Employee Benefits Report

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Safety | June/July 2011 | Volume 9 • Number 3

Fighting the Dangers of Fatigue at Work

In April, three air traffic controllers in Knoxville, Miami and Seattle were fired for sleeping while working. The incidents prompted the Federal Aviation Administration (FAA) to allow controllers more time for rest between shifts. Although your workers might not have as many lives in their hands as an air traffic controller, fatigue can cause safety problems at any workplace. Here are some suggestions to reduce fatigue and improve safety.

Fatigue costs

Fatigue costs U.S. employers more than $136 billion per year in lost productivity. Eighty-four percent of these costs stem from reduced performance while at work, rather than outright absences.

Fatigue results from physical or mental exertion and can impair performance. A study published in the *Journal of Occupational and Environmental Medicine* found that nearly 40 percent of U.S. workers experience fatigue. Led by Judith Ricci, Sc.D., M.S., of Caremark Rx Inc., the study said that of the nearly 29,000 employed adults interviewed, 38 percent said they had experienced "low levels of energy, poor sleep or a feeling of fatigue" during the previous two weeks. Total lost productive time averaged 5.6 hours per week for workers with fatigue, compared to 3.3 hours for their counterparts without fatigue. Even when they were working, workers with fatigue symptoms had much lower rates of productivity than their sprightly counterparts — mainly due to low concentration and increased time needed to accomplish tasks.

According to Clockwork Consultants, a UK-based company that helps enterprises manage fatigue risk, fatigued employees are also three times more likely to have an accident at work.

How Fatigue Affects Safety

Why are fatigued employees more likely to be involved in accidents? A recent article in the New York Times described the longest sleep-restriction

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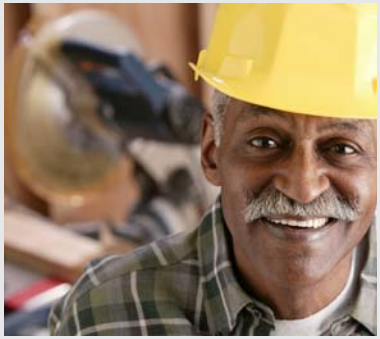
This Just In

The proportion of people age 55+ in the workforce reached 40.2 percent in 2010, its highest level in 35 years. The Employee Benefit Research Institute (EBRI) used data from the U.S. Census Bureau to reach this conclusion in a recent report.

The trend toward an older workforce is likely to continue, reports EBRI. In addition to the



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study, conducted by researchers at the Sleep and Chronobiology Laboratory at the Hospital at University of Pennsylvania. Researchers measured subjects' response to sleeplessness while performing a psychomotor vigilance task, or PVT. This repetitive task (pressing a space bar when a flash of numbers appears on a computer screen) measures subjects' attentiveness and allows researchers to accurately measure their response to different levels of sleep deprivation.

The study found that subjects who had eight hours of sleep nightly over the 14-day study performed well, with hardly any attention lapses or cognitive declines. In subjects who had four or six hours of sleep nightly, performance declined steadily over the course of the study. Members of both groups did steadily worse on memory tests as the study progressed, and a significant number of even those who had gotten six hours of sleep nightly were falling asleep on task.

The moral? Individuals vary in their tolerance to sleeplessness, but workers who are consistently getting less than eight hours of sound sleep per night could be working at less than peak attention and become more accident-prone.

Fighting the Fatigue Factor

Workplace policies can drastically reduce the incidence and cost of employee fatigue risk. You can't control what employees do off-hours, but you can control the hours they work. Many safety-critical occupations have strict rules about how long a worker can stay on the job and how long breaks must be. Productivity experts recommend similar guidelines for most jobs. If extended hours/overtime are common, managers should calculate the time required for the commute home, meal preparation, eating and socializing with family when calculating employees' work shifts. Workplaces may also provide on-site accommodations, prepared meals for workers and facilities where employees can take a nap when they are tired.

aging of the general population, EBRI cites higher Social Security eligibility ages, climbing Medicare premiums and rising out-of-pocket healthcare costs for older Americans as reasons for workers to retire later.

Aging workers can affect your workers' compensation and safety as well as your benefits program. Older workers tend to be less accident-prone, but when they do suffer an injury, they take longer to recuperate. For more information on making your workplace safer for older workers, please see our October 2009 issue or contact us.

Proper working conditions can also reduce the risk of fatigue. Fatigue is increased by dim lighting or other limited visual conditions (e.g., due to weather), high temperatures, high noise, high comfort, tasks that must be sustained for long periods of time, and monotonous work tasks. Eliminating such conditions and providing environments that have good lighting, comfortable temperatures and reasonable noise levels quickly pay for themselves in reduced risk, according to a study by the Canadian Centre of Occupational Health and Safety (COHS).

If possible, work tasks should also provide a variety of interest and tasks should change throughout the shift, the COHS recommends.

