



WORKERS' COMPENSATION COST CONTROL

Specific Injury Prevention – Using Company Physicians – Early Return to Work Program

Loss Control For The
Retail Grocer

Specific Injury Prevention

Attack the most frequent, most severe injuries first to have an immediate impact on your loss experience.

The most frequent and most costly injuries in the retail grocery trade are typically lifting-related injuries, falls and cuts. A grocer that dedicates an appropriate amount of attention to these types of worker injuries will experience fewer, less serious claims than the business-owner that chooses to approach worker safety with a half-hearted or misdirected effort. Don't be deceived, there are literally thousands of ways for employees to become injured, and a comprehensive program that addresses all known hazards is essential to a successful business. But to influence loss experience quickly and cost-effectively, grocers should build their strategies around preventing these historically proven sources of loss.

Back Injuries

It's no secret - back injuries are by far the most costly source of worker injuries in the retail grocery industry. In fact, it is difficult to think of a job that doesn't involve at least some amount of lifting. And, because it is something we do so often, we tend to do it automatically, without thinking. At least, we don't think about safe lifting until our backs hurt.

Lifting incorrectly can result in a variety of injuries. Back strain is the most common. Back strains usually result from over-stretching certain muscles. Another type of injury that can result from lifting is a hernia. Both are extremely painful and are usually the result of incorrect body mechanics and/or extreme exertion. Thankfully, both are preventable.

In order to prevent lifting-related injuries, you must first be familiar with some of the activities in a retail grocery environment that cause or contribute to them. Most soft tissue injuries are caused or aggravated during:

- Bulk item handling.
 - Pulling/pushing palletized loads.
 - Forceful exertion, usually with hands or arms.
 - Awkward postures of the upper body.
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- Reaching above the shoulders or behind the back.
- Repetitive or prolonged physical activity.
- Prolonged standing.
- Over-reaching across counter.

Prevention Basics

Don't underestimate the importance of being in good physical condition. Years of poor posture, overeating, lack of exercise and stress can catch up with us. Poor physical conditioning, coupled with incorrect lifting, can be a hazardous combination where personal health and safety are concerned. Employees should know how their back works, what its limitations are, and what they can do to keep their backs healthy. Unfortunately, employers have little control in the manner in which employees care for their backs away from work. Employers can, however, encourage employees to care for their backs and protect their accident rates by following the strategies below.

- Hire people who are physically fit to perform jobs that involve frequent or heavy lifting.
 - Provide non-slip, anti-fatigue mats for workers exposed to prolonged standing such as checkers, meat department employees, and bakery/deli employees. Even a quarter-inch thick mat can provide enough cushions to relieve the back pain caused by extensive periods of standing in one place.
 - Train all employees on proper lifting techniques. Your Avant Supermarket Group Loss Control Representative can provide training aids for use in educating employees on the benefits of safe lifting. Sound training should consist of the following fundamentals:
 - Size up the load – Look it over, decide if it can be handled alone, or if help is needed. The time an employee thinks they might save by moving an object by themselves is not worth strained, sore back muscles.
 - Size up the area – Check the surroundings in which the object will be handled. Make sure the area is clear of any obstructions, especially if the object is to be carried any distance.
 - Get a good grip – While lifting and carrying an object, it becomes an extension of the body. The grip must be firm and secure to keep the object from slipping.
 - Position feet to set a good foundation – Good foot position allows us to keep our balance and use our powerful leg muscles to help support the load. Leg muscles are much stronger and more durable than back muscles – let the leg muscles do the work.
 - Keep the load close to the body – Think of your arms and the load as a pry bar. The further the load is from the body, the longer the bar, thus the more force it places on the back.
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- Avoid twisting the upper body – Twisting compounds the stress of lifting and carrying. This is especially important when moving objects short distances, such as from a pallet to a stock cart.
- Watch for the early warning signs.
 - Complaints of minor pain or discomfort.
 - Obvious discomfort when performing physically demanding tasks.
 - Employees who ignore safe lifting and material handling guidelines.
- Provided mechanical lifting aids and require that employees are properly trained to use them safely.
 - Pallet Jacks
 - Power Jacks
 - Forklifts
 - Dollies
 - Stock Carts
- Where state law allows, make sure employees are required to see company-approved physicians and clinics for treatment of all occupational injuries.

