



Cost containment matters – here's why

As most employers know, the financial and emotional impact of a work-related employee injury can be significant. While the primary goal is to ensure the injured worker receives appropriate care, minimizing the costs associated with the accident should also be a focus for employers.

In Ohio, there are three primary cost containment options for employers – Settlement, Handicap Reimbursement and Subrogation/No Fault Motor Vehicle Accident (MVA). Sedgwick is the industry leader in successfully employing these options.

We utilize leading measures and predictive cost containment to help Ohio employers contain costs and reduce premiums. When a claim occurs, Sedgwick is ready to apply cost containment strategies to quickly resolve the claim, resulting in cost savings for the employer.

Sedgwick has a dedicated cost containment team that solely focuses on achieving significant cost savings for our clients through Settlements, Handicap Reimbursements and Subrogation. Our efforts have resulted in substantial cost reductions for not only the individual employer, but for all employers participating in group retrospective rating.

Two recent success stories by the Sedgwick cost containment team resulted in savings of close to \$1 million.

In one case, Sedgwick was able to secure a 100% write off through subrogation on a maximum value MVA claim, impacting a group retro program, with reserves set at over \$1 million. Not only does this victory result in premium savings for our client but it also means the refund potential for that group retro program increased by at least \$500,000.

The second case involved a death claim with close to \$300,000 in costs. Our cost containment team was able to secure a 100% handicap reimbursement, once again resulting in savings for our client and an increase in refund potential for the group retro program of close to \$300,000.

Sedgwick is honored to partner with all clients on successfully managing their workers' compensation programs. Our early, proactive cost containment approach will continue to be an ongoing priority toward achieving the best outcomes for our clients and their injured workers.

If you have any questions, contact our Sedgwick program manager, Bob Nicoll at 330-418-1824 or robert.nicoll@sedgwick.com.

Cold weather safety

It has been a great fall so far!!! Temperature is cooling off, kids are back in school, leaves are changing!!! Of course, this means that winter is right around the corner. With that in mind, we need to prepare ourselves for the hazards that cold and winter weather brings. In this month's newsletter we are going to discuss two cold weather hazards: Cold Stress and Slips, Trips and Falls.

First, let's discuss cold stress. Cold stress typically comes in three different categories: immersion/trench foot, frostbite, and hypothermia. Let's look at each one and their respective first aid actions.

1) Immersion/Trench foot

- a. This results in prolonged exposure to temperatures, potentially, as high as 60 degrees in cold and wet conditions. According to NIOSH, wet feet lose heat 25 times faster than dry feet!
- b. Symptoms include reddening skin, tingling, pain, leg cramps, numbness, and blisters.
- c. First Aid – If an emergency, get medical assistance as soon as possible. Remove wet shoes/boots and wet socks. Dry the feet, do not rub them, and avoid walking. Be sure to keep the feet elevated.

2) Frostbite

- a. This results in freezing of the skin and tissues and can cause permanent damage or potential amputation.
- b. Symptoms include reddened skin that begins to develop gray/white patches in the affected areas. There may be symptoms of tingling, aching or loss of feeling. The affected area may feel hard/firm with blisters.
- c. First Aid – Get medical assistance immediately. Protect the area by wrapping loosely in dry cloth. DO NOT rub the area and DO NOT use water to warm (if the area is rewarmed and freezes again, more damage may occur – leave it up to the medical professionals). DO NOT break the blisters and give the individual warm sweetened drinks. **FOLLOW THE RECOMMENDATIONS BELOW FOR HYPOTHERMIA.**

3) Hypothermia

- a. Hypothermia is a result of the body unable to regulate body heat. The human body has a normal temperature around 98.5 degrees, however if the body reaches a temperature of 95 degrees, hypothermia begins to set in.
- b. Symptoms include uncontrollable shivering, loss of coordination, confusion, slurred speech, low heart rate or breathing and unconsciousness. A person with hypothermia may not know what is happening so getting medical help as soon as possible is crucial.
- c. Call 911 immediately. Move to a warm dry area and remove any wet clothing and replace with dry clothing. If medical help is 30 or more minutes away, give warm sweetened drinks, if alert (no alcohol). Place warm bottles or hot packs in armpits, sides of chest and groin. Call 911 if additional rewarming instructions are needed.

The other hazard associated with the cold weather is slips, trips and falls. Here are some tips you can incorporate this coming winter.

- 1. Come up with a plan at your facility to remove snow and ice.
- 2. Be sure to have a good shovel and supply of salt pellets (or preferred material) to remove ice.
- 3. Create a reporting procedure in the event employees find icy conditions that need attention.
- 4. Wear appropriate shoes that have good traction and insulation for icy and cold conditions.
- 5. Provide cold weather gear for employees working outside.

6. When walking, take short steps, walk at a slower pace, and be prepared to react to changes in traction.
7. Plan! Monitor the weather conditions to determine safe work times. You can use the link https://www.weather.gov/wrn/winter_safety, for tips on winter weather.
8. When using ladders, be sure to inspect them for damage and remove any ice or snow that may have accumulated on them.
9. Report any icy or dangerous situations when working.

Living in Ohio, cold weather stress and icy conditions may be common and can be dangerous but are preventable. Before preparing for your workday, check the weather and wear the appropriate clothing. When evaluating the workplace, look for icy and dangerous conditions and report them as needed. When working outside be sure to take breaks to keep warm and drink fluids to stay hydrated. Finally, be able to identify signs of cold stress symptoms for you and your employees and their first aid remedies.

For more information, please contact Sedgwick's Andy Sawan at 330.819.4728 or andrew.sawan@sedgwick.com

Ohio Association of Health Underwriters

330.273.5756

www.ohioahu.org