

COMPNEWS

The magazine of SAIF 2017

You got this

13 ways to put safe
and healthy habits
within reach



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: Photo by Kelly James

COMP NEWS | 2017

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Sign up for health and safety tips at saif.com/emailtips.

THE WONDER OF THE WORKPLACE

Learn more at saif.com/WOW.



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Tips to use
and share.



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YouTube



Photo by Kelly James

Become your company comp expert

*Save time, money—and stamps. Log on to **saif.com** to pay a bill, manage your account, and tackle other basic tasks. Then get back to doing what you really enjoy.*

Contrary to popular belief, we don't like paperwork any more than you do. Which is why we love it when our customers use our online resources (Business Online and **saif.com**) to get their workers' comp tasks done.

Here are three ways to get started:

1 Pay your bill and manage your account.

Business Online is our secure application for policyholders. (Agents, medical providers, and injured workers have their own versions.) Think of it as a toolbox for your workers' comp policy—only virtual.

Visit **saif.com** to register or log on to Business Online. If you're new to the system, we have tips and short videos to walk you through the process. (Go to **saif.com > Employer guide > Reporting payroll > Payment and payroll reporting.**)

You can use Business Online to complete these tasks (among others):

Report payroll: Click "Report Payroll," then "Submit Report," then fill in your

payroll information and the required fields and select "Submit."

Pay your bill: Click "Pay Online," then "Make a Payment," then select the amount to pay and click "Continue." You'll be sent to US Bank's website to complete the payment.

File a claim: Click "Submit a Claim," then "Claim Entry," then fill out all required steps and select "Submit."

View policy details Click "Policyholder Profile," then "Summary."

View claim details Click "Claim Profile," then "Detail," then enter a claim number.

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 recording a workplace injury to helping an injured employee get back to work.



2 Prevent injuries and promote health.

Wouldn't life—and by "life" we mean workers' comp insurance—be a lot easier if workers never got hurt to begin with?

That's the whole point of our safety and health resources. And, knowing you, you've already figured out that we put these helpful tools online—posters, videos, fact sheets, links to other experts, and more. You'll find them organized into dozens of handy categories, from accident analysis to welding.

It's part of our goal to make Oregon the safest and healthiest state. To make your workplace safer and healthier, go to saif.com > **Safety and health**.

3 Find free trainings and get smart.

Now that it's the 21st century and self-driving cars are real, you'd think online trainings—such as injury prevention—would be as common as kitten videos.

We agree. So we're constantly expanding the number of on-demand trainings and live webinars we offer on saif.com. (Because we're people people, we also provide in-person trainings for employers and workers around the state.) Online or in your area, our trainings are always free.

To see all the options available, go to saif.com > **Employer Guide** > **Trainings**.

Sign up for health and safety tips in your inbox. Scan this code or go to saif.com/emailtips.



saif

Tips to use and share.

Putting safe and healthy habits within reach



Photo by Kelly James



Here are some simple strategies to make it easier for employees to achieve their healthy goals—and be safer in the process.

We all want to be healthy and safe, and we want our employees to be healthier and safer, too.

It's not just good for people, it's good for business.

Studies show that healthy workers get hurt less, are more productive and engaged, and have lower insurance costs. Safe and healthy workplaces also attract and keep top talent, and contribute to healthy communities.

But changing habits is hard, whether it's exercising more, eating right, or wearing safety gear. That's where you come in. As an employer, you can help create a workplace that supports safe and healthy choices.

Here's how to begin.

Change the environment.

When it comes to our health, most of us know what we should—and shouldn't—do: Don't smoke. Eat lots of fruits and vegetables. Exercise regularly. Get plenty of sleep. Reduce stress.

So, being healthy is a personal choice, right?

Yes—and no. Sure, individuals are responsible for our own behavior. But we're also influenced by the world around us. Suppose you live in a neighborhood with lots of fast food restaurants but no grocery stores. How easy is it really to choose to eat an apple rather than supersized fries? How about a neighborhood with busy streets but no

sidewalks or parks? How difficult would it be to walk instead of drive?

Where we work also influences our choices. On average, Americans spend more than a third of their day, five days a week, at work. If vending machines are stocked with junk food and sugar-laden drinks, if you offer free parking but no bicycle racks, if you value getting work done quickly over getting it done safely—your employees may get the message that health and safety don't matter.

People will most often do the thing that's easiest and for which they get positive reinforcement. **So, when designing changes to the work environment, put safe and healthy options within reach. Put unsafe and unhealthy options away from easy reach.**

What you can do:

- Provide water instead of soda at meetings and events.
- Provide healthy options in vending machines and give people access to refrigerators and microwaves to prepare their own food.
- Designate snack areas away from work areas.
- Encourage walking for meetings and breaks, and identify safe and interesting walking paths close to work.
- Provide bike racks and changing rooms.

One in two

Oregon adults spend most of their work days sitting.

More than

1.7 million

adult Oregonians have a chronic disease (or two, or three).



Nearly

four out of five

Oregon adults have a risk factor for chronic disease that would improve with better diet and exercise.

Source: placemattersoregon.com



Meet Sabrina:

Total Worker Health[®]
guru and mom

Who: Sabrina Freewynn, SAIF's Total Worker Health[®] consultant, is an avid bicyclist, reader, and hiker who is passionate about helping people lead safer, healthier lives. An expert in chronic disease prevention, she has a master's degree in public health from Portland State University and a bachelor's in sociology and anthropology from Lewis & Clark. She joined SAIF in 2016.

Why: As the parent of two kids, including one teenager, Sabrina knows that many people ignore health advice. "Adults aren't that different from teenagers, even if we have learned to stop rolling our eyes," she says. "If someone tells me what I should do for my health, I'm going to stop listening pretty quickly. People need to set their own goals and develop their own reasons for achieving them."

How: Employers can help by creating environments, policies, and workplace cultures that support safe and healthy habits—on the job and at home. That's the basis of Total Worker Health[®].

Want to learn more?

Contact Sabrina at sabfre@saif.com.

Photo by Kelly James



Walk the talk.

Changing your work environment is one way to support healthy choices. But there's another, often unseen, factor that influences our behavior. It's called workplace culture. What are other people doing? What's expected of me? What's normal here?

For example, imagine there's a park across the street from your office. An article in the company newsletter encourages walking meetings. You've got a meeting this afternoon, so you decide to give it a try. But as you head out the door, your manager gives you an odd and not-too-supportive look.

