These questions are important to answer when planning a major change in their occupation.

**Aptitude and skills assessment**
Workers are tested to see where their strengths lie. Sometimes an on-the-job evaluation is used to ensure the worker has the aptitude to succeed.

**Community college academic placement testing**
If enrolling in an academic program, workers may need to fulfill some prerequisites. Placement testing shows if they need to take such courses as reading, writing, or math to prepare for more rigorous training, and whether they can complete the training within the timelines outlined in the workers’ compensation vocational rules.

**Study the market**
Vocational counselors usually provide Oregon Labor Market and Oregon Wage Information data to help injured workers find new careers for which there is a demand, as well as jobs that pay close to the salary they earned before they were injured. Again, it is important that the training necessary can be completed in the time allowed under the workers’ compensation vocational rules.

**Mike Toney**
“Working in the denture lab is a lot like working on auto bodies...”

where he now works. On June 15, 2007, he went to work as a denture lab technician at the Oregon Institute of Dental Technology, which is affiliated with Denture Masters Laboratory, where he now works. On June 15, 2007, he went to work as a denture lab technician at the Oregon Institute of Dental Technology, which is affiliated with Denture Masters Laboratory, where he now works. On June 15, 2007, he went to work as a denture lab technician at the Oregon Institute of Dental Technology, which is affiliated with Denture Masters Laboratory, where he now works. On June 15, 2007, he went to work as a denture lab technician at the Oregon Institute of Dental Technology, which is affiliated with Denture Masters Laboratory.

“In the right decision,” he says. “Working in the denture lab is a lot like working on auto bodies, only auto work is large scale and this is small scale. I am still creating something, still working with my hands.”

“I don’t know what we’d do without him now,” says Candace Cooper, lab technician and trainer at Denture Masters. “He’s great.”

Toney was happy to find a new job that enabled him to use his creativity and his hands.

“I do miss some things about the auto body work,” says Toney, “but I don’t miss the pain and injuries. I always look forward; I never look back. I’m very comfortable where I’m at.”

In 2003, Latino workers comprised nearly 10 percent of the Oregon labor force, up from three percent in 1990. According to the Oregon Employment Department, Oregon’s Latino labor force grew almost three times as fast as the U.S. average between 1990 and 2003, from 49,000 to 181,000, a 269 percent increase. Schwabe says, “We, as a state, had a real need in this area. I invited insurers to be a part of developing and testing the materials, and SAIF was the only insurer to respond.”

The mission of OR-OSHA’s Public Education Section, where Schwabe works, is to provide the knowledge and tools to advance self-sufficiency in workplace safety and health. With that in mind, Schwabe created PESO (Programa en Español de Seguridad e Higiene en el Trabajo de OR-OSHA). Now, SAIF and OR-OSHA work together to present the PESO trainings around the state.

“SAIF’s loss control consultants talk to customers about the safety and leadership needs they have,” says Diane Hyland-Edwards, regional operations director, Valley Region. “With larger employers, we often introduce Tomás to owners or safety contacts, and they can fill a class all by themselves. However, since 2004, we have also invited smaller employers to send their Spanish-speaking employees to training in a central location. SAIF coordinates the details and brings all the parties together.”

PESO began with a need for safety terminology, Schwabe says. “I couldn’t find a safety and health glossary in Spanish, so I created one. That took about a year.” Today, the OR-OSHA website provides a glossary of 30,000 Spanish/English and English/Spanish occupational safety and health terms.

While developing the glossary, Schwabe also surveyed small, medium, and large businesses to find out what they needed in the way of multilingual training. Once the survey was complete, he created 14 one-hour modules on such topics as accident investigation, hazard identification, and safety committees.

Five years ago, Tomás Schwabe, senior safety and health instructor for Oregon OSHA, knew something had to be done to provide safety training in Spanish to Oregon workers.
Designed to make it easy for employers to train their own employees, each module is printed in a booklet in both Spanish and English, with facing pages containing identical information. The material is written in simple terms at the fifth- and sixth-grade reading level. Each module is designed as a 30- to 60-minute program that can easily be taught on-site.

SAIF promoted the PESO program by sponsoring four, two-hour sessions in Salem, which drew customers from all over the Willamette Valley. Schwabe reached more than 100 Spanish-speaking employees during the first year (2004) using a format that continued until 2006, when SAIF and OR-OSHA moved the PESO trainings from a central location to what is now called “PESO on the Road.”