Slips, Trips and Falls

Slips, trips and falls are the second most costly and third most frequent worker injuries in the retail grocery environment. Slips, trips and falls are caused by a host of things, most commonly, poor housekeeping practices. But there are other hazards that frequently lead to slips and falls including improper footwear, inattention, and faulty equipment. The causes are simple. So are the solutions.

Housekeeping Practices

Injuries resulting from poor housekeeping practices are not limited to slips, trips and falls. Workplaces that are poorly kept tend to experience more lifting related injuries due to awkward body positioning, and more injuries related to material handling equipment due to tight spaces and narrow or obstructed walkways. And if increased accident frequency isn't enough incentive to keep your workplace clean, consider this: an OSHA officer can issue a citation and assess a fine if, in the officer's opinion, a workplace isn't tidy enough!

Employers should establish and enforce strict housekeeping guidelines to improve injury rates, and don't be surprised if productivity and sales figures increase as well. Employers are more efficient in a clean, safe environment and poor housekeeping practices eventually affect the sales floor.

Walking Surfaces

Imperfections in walking surfaces and foreign substances (soap, grease, flour, produce scraps) are often the cause of employee falls (and customer falls as well). It is unrealistic to expect a grocery store to be completely free of any and all slip or trip hazards at all times, but by following the three simple suggestions below, supermarket managers can eliminate many of the conditions that will eventually lead to loss if left unattended.

- Conduct routine inspections to recognize and correct any physical trip hazards such as changes in floor elevation, missing or damaged floor tiles, deterioration on sidewalks and parking lots, and damaged or poorly designed receiving docks.
- Keep ice-buildup under control in walk-in freezers. Maintenance and housekeeping are often overlooked in freezers for obvious reasons, but claims experience tells us that poor housekeeping and unnecessary ice buildup in walk-ins are among the leading causes of employee falls.
- Don't overlook the most important source of information you have-your employees! Talk to them about areas that are frequently slippery or poorly kept and ask them what can be done to correct the situations.

Preventing employee slips, trips and falls should not be as complicated as many business-owners try to make it. Think of it this way: every day, your managers inspect their store or department to make sure shelves are full and faced, employees are prepared to work their shift, shirts are tucked in and the store is ready for the day's business. Take a few extra minutes several times each day to walk through and **seek out** conditions that might cause or contribute to a fall, rather than waiting for one to occur.

Equipment

Tools and equipment that protect workers from injury are only effective if they are appropriate for the job, they are in good condition, and employees are required to use them. Take a few moments to inventory and inspect ladders, step stools and stock-carts, and arrange for the repair or replacement of any unsafe equipment.

Ladders – Make sure employees have access to the ladder that is right for the job. A six-foot stepladder cannot be used to safely access an area that is 10 feet high. Make sure the rungs are secure, all hinges are tight, and rubber pads are in place on the base of the ladder.

Step Stools – Do not, under any circumstances, allow employees to use milk crates as step stools. This common, seemingly harmless practice has been the direct cause of a number of serious injuries in the retail grocery industry. Milk crates should not be used as step stools because:

1. They are not designed to support the weight of an average adult.
 2. They do not have rubber grips on the bottom to prevent them from slipping.
 3. They are easy to trip over.
 4. Customers often attempt to use the crates to reach items on higher shelves.
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You can order effective, inexpensive step stools from most any equipment supply catalog, or your Avant Supermarket Group Loss Control Representative can help you find the right step stool for your operation.

Footwear – Make sure employees have appropriate footwear that provides slip resistance, and adequate cushion.

Cuts

Two of the most intricately designed instruments we work with are our hands. And, like most things of marvel, we often take our hands for granted – until they are injured. Various types of cuts are by far the most frequent injuries grocery store employees suffer. Most cuts, thankfully, are not severe, and can be treated with first aid or minor medical attention. However, history tells us that occasionally, a grocery store employee will suffer a serious cut involving permanent consequences – even disfigurement. Like most injuries, cuts are not terribly difficult to prevent. Employees must be provided with (and required to use) appropriate equipment, proper machine guards, and safe operating procedures.