Similarly, imagine a worksite that says safety is paramount. You've got all the right equipment available. You've been trained in how to use it. But when you take the time to put on the safety gear or get the right ladder, your co-workers grumble about it taking too long.

Everyone plays a part in creating and reinforcing a safe and healthy workplace culture. **Active communication from the top is essential. So is engagement at all levels.**

What you can do:

- Be seen engaging in safety and health. This is particularly true for managers, including senior level managers.
- Reward safe and healthy behaviors, not just outcomes. Count the days everyone wears their safety gear rather than the days without injury.
- Put away the candy dish—or replace it with a bowl of oranges.
- Encourage creativity and try out new things.

Support the individual.

You've created a work environment that supports safe and healthy choices. You're building a positive workplace culture. Can you now hold employees accountable for their unhealthy behaviors? That depends.

Imagine you work on a tobacco-free campus. The policy is clearly communicated through signs and other information. The boss isn't smoking on the corner—or implicitly condoning the practice. There are good benefits in place to help employees quit. If someone still chooses to smoke on campus, disciplinary action is in order.

But if that same employee chooses to smoke away from work, should you tell them not to? No. As long as they are within the law, it's their personal space and personal choice. But more than that, **telling someone what they should—and shouldn't—do doesn't work. Motivation comes from within and if someone finds their own purpose, it's much more likely to stick.**

What you can do:

- Make sure your benefits program includes things like tobacco cessation, behavior coaching, and other supportive programs.
- Communicate those benefits.
- Remember that success takes practice. For example, it takes an average of seven quit attempts for someone to stop smoking.
- Ask for input and feedback to strengthen what's working.



Fewer than **half** of the main thoroughfares in Oregon's urban areas have sidewalks and bike lanes.

People in low-income neighborhoods often have **less access** to healthy foods.

Source: placemattersoregon.com



Learn why SAIF has been named Oregon's Healthiest Employer year after year. Watch the video at saif.com/youtube.

Sneaky sugar

Eat a well-balanced diet to get the nutrients your body needs without added sugar.



1 cube \approx 1 teaspoon = 4 grams = 16 calories

Don't let the aliases fool you.

They're all added sugars. Proceed with caution:

Agave nectar
Corn syrup
Rice syrup
Maple syrup
Molasses
Muscovado
Honey
Fruit juice
Evaporated cane juice
Carmel
Fructose
Glucose
Sucrose
Dextrose
Lactose
Galactose
Malt syrup
Barley malt
Maltose
Maltodextrin
Ethyl maltol

What are added sugars?

Sweeteners added during food preparation or processing, including honey, syrups, fruit juices, and fruit juice concentrates. Does NOT include sugars naturally present in milk, fresh fruits, and vegetables.

Source: World Health Organization



How much is too much?

Recommended daily limit of added sugar:

Men: 9 teaspoons = 36 grams \approx 150 calories

Women: 6 teaspoons = 24 grams \approx 100 calories

Source: American Heart Association

Where does sugar hide?



2 packets of ketchup ≈ 1 tsp.

Protein bar ≈ 5 tsp.

Tomato pasta sauce (1/2 cup) ≈ 3 tsp.

Chinese takeout (sweet and sour, orange chicken, etc.) ≈ 5 tsp.

Energy drinks ≈ 9 tsp.

What can happen when you consume too much sugar?

- Poor nutrition
- Weight gain
- Tooth decay
- Insatiable hunger
- Insulin resistance
- Diabetes
- Obesity
- Liver failure
- Pancreatic cancer
- Kidney disease
- High blood pressure
- Heart disease
- Cognitive decline
- Increased triglycerides

Try this...not that

- | | | |
|--------------------------------------|---|----------------------------|
| Unsweetened tea | ➔ | not sweet tea |
| Infused water | ➔ | not soda |
| Dry-rubbed ribs | ➔ | not sauced ribs |
| Brewed coffee (two cream, two sugar) | ➔ | not flavored mocha |
| Plain yogurt with fresh fruit | ➔ | not fruit-on-bottom yogurt |

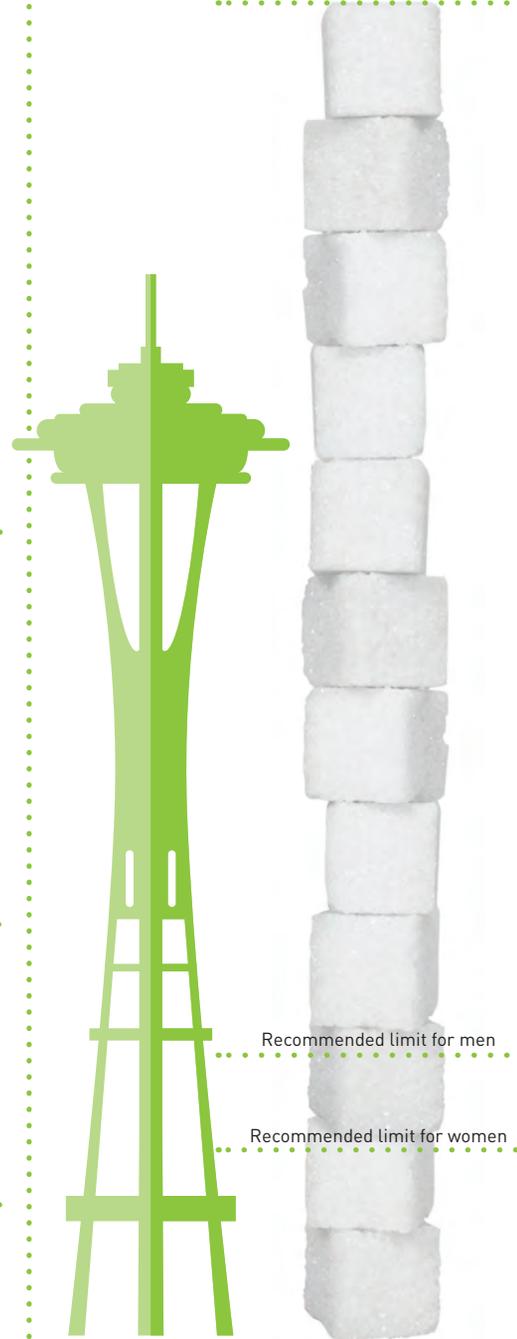
12 oz. regular soft drink = 8 teaspoons of added sugar
 ≈ 130 calories

Don't drink your calories.

