Commercial Risk Advisor



Brought to you by: Schauer Group

Return-to-Work Programs

No employer wants to see their employees get injured or experience illness. After all, employees who take off of work due to an injury or illness are often less likely to return. And while the ultimate goal is for such employees to be able to resume their job duties safely—and as soon as possible—sometimes, recovery means taking it slow and gradually easing back into a normal work routine.

That's where return-to-work (RTW) programs can help. RTW programs enable employees to work in a temporary, limited or light-duty capacity until they're able to resume their normal job activities. By doing so, employers don't have to lose employees to injuries or illnesses, and employees can retain their income, social connections and self-esteem.

Employers can benefit from RTW programs in numerous ways. Through these programs, they're able to retain skilled employees, reduce short- and long-term disability claims, and obtain a lower workers' compensation experience modification factor—positively affecting their premium costs and ability to gain new work.

To ensure successful RTW programs, employers should:

- Work with all injured or ill employees and their medical providers to clearly understand occupational work restrictions
- Identify job activities that can be conducted safely by injured or ill employees
- Make sure their RTW programs are compliant with all relevant workers' compensation laws
- Communicate clearly with everyone involved at each step in the workers' compensation claim process

RTW programs are confidence builders. These programs can help employees feel valued by their employers, and allow businesses to strengthen employee relations, productivity and morale. Contact Schauer Group to learn more.

Commercial Risk Advisor

Working Safely as Temperatures Rise

Rising summer temperatures make the probability of hazardous heat exposure a real threat for many workers. In fact, there are more than 1,300 deaths in the United States each year due to extreme heat exposure, per the Environmental Protection Agency (EPA).

Thousands of workers face potential dangers from overexposure to heat—even those who primarily work indoors, such as employees in the food service industry, are at risk. As such, a safe work environment is important to protect all employees from occupational heat exposure, regardless of their particular job duties.

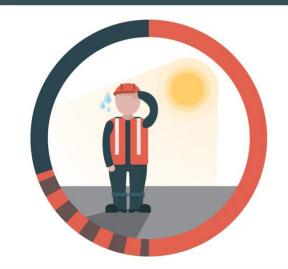
As temperatures begin to rise, employers should be aware of heat-related illnesses that can stem from heat exposure, as well as how to prevent and respond to these illnesses within their workforces. That being said, employers should follow these precautions:

- Install water coolers and provide water bottles in break rooms or other easily accessible areas. Encourage
 employees to take frequent hydration breaks.
- Schedule physically demanding outdoor work in the early mornings or evenings, when it's typically cooler outside. Schedule shorter shifts if work conditions seem too hot.
- Have employees apply cold compressions to their heads, necks and faces to reduce their body temperatures if they
 feel overheated. Install portable fans or provide air-conditioned areas in the workplace where employees can
 properly cool off.
- Call 911 immediately if any employees display signs of heat stroke. These signs include a high body temperature, seizures, confusion and loss of consciousness. Heat stroke is a very serious health condition, where heat shocks the body's cooling system and causes it to shut down. Professional medical attention is necessary to adequately treat this condition.

With summer just around the corner, employers should ensure that these measures are in place to properly protect their employees in the midst of high temperatures. For more summer safety information, contact Schauer Group today.

Brought to you by the insurance professionals at Schauer Group.

This Risk Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2007-2010 Zywave, Inc. All rights reserved.



The Importance of Heat Acclimatization

Between 50% and 70% of outdoor fatalities occur in the first few days of employees working in warm weather.

This is because the body needs to gradually build a tolerance to heat over time. (OSHA, 2020)