Equipment

Box Cutters – Perhaps one of the most unpopular suggestions made to grocery store employees is this: Get rid of the flat, razor-style box knives. They are inexpensive (usually provided free of charge by vendors), easily replaced, and convenient to store. But they are also very dangerous. Nearly all box-cutter injuries would have been prevented had the injured employee been using any one of the many types of safety knives on the market. Employees are typically aggravated when asked to change knives, but after the first couple of weeks with the new, safer equipment, they are pleased with its effectiveness and efficiency. Purchase an adequate number of appropriate knives, require all employees to turn in their old knives, and establish strict guidelines for using the new equipment. Your Avant Supermarket Group Loss Control Representative can help you order the correct type and number of safety knives.

Standard Knives – Nearly every department in a traditional supermarket uses some sort of knife. The specific types and sizes may vary, but the fundamentals of knife safety are virtually the same:

- Knives should be returned to their racks or scabbards when not in use.
- Make sure knives are sharp.
- Keep handles clean and make sure all knives have an appropriate grip.
- Always cut away from the body.

Machine Guarding

Although cuts related to unguarded or improperly guarded machines are rare, they are almost always serious. Over time, employees may become accustomed to using unguarded or improperly guarded machines. They use a meat tenderizer, for instance, thousands of times without injury. Then, they become complacent or simply careless just once – and cause severe, permanent damage to their hand. This story has played out several times among our clients over

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the last few years. Usually because of an employee's refusal to use the proper guard, failure to report a missing guard, or a business-owner's failure to provide the necessary guard – about a \$70 piece of plastic, in most cases. Make sure the appropriate guards are available and that employees are strictly required to use them when operating:

- Meat tenderizers or cubers.
- Band saws.
- Meat slicers.

Safe Operating Procedures

Even the best knives, slicers, and saws can be dangerous if used or maintained incorrectly. By providing the right equipment *and* following the guidelines below, cuts and the damage they cause can be reduced considerably, perhaps even eliminated in your operation.

- Do not allow any employee to operate a piece of equipment until they have been thoroughly trained in the safe operation, storage, cleaning and maintenance of the equipment. This includes everything from box knives to band saws.
- Make the use of flat, razor-style knives a violation of company policy.
- ALWAYS wear cut-resistant gloves when cleaning the meat slicer. Your Avant Supermarket Group Loss Control Representative can order these for you.

Safety by Department

Although many similarities may exist, every occupation in a grocery store is unique. Employees must be aware of the activities, processes, equipment, and hazards associated with their specific job or department in order to effectively control injuries.

Stockers

- Always use safe lifting techniques.
 - Use only safety box knives.
 - Keep box knives sharp.
 - Use ladders to reach product on higher shelves.
 - Remove ice buildup in freezers, coolers and dock areas.
 - Avoid using milk crates as stepstools.
 - Avoid climbing racks and pallets in storage areas and throwing product down to floor.
 - Always bend knees when lifting objects.
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Bakery / Deli

- Always use safe lifting techniques.
- Keep handles of tools clean and free of food product.
- Never use slicer with the guard off.
- Always turn the slicer off when cleaning clogged food items.
- Never cut toward the body, always cut away from the body.
- Wear protective gloves or clothing when changing fryer grease.
- Keep floors clean and dry.

Meat

- Always use safe lifting techniques.
- Saws should be equipped with a guard and pusher plate.
- Cut resistant gloves or meat hooks should be used when boning meat.
- All electrical appliances should be equipped with appropriate guards.
- Floors should be kept as clean and dry as possible.
- Knives should always be returned to their racks.
- First aid supplies should be available and kept sanitary.

Produce

- Always use safe lifting techniques.
- All electrically operated equipment should be guarded.
- Area should be clear of extension cords and overloaded outlets.
- Knives should always be returned to their racks.
- Shrink-wrap machine should be elevated or placed on tables.
- Floors should be free of litter, water, trimmings, etc.