Sugar-sweetened beverages—such as soft drinks, energy drinks, and sports drinks—account for almost half (47%) of all added sugars consumed in the U.S.

Source: 2015-2020 Dietary Guidelines

Average level of American consumption



Space Needle = 605 feet

129 lbs. of stacked sugar cubes = 773 feet

The average American consumes

129 lbs
of sugar per year.

Source: USDA

Oregon's dark secret

Protect yourself from skin cancer.



An estimated

3.5

million

people are diagnosed with nonmelanoma skin cancer each year in the U.S.

Source: American Academy of Dermatology

Oregonians have high skin cancer rates.

Don't let our cloudy skies and wet weather fool you. Oregon has one of the highest incidence rates for skin cancer in the country, according to the Centers for Disease Control and Prevention. Even during the rainy months, Oregonians should be careful about sun exposure.

Here's what you can do:

Work sun-safe

- Schedule outside work during early morning and late afternoon hours.
- Seek shade or provide sun-blocking covers.
- Wear sun-blocking clothing.
- Use a broad-spectrum sunscreen and sun-protective lip balm.
- Wear a hat with a wide brim (at least 3 inches all the way around) or neck flaps.
- Wear UV protective and polarized sunglasses.

Slather it on

- Dermatologists recommend an SPF of 30 to 50, which blocks 97 percent of the sun's rays.
- Apply sunscreen to dry skin 15 to 30 minutes prior to sun exposure. Let it dry before contact with clothing.
- Apply generously. The general guideline is 1 ounce (enough to fill a shot glass) per exposed area (arm/leg/back/chest). A nickel-sized dollop is typically adequate for the face.
- Reapply every two hours, or more if the skin becomes wet.

Cover up

- Some fabrics contain a UPF (ultra-violet protection factor) value, which indicates how effective the clothing is in blocking UV radiation from the sun.
- Dark, heavy, and dyed fabrics with tighter knits block out more UV than lighter, sheer fabrics.
- Wet fabric can lose up to 50 percent of its UV blockage.

Melanoma is responsible for

75%

of skin cancer deaths.

Melanoma rates have risen for at least

30 years.

Early detection makes all the difference.

The **five-year survival rate** is

98%

for people whose melanoma is detected and treated before it spreads to the lymph nodes.

Do regular skin checks

Have you noticed a spot or mole that causes questions or concern? Check out tips from the American Academy of Dermatology (aad.org) on identifying warning signs. Then contact your medical provider or dermatologist for a screening.

More

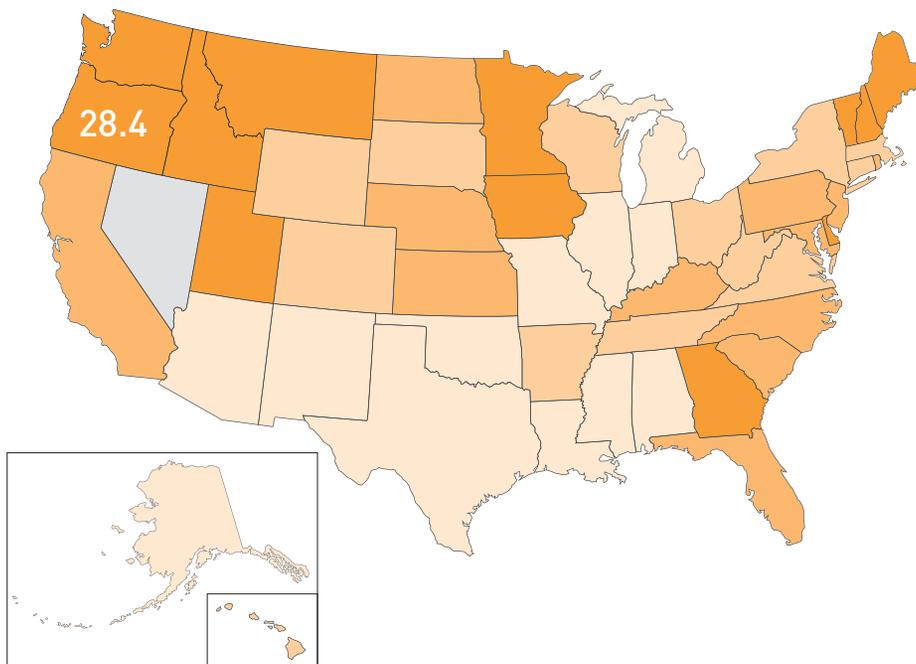
skin cancers are diagnosed in the U.S. each year than all other cancers

combined.

Source: American Cancer Society

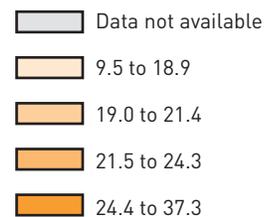


To learn more, visit saif.com/safetyandhealth/topics/promote-health/sun-protection.



Skin cancer rates by state

Number of people who died of, or developed, melanoma per 100K population in 2013



See rates for individual states at: cdc.gov/cancer/skin/statistics/state

On solid ground

You can't fall off a ladder that isn't there.

Who: Tim Dahle, owner of Dahle Orchards, The Dalles

What: Dahle grows 500 acres of sweet cherries, pears, and hay in Wasco, Hood River, and Marion counties. About 80 percent of those acres are “pedestrian trees,” which means the fruit can be harvested without using ladders.

Why: Ladders are a leading cause of worker injuries. Workers are safer—and more efficient—when they can pick and prune with their feet on the ground, says Dahle, a former high school ag teacher who now works with universities to test alternative growing methods. Training the trees to grow so low takes some doing. But it's one more way to put safety within reach.



Photo by Kelly James

Slips, trips, and falls cause

15% of all accidental deaths,

second only to motor vehicles.

In the workplace, slips, trips, and falls cause over

300,000

injuries per year, and average one every two minutes.

Falls are the leading cause of both fatal and nonfatal injuries for adults ages

65 and older.

Falls

and equipment mishaps are the two most common causes of injury for younger workers.

Source: OSHA and the National Safety Council

PREVENT SLIPS, TRIPS, AND FALLS IF YOU NOTICE A HAZARD, ACT.