“We heard rave reviews about Tomás from two coaches who had gone to one of his presentations in Aurora,” says Andrés Acosta, human resources coach, “so we wanted to bring him here.”

At Monrovia, workers are organized into a system of quality teams, and a coach or entrenador, heads up a team of craftsmen (artesanos), terms that are preferred to “supervisors” and “laborers.”

About 60 coaches attended the PESO training with 30 Spanish speakers attending in the morning and 30 English speakers in the afternoon. “More people wanted to come,” says Acosta, “but we limited it to those who directly coach teams.”

As the training began, Rick Wells, vice president and general manager, asked participants, “What is our number one priority at Monrovia?” The question was translated into Spanish, and then the group answered enthusiastically, “Seguridad.”

Then Schwabe asked, “What does safety mean?”

“Falta de accidentes.”
“No accidents.”
“Tener en mente de otros.”
“Keep others in mind.”
“Compasión.”
“Compassion.”

The leaders in the room agreed that safety means caring for others and preventing accidents.

Then Schwabe asked about leadership. Who are some famous leaders they admire, people who did something positive? This took a little more thought, but soon answers came: Benito Juárez, Cesar Chavez, Martin Luther King Jr., and Mark Buchholz, Monrovia’s vice president and chief operations officer in charge of all production operations.

“When Mark Buchholz?” Schwabe asked. The audience responded that it was Buchholz that began the Monrovia ergonomics stretching program that has helped them prevent many injuries.

When discussing the qualities that make a great leader, the coaches mentioned respect, responsibility, and compassion — qualities they will need as they lead other employees in creating a safe workplace.

“The training was a raging success,” says Acosta. “In order to be effective, safety needs to be a part of ongoing processes. In fact, we’ve invited Tomás back to train our Safety Committee, so we can make sure that we carve these kinds of effective policies into our daily routines and procedures. Since his presentation, people are talking more about safety and accountability, and they have really focused on taking responsibility for a safe working environment at all levels.”

“It’s been a good partnership,” said Schwabe. “The program wouldn’t be what it is without SAIF’s participation in the planning, testing, and delivery of the educational materials. We’ve been able to touch a lot more people because of what SAIF does to promote the program.”
In the 1990s a group of SAIF employees began to discuss the possibility of organizing a bilingual team at the company.
“At that time only about four people in the company spoke Spanish,” says Christina Hoffman, SAIF claims supervisor, “and we were used occasionally to translate. There was no real structure to it; we just helped where we could. We needed to find a better way of meeting those needs.”

As SAIF’s business increased, so did the demand for Spanish-speaking adjusters. By 2006, the company was looking at ways to approach a bilingual program and beginning to recruit and hire bilingual staff. SAIF Loss Control partnered with Tomás Schwabe at OR-OSHA to create loss prevention materials (see story on page 23), and classes conducted in Spanish were added to the schedule of SAIF’s agriculture safety seminars — the free, four-hour safety workshops that are held around the state for agricultural employers and employees.

“We gathered feedback from Spanish-speaking customers,” says Julia Stewart, who, as part of her job, supervises several bilingual claims adjusters and assistants. “Their response came as no surprise to anyone. They told us that if they could call and speak to someone who was bilingual,” says Luz Martinez, claims adjuster. “About 60 percent of the claims I handle are from workers who request communication in Spanish.”

Martinez said that her background made this position especially meaningful for her. “My parents worked in agriculture, and they faced many of the same issues as the people I help each day. I am glad to have a skill to give back to the people who need it. I’m excited that SAIF is headed in this direction.”

Martinez says that when she came to this country at the age of nine, she didn’t speak English, like many of her customers. “I know what it is like to not understand,” she says. “Having that history and background helps me understand how our customers feel. I’ve been where they are now.”

In addition to working a desk in Claims, Martinez and others on the bilingual team help out at SAIF’s agriculture safety seminars. Spanish-language seminars have been held this year in Wilsonville, Salem, Hillsboro, and The Dalles.

Recently, four new bilingual claims adjuster trainees were hired, and they have just completed their training. One of the new adjusters is Kathleen Straub-da Silva. She majored in psychology and romance languages in college and is fluent in Spanish and Portuguese. She lived in Chile for one year and in Brazil for a year and a half.