Check Stands / Front End

- Always use safe lifting techniques.
 - Use anti-fatigue mats to relieve stress on legs and lower back.
 - No employee should reach across checkout counter to retrieve items.
 - Never scan a single item more than three times.
 - Checkers should take periodic breaks when working in high volume situations.
 - Floors should be kept clean and dry at all times, especially during inclement weather.
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Use of Company Physicians

You don't purchase groceries at retail prices, why should you purchase medical care at retail prices?

The ability to direct injured workers to the medical provider of your choice is one of the few advantages that many state's workers' compensation law provides for employers. An open, honest rapport with your company doctor keeps you informed as to the status of an injured employee, helps you get injured employees back to work sooner, and considerably reduces your vulnerability to malingerers and fraudulent claimants.

Selecting A Medical Provider

Contact your Avant Supermarket Group Loss Control Representative for help in selecting a physician or clinic to treat occupational injuries in your business. In selecting a company doctor look for someone who:

- Understands your operation.
- Has some knowledge of the occupations in your store and the physical demands necessary for working in a grocery store.
- Supports early return to work philosophies.
- Is familiar with the rehabilitation process.
- Familiar with musculoskeletal injuries.

Once you have decided which physician or clinic you would like to recognize as your company provider, schedule an appointment with them or give them a call. Tell the doctor or clinic that:

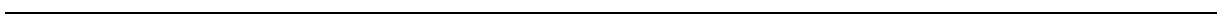
- You would like to recognize them as the company approved provider of treatment for occupational injuries and illnesses.
 - You intend to post their name, phone number, and address in your store so that your employees are aware of their rights and responsibilities when they seek treatment for occupational injuries. **Your Avant Supermarket Group Loss Control Representative can**
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provide you with a poster to let employees know what to do if they are injured on the job, and where they can receive treatment.

- In order to minimize the loss of employee earnings, you are prepared, whenever possible, to provide modified employment in cases where an employee's regular job cannot be performed because of a work-related injury.
- Unless the employee is hospitalized or bedridden, you will attempt to place them in a modified position in accordance with the restrictions provided by the treating physician.

Check with your Avant Supermarket Group Loss Control Representative to find out if your state allows you to designate a physician or clinic to provide care for occupational injuries.



Employee Return to Work

Taking a proactive approach in getting injured workers back to work may require changing attitudes about the benefits of a return to work program. There are many benefits to all parties involved and it is generally in everyone's best interest to work with injured employees and treating physicians to safely return injured associates to work as soon as possible.

<u>Employee</u>	<u>Employer</u>	<u>Physician</u>
Steady income	Reduced indemnity costs	Relationship with local business
Speeds recovery	Reduces employee absence	Increased patient traffic
Improves self esteem	Positive employer image	Continuity of care
Employee feels wanted	Discourages malingering	Better patient results
Employee feels productive	Minimal Business Interruption	Recognizes employers concern

Due to the variety of jobs and the wide range of restrictions, it is not possible to set parameters to determine when you can and cannot allow an employee to return to work until the circumstances of a particular case are evident. It is the responsibility of the department manager and the store director to analyze the work restrictions of the employee's job, and determine on an individual basis whether or not the employee can return to work.

What You Need to Do

To set the framework for a light duty return to work program, follow the guidelines below.

Before the Accident Occurs:

- Communicate the intent of the program to management and supervisory personnel so that there is a clear understanding of early return to work and its purpose.
- Select a company medical provider using the suggestions in the previous section.
- A memorandum or similar notice should be distributed to all employees, which lists the designated doctor(s) they may visit (if your state allows employers to direct medical care). This should also be posted in a central location where all employees will see it.

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After an Accident Occurs

- Refer the employee for proper medical attention.
 - Promptly complete your state's First Report of Injury form, or its equivalent.
 - Communicate with the treating physician as soon as possible and reinforce your policy on Light Duty/Modified Return to Work.
 - If it appears the injury will cause the employee to miss three or more workdays, contact your Workers' Compensation or Avant Supermarket Group – (800) 255-6503.
 - Stay in touch with the injured employee on a weekly basis at a minimum, and show sympathetic interest.
 - Whenever possible, provide modified work duty as approved by the treating physician.
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