LADDERS



- Stand on a ladder instead of a chair, table, bucket, or box
- Use the correct ladder for the job
- Never step on the top platform of any ladder, including a stepladder

Four smaller posters are shown: STAIRS, WET FLOORS, CORDS, and PARKING LOT AND GROUNDS. Each poster includes safety tips and the slogan 'IF YOU NOTICE A HAZARD, ACT.'

Is it time to replace your footwear?

Replace your shoes when the worn area of the sole is larger than two pennies.



New shoes with no signs of wear.



Some signs of wear, but no need to replace yet.



It's definitely time to replace these shoes.

More reasons to replace footwear:

- Cracks in the sole go all the way through.
- Chunks or pieces of the sole are missing.
- The sole begins to separate from the upper.
- The fabric or leather on the top of the shoe develops holes.

For printable posters and brochures in both English and Spanish visit:

saif.com > Safety and Health > SAIF posters and forms

PREVENT SLIPS, TRIPS, AND FALLS

**IF YOU NOTICE
A HAZARD,
ACT.**

WORK AREA





- Wear appropriate slip-resistant shoes.
- Slow down to negotiate turns, corners, obstacles, and areas of limited visibility.
- Keep workspace and walkways clean, clear, and well lit for you and your visitors.

What can I do to prevent slips, trips and falls?

WORK AREA



- Wear appropriate slip-resistant shoes.
- Slow down to negotiate turns, corners, obstacles, and areas of limited visibility.
- Keep workspace and walkways clean, clear, and well lit for you and your visitors.

WET FLOORS



- Clean up wet areas and spills immediately.
- Make sure signs warn others of the danger of wet surfaces when mopping.
- Use caution in areas where wet floors are likely: entrances, rest rooms, and mopped floors.

OUTSIDE



- Stay alert for uneven surfaces.
- Watch for curbs and potholes when moving between vehicles.
- Assume there is ice if the temperature is close to freezing; slow down and take short strides.

STAIRS



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

CORDS



- Do not allow electrical cords or other objects to extend across a walkway.
- Tie up any cords that might pose a trip hazard.
- Tape down or secure cords temporarily located in traffic areas.

LADDERS



- Stand on a ladder instead of a chair, table, bucket, or box.
- Use the correct ladder for the job.
- Never step on the top platform of any ladder, including a stepladder.

By Joce Johnson, SAIF content strategist
Photos by Kelly James

Driving wellness



Think you have a hard time getting enough exercise? Try being strapped behind the wheel all day. Find out how Salem-Keizer Transit employees stepped up their wellness efforts, with help from their SAIF dividend.

Al Bathke knows well what a normal workday is like for a city bus driver. Before he became a trainer for Salem-Keizer Transit, he was a transit operator and spent nine hours a day ferrying riders from place to place.



Who:

Salem-Keizer Transit, public transportation provider in Marion and Polk counties

What:

Decreased injury claims, reduced costs and time loss per claim, decreased presenteeism, increased camaraderie—and collectively walked enough miles in the first six months to trek around the world more than twice

How:

Salem-Keizer Transit invested its 2015 SAIF dividend in its wellness program, purchasing 120 fitness trackers for employees. Fifty-five percent of employees have opted in since June 2016. The district also supported employees with a wellness fair, contests, and prizes.

Aside from a three- to four-hour break in the middle of the day, Al spent his entire shift in the seat of a bus. While on routes, his only “exercise” was to occasionally assist a rider on and off the bus.

“Most transit operators are not in great physical shape,” Bathke says. “Exercise isn’t at the forefront of their minds.”

He estimates the average Salem-Keizer Transit driver got fewer than 5,000 steps per day—less than half the number recommended by the American Heart Association for a healthy lifestyle. But that was before Salem-Keizer Transit launched an engaging wellness program that got district employees on their feet.

Getting to the root of the problem

Michiel Majors joined Salem-Keizer Transit as the safety and loss control specialist in August 2015. That’s when wellness took on a new meaning for transit employees.

Using injury trend reports provided by SAIF Senior Safety Management Consultant Jacquie Strand, Majors identified what he believed to be the root cause of many of the district’s motor vehicle accidents and personal injuries: “The majority of our staff sat for the majority of their day,” he says.



As he continued his research, Majors discovered more troubling statistics: The number of employees on the district's health insurance suffering from chronic diseases had doubled in one year, from 13.8 percent to 26.5 percent. That startling jump fell right in line with studies linking chronic disease with inactivity.

Salem-Keizer Transit had a wellness committee that was working on ways to get employees more active, but participation was low. How could the district attract a majority of its nearly 200 employees to join and get healthy? And how would they pay for it?

Counting steps and lowering costs

Majors decided to focus on increasing the number of steps employees get in a day. His own experience with a Fitbit activity tracker had proven that he wasn't as active as he thought. As a result, he made some changes to his daily routine, like taking the stairs to his fifth-floor office, and lost 45 pounds over six months.



With online contests, message boards, and tracking, the Fitbit program suddenly seemed like the answer to the organization's participation problem. The other problem—how to fund tracking devices for all participants—was answered with SAIF's 2015 dividend announcement.

In the fall of 2015, SAIF declared a \$120 million dividend to be shared among 47,000 policyholders, including Salem-Keizer Transit. The district had received a dividend check before, but the money had never been reinvested into employee health and safety.

Majors worked with the wellness committee and proposed spending \$20,000 of their \$52,000 dividend to fund the Fitbit Wellness initiative. By participating in the program, the district would save .8 percent on its health insurance premium, or about \$29,000. This meant a cost savings of \$9,000 in just the first year.

There was a financial incentive for employees as well: If they wore the device for a year and tried to get at least 5,500 steps every day, participated in wellness challenges, and joined the online Fitbit group, they would get the device for free.

Majors' bosses considered it a no-brainer.

"The report he put together was so convincing. There was not a single hole in it," says Patricia Feeny, communications director for Salem-Keizer Transit. "There was no way as an executive team you could've said no."

By June 2016, the district had purchased 120 Fitbits and given them to every willing employee.

In June 2016, Salem-Keizer Transit purchased 120 Fitbits and gave one to every employee willing to participate in the new wellness initiative. More than half of the district's nearly 200 employees now count their steps with the fitness trackers.