“I have spoken Spanish since I was 16,” she says. Straub-da Silva also speaks some French and Italian, and she says she likes the idea of being able to use her language and cultural skills in a way that benefits others.

As the program has grown, workers are responding positively to the changes, and many employers are beginning to request bilingual adjusters to serve their employees.

Currently SAIF has more than 20 adjusters, four attorneys, and an investigator who are fluent in Spanish, as well as four adjusters who are fluent in Russian. SAIF has identified Russian and Vietnamese as the next priorities for its bilingual program.

In addition to adding bilingual staff, SAIF also reworked its printed material. About 30 letters and documents that are often needed in Spanish have been translated using American Translators Association (ATA)-certified translators. In addition, Spanish-speaking can access a Spanish page on SAIF’s website that links to the Oregon Workers’ Compensation Division’s Spanish website. A Spanish-language Injured Worker Guide will be available on saif.com in 2008.

“We’re not finished yet,” says Hoffman. SAIF is also testing bilingual software that has been used by NASA, the U.S. Navy, and Fortune 500 companies. This will help translate information for the internet and various printed documents. “We are building custom dictionaries,” says Hoffman, “that will include language specific to our audience and our industry.”

“We want to provide clear and consistent information for our Spanish-speaking customers,” says Hoffman, “and we are making great strides in that direction.”

**Features**

**Bilingual employees serving injured workers**

| Holly Ansari | Maria Galvan | Naomi Hernandez | Jesse O’Bryant | Holly O’Dell | Kathleen Straub-da Silva | Cathy Van Amburgh | Tani Juniga |
| Mike Bryan | Jerry García | Christina Hoffman | Hector Jacobo | Teresa Lenz | Luz Martinez | Rachel Moreno | |
| Maria Canchola | José García | | | | | | |
| Jason Carbajal | Sandra Garibay | Yesenia Gonzalez | | | | | |
| Ortencia Contreras | Daniel Hernandez | | | | | | |
| Gavina Duenas | | | | | | | |

**SAIF’s bilingual team members provide quality service in injured workers’ native languages.**
Description of accident:
An experienced log truck driver was attempting to negotiate a sharp “S” curve when he lost control and slid across both lanes of the roadway. The log truck rolled over, causing the driver to suffer multiple injuries including a severely fractured left leg.

Post-accident drug testing of the driver confirmed that he was driving while under the influence of intoxicants (DUII). Just 15 minutes before the accident, a co-worker found the driver parked in a roadway turn-out, asleep in his truck. The co-worker had a difficult time waking the sleeping driver. Also, the employer had recently observed attitude and performance problems and was aware that the employee drank alcohol at night to help him fall asleep.

Successful substance abuse programs include:
• Management support that starts at the top of the organization.
• A clear, written policy and information packet for each employee.
• Controlled substance and alcohol testing programs including pre-employment, random, post-accident, and reasonable cause testing.
• Education and training for all employees.
• A clearly explained “Last Chance” agreement.
• Availability of an Employee Assistance Program (EAP).
• A Tough Caring Contract for all employees.

Sample Tough Caring Contract:
“If you see me doing something unsafe, approaching an unsafe condition, or slipping into automatic behavior, would you let me know? I agree to do the same for you. I will accept your intervention as an act of caring about my health and safety. I agree to intervene for the same reason. I will take your information and give information with trust and respect, so we can mutually benefit.”


Safety Quiz:
What percentage of Oregon’s fatal crashes involve alcohol and/or other drugs?
A. 10 percent
B. 24 percent
C. 41 percent
D. 50 percent
E. 75 percent

Answers:
1. Recent improvements to the EAIP rules increased the amount available for tool and equipment reimbursements from $1,000 to $2,500. 2. Oregon OSHA recently adopted a change that will give employers 30 days (instead of 20 days) to file an appeal on a violation. 3. According to the Oregon Employment Department, Latino works comprised nearly 10 percent of the Oregon labor force in 2003.
When they heard their calling in life, what do you think it sounded like? *Pretty different.* One thing they have in common is Oregon. Another is that they both benefit from SAIF. Because SAIF keeps workers’ compensation insurance rates low across the state for everyone, whether you’re covered by SAIF or not.