Bus drivers

aren't the only workers who spend most of their day in a chair. Whether you work at a computer or behind a steering wheel, here are some creative ways to get more activity into your day:

- Office on the second floor? Skip the elevator and take the stairs.
- When nature calls, take the long way to the restroom.
- If you drive on the job, walk around your vehicle a few times a day.
- Change the location of your appointment from conference room to sidewalk—make it a walking meeting!
- Set reminders to take quick walking breaks when working on long projects.
- Time for lunch? Avoid the drive-thru and walk inside to order at the counter.
- Even when the enviable close parking spot is open, park further away.
- Take a neighborhood stroll after a long workday—it can help you decompress and organize your thoughts.



“Michiel has found a way to insert wellness in a way that encourages most employees to get on board and participate voluntarily.”

—Jacquie Strand, SAIF safety consultant

Stepping up to the challenge

Unlike office workers, many transit employees don't have the option to get up and walk around during their work day. While the proposal sounded like it would get employees engaged, the committee was unsure how drivers would fare in the step requirements.

But, Feeny says, it was the transit operators who stepped up to the

challenge. “They’re making it work. You’ll see some of them walking around their buses or they’ll take advantage of their (break) times.”

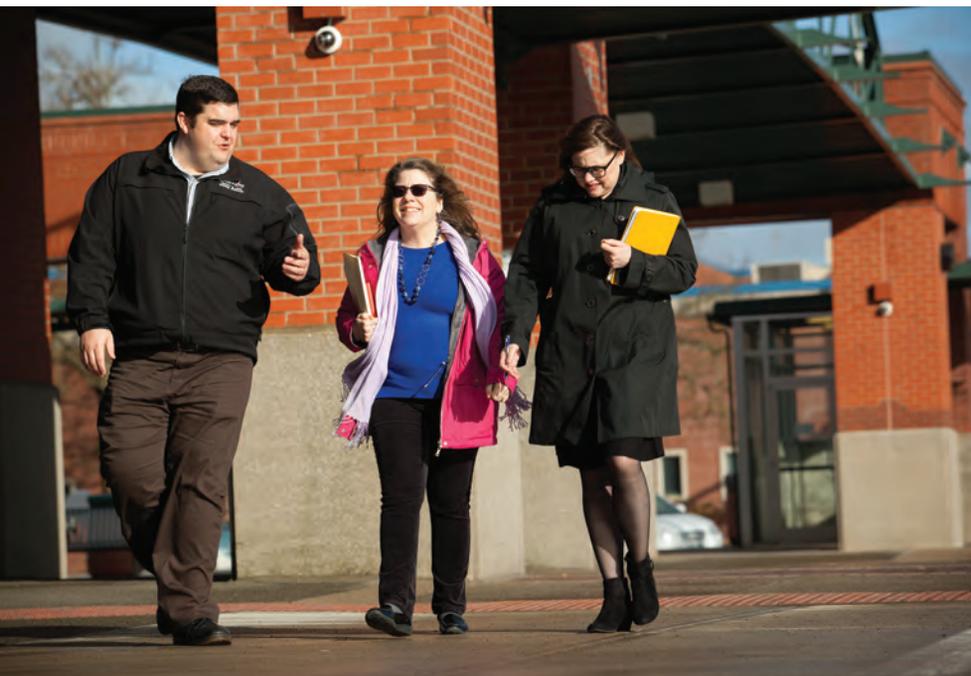
The wellness committee had hoped for a 35 percent participation rate. Right off the bat, 55 percent of employees signed up for a Fitbit, and it wasn't just transit operators. The CEO,

office staff, directors, and managers also got on board.

The program has helped establish a greater sense of camaraderie and friendly competition among staff, some of whom never had a reason to interact before. Employees can choose to make their activity, eating habits, and sleep patterns visible online to the rest of the organization. It's a way to check out the competition—and cheer each other on.

Incentives also boost participation. Step challenge winners take home everything from water bottles to gift certificates for athletic shoes.

There are many ways to boost your step count throughout the work day, including walking meetings, as shown by (from left) Michiel Majors, Wendy Feth, and Patricia Feeny, members of Salem-Keizer Transit's wellness committee.



Reaping the rewards

Less than a year into the program, there isn't a lot of data to show the total impact it has made on the organization. However, SAIF reports indicate a drop in injury claims, as well as overall costs and time-loss days.

In 2013, Salem-Keizer Transit paid \$31,388 in losses and had 11 injury claims. Comparatively, in 2016 the company paid \$2,011 in losses and had seven claims. Specifically, there has been a decline in soft tissue injuries.

"Michiel has found a way to insert wellness in a way that encourages most employees to get on board and participate voluntarily," says Strand, SAIF's safety consultant. "He's created a lot of trust with his employees."

One transit operator lost 30 pounds and was motivated to get a personal trainer. Others have purchased gym memberships.

But Bathke's progress perhaps tells the story best. At age 60, after two back surgeries and multiple other operations, he leads the organization with his step count. His goal is 20,000 steps a day, and it's rare for him not to accomplish it. He's also led a series of step challenges online and has set a personal record of 62,000 steps in one day.

Since starting the program, Bathke has shed 18 pounds and feels healthier. Stories like his have inspired others. More than half of the district's employees are tracking their activity and engaging online.

Bathke's advice for those who haven't yet taken the steps to improve their health: "The only one who benefits from it is you, and the only one hurting if you don't do it is you," he says. "Do it for your own benefit."

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.**

Get quick and easy tips on how to work safe, be well, and better manage workers' comp. Scan this code or go to saif.com/emailtips.



saif

Tips to use and share.

Al Bathke, who now works as a trainer for the transit district, has found ways to work physical activity into his daily routine. He rarely goes a day without reaching his goal of 20,000 steps.



Walking into a workers'

Employer wellness programs are an important strategy in injury prevention, but some activities could be compensable.

Q If I sponsor a fitness program at work and an employee is injured while exercising on a break, will it be covered by workers' compensation?

A It depends—every case is different. First, it's important to note that SAIF wholeheartedly supports programs to improve employee

well-being. We know that healthier employees are less likely to be injured on the job—and, if they are injured, healthier employees tend to recover more quickly.

But employers also should know that there may be an increase in workers' compensation liability associated with such programs. Employers should carefully weigh the advantages of employer-sponsored health improvement activities against any potential liability.

Wellness activities may be compensable.

The Workers' Compensation Board recently considered a case involving injuries that were sustained on a break while an employee was participating in such a program. The board found the employee's injuries compensable.



comp claim?

The employee was enrolled in an optional employer-sponsored walking program, complete with pedometer and associated incentives. Employees received punches on a punch card for completing walking routes that were mapped out by the employer. The employee's supervisor encouraged her to walk, and participation in the program was "strongly recommended."

While walking on the employer designated route (off-premises) during an unpaid lunch break, the employee twisted her knee. The board rejected the employer's argument that the injured worker was walking primarily for her personal pleasure. Instead, the board applied the "personal comfort doctrine," which says that a worker remains in the course and scope of employment if they engage in an activity that bears a sufficient connection to their employment, even if it is not a work-related task.

The board found the claim compensable, reasoning that the employer benefited from the program and encouraged participation. The board also found that the employer had exposed the injured worker to an increased risk of injury because the walking route took employees through a congested area, and the employer provided extra incentives for walking outside. *Laura Brown*, 68 Van Natta 774 (2016).

In its opinion, the board noted that not every injury occurring during a lunch break or employer-sponsored walking program is compensable. Compensability is determined by many factors. These factors could include whether the employer actively encourages participation or allows the activity, whether the employer also benefits from the activity, and whether the employer has increased the risk of injury by mapping an unsafe walking route.

What can you do?

To minimize the chance of a claim, make it clear to employees that participation in a health improvement program is optional and voluntary. Be aware that providing proposed exercise routes or extra incentives for using certain routes could result in increased liability if there is an injury on the route.

Having employees sign a traditional liability waiver would not be effective. However, having employees sign something that says they understand participation is completely voluntary and for their own enjoyment might be.

As with any workers' comp claim, the outcome depends on the specific details of the case. The bottom line: With careful planning, your employee wellness program can be a win for everyone.



Get advice

Remember, this case law only addresses workers' compensation. Other issues of liability may come up as well, and you may wish to speak to an attorney before starting a wellness program.

If you don't have an attorney, check out the Oregon State Bar's referral service. Contact them at 503.684.3763 or 800.452.7636, or visit osbar.org > **For the Public** > **Finding the Right Lawyer.**

The Bureau of Labor and Industries also maintains a free information line to answer employment law questions at 971.673.0824.



New OSHA recordkeeping rules on drug testing

Enforcement of federal OSHA's anti-retaliation provisions of its new recordkeeping rule went into effect in early December after surviving a court challenge. Oregon OSHA will implement its version of these rules effective May 1, 2017.

The primary concerns from the business community center on language that "prohibits employers from using drug testing, or the threat of drug testing, as a form of retaliation against employees who report injuries or illnesses."

Oregon OSHA recently published two new fact sheets that provide additional guidance on this topic.

To learn more go to osha.oregon.gov and search for "post-incident drug and alcohol testing" and "incentive programs."

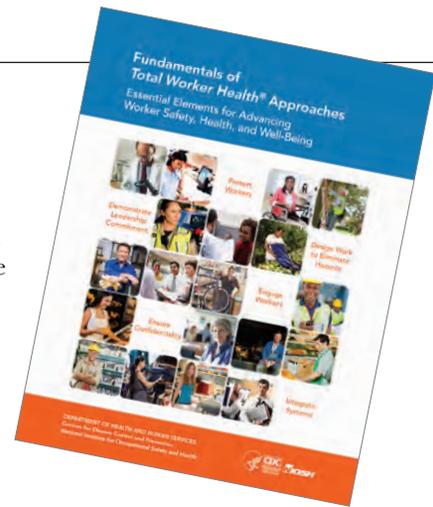
Totally worth it

If you're ready to learn more about how to prevent injuries by promoting health, here's a new resource that can help.

Fundamentals of Total Worker Health® Approaches: Essential Elements for Advancing Worker Safety, Health, and Well-Being helps employers develop new Total Worker Health® (TWH) initiatives or better align existing workplace interventions with the TWH approach. Key features include:

- Providing a baseline snapshot of where your organization is on the path to TWH
- Identifying initial steps to improve workforce safety, health, and well-being, in line with the TWH approach
- Helping you measure your organization's progress

You can download the workbook PDF at cdc.gov/niosh/twh.



Yes, stress contributes to workplace injuries

A recent Colorado study found that reducing employee stress levels could help employers reduce workers' comp claims.

The study, from the Colorado School of Public Health, analyzed claim occurrences and costs from nearly 17,000 employees at more than 300 organizations from various industries. Stress at work increased the likelihood of workers getting injured, while the source of stress was found to influence claim costs.

A new resource created here in Oregon can help. The SHIP Toolkit

is designed to help employers and workers reduce stress, burnout, and physical and mental health problems. Created by the Oregon Healthy Workforce Center, the toolkit includes an empirically based training program that promotes employee health, safety, and work-life balance by increasing supervisor support and team effectiveness. (SHIP stands for Safety and Health Improvement Program.)

To learn more, go to ohsu.edu and search for "safety-health-improvement."



Rule changes to Preferred Worker and Employer-at-Injury programs

Two Workers' Compensation Division (WCD) programs that support injured workers—the Preferred Worker (PWP) and Employer-at-Injury (EAIP) programs—have undergone several rule changes, effective January 1, 2017.

For employers, the most significant changes are in the requests for reimbursement of wages paid to injured workers in both PWP and EAIP, and in the way that premium exemption is determined in PWP.

Requests for wage reimbursement in both programs now must contain detailed payroll information that was not previously required. SAIF's EAIP and PWP specialists will work with employers to ensure that this information is captured appropriately in each request.

Premium exemption in the PWP program will now be approved by WCD. (Previously, the insurer had authority to approve and apply premium exemption.) SAIF will continue to work with employers to guide them through the process and provide assistance when applying for PWP benefits with WCD.

“SAIF is proud to partner with Workers' Compensation Division

on these programs,” says Susan Montgomery, SAIF return-to-work and EAIP manager. “For many employers and workers, they provide a critical path to move forward after an injury.”

About the programs

PWP encourages the re-employment of qualified Oregon workers who have permanent disabilities from workplace injuries and who are not able to return to their regular employment because of those injuries. Employers with preferred workers may be eligible for premium exemption, claim cost reimbursement, wage subsidy, employment purchases, and worksite modification.

EAIP was created to encourage employers to help their injured workers return to transitional work within their restrictions prior to closure of the claim. The program offers financial incentives to employers with the opportunity to modify and create productive work for injured workers. EAIP is voluntarily activated by the employer, and it does not negatively affect premium or claim costs.

Both programs are funded by worker and employer contributions to the Workers' Benefit Fund.

From 2013 to 2015,
a total of

774

construction workers
were injured by falling
to a lower level.

Source: Oregon OSHA

Reminder about new fall protection standards

Two new safety requirements related to fall protection for construction workers in Oregon are now in effect:

- As of October 1, 2016, slide guards are no longer permitted as a method of protecting workers from falling off of sloped roofs.
- As of January 1, 2017, Oregon OSHA's 10-foot trigger height—the minimum height at which workers must be protected from falls—was reduced to 6 feet.

SAIF paid nearly
\$11.6 million
in benefits through the
Employer-at-Injury Program
in 2015.





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

SAIF update
Wednesday, April 12, 2017
8 to 10 a.m.

Safety culture: What is it, and how can you make it better?
Wednesday, June 14, 2017
8 to 10 a.m.

Return-to-work 301
Wednesday, August 9, 2017
8 to 10 a.m.

Oregon employment law update
Wednesday, October 11, 2017
8 to 10 a.m.

Total Worker Health® at SAIF
Wednesday, December 13, 2017
8 to 10 a.m.

BROOKINGS
541.756.3118 | 800.285.8565

Ergonomic tips for the everyday working world
Thursday, July 13, 2017
10 to 11 a.m.

COOS BAY
541.756.3118 | 800.285.8565

Audit overview
Thursday, April 27, 2017
noon to 1 p.m.

Ergonomic tips for the everyday working world
Thursday, July 27, 2017
noon to 1 p.m.

The medical connection with workers' comp
Thursday, October 26, 2017
noon to 1 p.m.

EUGENE
541.683.6700 | 800.285.8560

Incentives, prizes, and rewards: how to drive safety performance
Thursday, March 16, 2017
11:30 a.m. to 1 p.m.

Unconscious bias: recognizing its influence in the decisions we make
Thursday, April 20, 2017
11:30 a.m. to 1 p.m.

What's my communication style?
Thursday, May 18, 2017
11:30 a.m. to 1 p.m.

Nodding off: managing fatigue (the whole picture)
Thursday, June 15, 2017
11:30 a.m. to 1 p.m.

SAIF update
Thursday, July 20, 2017
11:30 a.m. to 1 p.m.

Legalization of marijuana and workplace issues
Thursday, August 17, 2017
11:30 a.m. to 1 p.m.

Preventing injuries through accident analysis
Thursday, September 21, 2017
11:30 a.m. to 1 p.m.

Setting the stage for behavior change
Thursday, October 19, 2017
11:30 a.m. to 1 p.m.

It takes but one...
Thursday, November 16, 2017
11:30 a.m. to 1 p.m.

HERMISTON
541.382.0322 | 800.285.8530

Safety culture: What is it, and how can you make it better?
Wednesday, April 19, 2017
8:30 to 10:30 a.m.

Practical strategies for preventing slips, trips, and falls | Return-to-work 301
Wednesday, October 18, 2017
8:30 to 11:30 a.m.

What's my communication style?
Thursday, May 18, 2017
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It takes but one...
Thursday, November 16, 2017
11:30 a.m. to 1 p.m.

KLAMATH FALLS
541.770.5815 | 800.285.8550

Return-to-work 101
Tuesday, May 9, 2017
noon to 1:30 p.m.

"So, I've got this claim..."
Tuesday, June 13, 2017
noon to 1:30 p.m.

Drugs and alcohol in the workplace
Tuesday, July 11, 2017
noon to 1:30 p.m.

State of SAIF 2017
Monday, September 18, 2017
8:30 to 10 a.m.

LA GRANDE
541.382.0322 | 800.285.8530

Safety culture: What is it, and how can you make it better?
Tuesday, April 18, 2017
1:30 to 3:30 p.m.

Practical strategies for preventing slips, trips, and falls | Return-to-work 301
Tuesday, October 17, 2017
1:30 to 4:30 p.m.

LINCOLN CITY
503.373.8000 | 800.285.8525

Workforce challenges
Monday, October 30, 2017
9 a.m. to 3:30 p.m.

MEDFORD
541.770.5815 | 800.285.8550

Hot topics in audit
Wednesday, March 15, 2017
noon to 1:30 p.m.

Return-to-work 101
Wednesday, May 10, 2017
noon to 1:30 p.m.

"So, I've got this claim..."
Wednesday, June 14, 2017
noon to 1:30 p.m.

Drugs and alcohol in the workplace
Wednesday, July 12, 2017
noon to 1:30 p.m.

State of SAIF 2017
Monday, September 18, 2017
12:30 to 2 p.m.

Qualitative approach to finding and fixing ergonomic risk
Wednesday, November 15, 2017
noon to 1:30 p.m.

ONTARIO
541.382.0322 | 800.285.8530

Safety culture: What is it, and how can you make it better?
Tuesday, April 18, 2017
8:30 to 10:30 a.m.

Practical strategies for preventing slips, trips, and falls | Return-to-work 301
Tuesday, October 17, 2017
8:30 to 11:30 a.m.

PORTLAND
971.242.5001 | 888.598.5880

How to engage your multicultural workforce in safety
Wednesday, March 22, 2017
9 to 11 a.m.

Unwind your organizational stressors | Developing a resilient workforce
Thursday, April 20, 2017
9 a.m. to noon

Setting the stage for behavior change
Thursday, May 18, 2017
9 a.m. to noon

Claim basics
Thursday, June 15, 2017
9 a.m. to noon

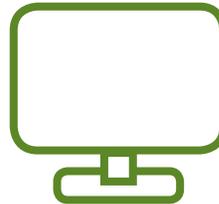
Clear the clutter: how "5S" and "Lean" improve efficiency and safety
Thursday, July 20, 2017
9 a.m. to noon

Safety culture
Thursday, August 17, 2017
9 to 11 a.m.

Blending new employees into your company culture
Thursday, September 21, 2017
9 a.m. to noon

Claim basics | Beyond claim basics
Thursday, November 16, 2017
9 a.m. session and 1 p.m. session

REDMOND 541.382.0322 800.285.8530	SALEM 503.373.8000 800.285.8525	THE DALLES 541.382.0322 800.285.8530
SAIF update Wednesday, April 12, 2017 11:30 a.m. to 2 p.m.	Making the business case for diversity and inclusion Thursday, March 16, 2017 9 to 11:30 a.m.	Safety culture: What is it, and how can you make it better? Thursday, March 16, 2017 8:30 to 10:30 a.m.
Safety culture: What is it, and how can you make it better? Wednesday, June 14, 2017 11:30 a.m. to 2 p.m.	Employer-at-Injury Program (EAIP)—returning your injured employees to work: How and what is the benefit to you? Thursday, April 20, 2017 9 to 11:30 a.m.	SAIF update Tuesday, April 11, 2017 8:30 to 10:30 a.m.
Return-to-work 301 Wednesday, August 9, 2017 11:30 a.m. to 2 p.m.	SAIF update and legislative update Thursday, May 11, 2017 9 to 11:30 a.m.	Practical strategies for preventing slips, trips, and falls Return-to-work 301 Thursday, October 19, 2017 8:30 to 11:30 a.m.
Oregon employment law update Wednesday, October 11, 2017 11:30 a.m. to 2 p.m.	Premium audit overview Thursday, June 15, 2017 9 to 11:30 a.m.	WILSONVILLE 971.242.5001 888.598.5880
Total Worker Health® at SAIF Wednesday, December 13, 2017 11:30 a.m. to 2 p.m.	NAMI: in our own voice Thursday, July 20, 2017 9 to 11:30 a.m.	Restaurant hazards: creating a menu for safety Thursday, October 19, 2017 9 a.m. to noon
REEDSPORT 541.756.3118 800.285.8565	Angry customers, violent situations Thursday, August 17, 2017 9 to 11:30 a.m.	
Ergonomic tips for the everyday working world Tuesday, July 18, 2017 10 to 11 a.m.	Creating and managing a return-to-work process: from post-injury to regular work Thursday, September 21, 2017 9 to 11:30 a.m.	
ROSEBURG 541.770.5815 800.285.8550	Separating fact from fiction: navigating employment separations Thursday, October 19, 2017 9 to 11:30 a.m.	
Return-to-work 101 Thursday, May 11, 2017 9 to 10:30 a.m.	Agers and stages: communication Thursday, November 16, 2017 9 to 11:30 a.m.	
“So, I’ve got this claim...” Thursday, June 15, 2017 9 to 10:30 a.m.		
Drugs and alcohol in the workplace Thursday, July 13, 2017 9 to 10:30 a.m.		
State of SAIF 2017 Tuesday, September 19, 2017 9 to 10:30 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.

To register and view all trainings, go to saif.com/training.

WEBINARS

Safety committee basics: implementing safety committees and safety meetings

Tuesday, March 21, 2017
9:30 to 10:30 a.m.

Hazard identification

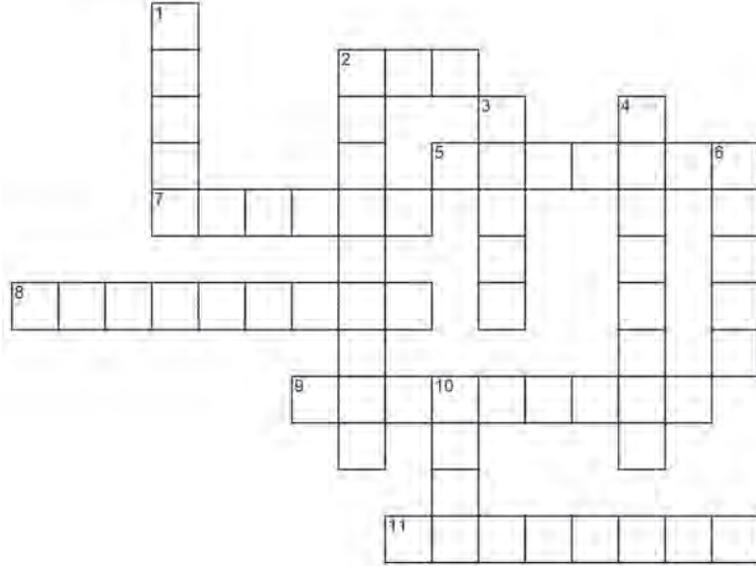
Tuesday, April 25, 2017
9:30 to 10:30 a.m.

Accident analysis

Tuesday, May 23, 2017
9:30 to 10:30 a.m.

CROSS WORD

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



ACROSS

- 2 As of January 1, 2017, the minimum height at which construction workers must be protected from falls is ___ feet.
- 5 Replace or repair your shoes when the worn area of the sole is larger than two _____.
- 7 A recent Colorado study found that reducing employee _____ levels could help reduce workers' comp claims.
- 8 To minimize the chance of a claim, participation in a health improvement program should be _____.
- 9 Health experts recommend that men should consume no more than 9 _____ of added sugar per day.
- 11 Studies show that healthy workers are more productive and have fewer _____.

DOWN

- 1 _____ are a leading cause of injuries for younger workers and people over 65.
- 2 When applying _____, use at least 1 ounce (enough to fill a shot glass) for each exposed area.
- 3 When designing changes to the work environment, put safe and healthy options within easy _____.
- 4 Salem-Keizer Transit noticed a drop in injury claims after reinvesting its _____ in its wellness program.
- 6 Sweetened beverages account for almost half of all added _____ consumed in the U.S.
- 10 Oregon has one of the highest incidence rates for _____ cancer in the country.

Across:
2. six
5. pennies
7. Stress
8. voluntary
9. teaspoons
11. injuries

Down:
1. falls
2. sunscreen
3. reach
4. dividend
6. sugar
10. skin

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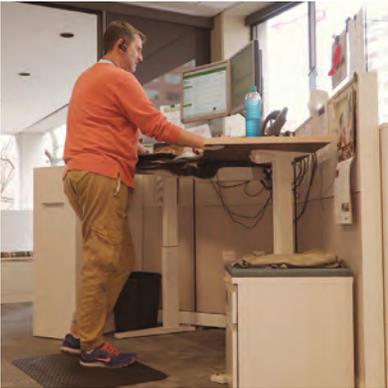
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At SAIF, we want to make Oregon the safest and healthiest place to work.

Starting with all of us.

We know that building a strong health and safety culture is good for workers—and good for business. We’ve been named Oregon’s Healthiest Employer year after year. We’re also an American Heart Association Fit Friendly Employer. And we’ve been recognized as a national leader and innovator in promoting health as an important way to prevent injuries.

Ready to get started? Watch the video at saif.com/youtube.

Sign up for email tips at saif.com/emailtips.



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Tips to use and share.