Organizations should adopt a variety of methods to make themselves "fatigue safe." The most common include:

- Special training to help workers understand their personal levels of fatigue
- Development of "fatigue safe" work schedules, including compliance with any applicable regulations
- Development of fatigue risk management policies and procedures
- Use of fatigue models to investigate fatigue-related accidents
- Committees to oversee fatigue management programs

For more suggestions on reducing fatigue in the workplace, please call us.

Preventing the Risk of Heat-Related Illnesses

This year, Cal/OSHA, California's occupational safety and health agency, will begin enforcing the country's strictest rules on preventing heat illness. Even if the regulations do not affect your workplace, Cal/OSHA's actions point out the seriousness of heat-related illnesses. Heat stroke, the most serious, kills about 50 Americans each year, but many more are affected by other heat-related illnesses, which are easily preventable.

What Are Heat-Related Illnesses?

Those who work outdoors are most vulnerable to heat illnesses, particularly in summer months, but other work environments can also expose workers to excessive heat. These include commercial kitchens, laundries, chemical plants, foundries, and the like.

Heat rashes are the most common heat-related illness, and occur in hot environments where the skin is persistently wet with unevaporated sweat. Also known as "prickly heat," it manifests as small red bumps, usually in areas where clothing is restrictive. Most heat rashes disappear when the individual returns to a cool environment.

Heat cramps can occur when performing hard physical labor in a hot environment. Cramps appear to occur due to excess salt build-up in the body when water lost through sweating is not replaced. Workers in hot or humid conditions should take water every 15 to 20 minutes, regardless of thirst. Under extreme conditions, such as working for 6 to 8 hours in heavy protective gear, a loss of sodium may occur. Drinking commercially available carbohydrate-electrolyte replacement liquids can minimize physiological symptoms during recovery.

Heat stress occurs when the body becomes overheated. Blood goes to the surface in an attempt to cool the body, leaving less blood going to the active muscles, brain and other internal organs. Workers get weaker, become tired sooner and may be less alert, less able to use good judgment, and less able to do their jobs well.

Heat exhaustion results when the body is subjected to more heat than it can handle. Body temperature and heart rate rise rapidly; a person experiencing this might not realize it because it involves no pain. An increase in body temperature of 2°F above normal can affect mental performance; an increase of 5°F can result in serious illness or death. Heat exhaustion symptoms include headache, nausea, vertigo, weakness, thirst and giddiness.

Fortunately, this condition responds readily to prompt treatment. Workers suffering from heat exhaustion should be removed from the hot environment and given fluid replacement. They need rest and when possible, ice packs.

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Heat exhaustion can lead to heat collapse, where an individual faints because his/her brain does not receive enough oxygen because blood pools in the extremities. Heat collapse occurs suddenly and can lead to injury if the victim falls or is operating machinery at the time. Treatment for heat collapse is the same as for heat exhaustion.

Heat stroke, the most serious heat-related illness, occurs when the body's temperature regulation fails and body temperature rises to critical levels. Heat stroke's symptoms include confusion; irrational behavior; a lack of sweating (usually); hot, dry skin; and an abnormally high body temperature, such as 105.8°F (41°C). These can result in convulsions, coma and even death. Heat stroke is very serious and should be prevented at all costs.

More than 20 percent of people afflicted by heat stroke die, even young and healthy adults. Those who survive can become very sensitive to heat for months and experience varying degrees of brain and kidney damage.

If a worker shows signs of heat stroke, obtain professional medical treatment immediately. Until help comes, place the worker in a shady, cool area and remove outer clothing. Wet the worker's skin and move the air around with a fan or other means to improve evaporative cooling. Replace fluids as soon as possible. Don't delay treatment if you suspect heat stroke: the timing and effectiveness of first aid treatment affects medical outcome, along with the victim's physical fitness. Even if they protest, don't send employees with suspected heat stroke home or leave them unattended without a physician's approval.

Not Just a Health Problem

In addition to creating serious, immediate health problems, heat can affect safety and health in less obvious ways. Accidents appear to occur more frequently in hot environments. Heat can impair physical performance and lower mental alertness. Increased body temperature and physical discomfort can also cause workers to become irritable or angry, which can cloud judgment. Heat can also promote accidents by causing palms to become sweaty and slippery, by causing dizziness or causing safety glasses to fog.

Preventing Heat-Related Conditions

Avoidance is the best preventive measure for heat-related conditions.

- For indoor environments, improved ventilation, installation/upgrading of air conditioning, insulation of heat sources and increased conduction (movement of air) through fans or "swamp coolers" can increase comfort and reduce heat-related risks.
- For outdoor environments, consider rescheduling work for cooler times of the day, such as early morning. Minimize heavy physical work, or spread it out over more workers than you would ordinarily use.
- Schedule water and rest breaks, and make them mandatory. A worker in a hot environment should drink small amounts of water or other non-alcoholic beverages (about one cup) every 15-20 minutes.
- Workers in heavy or hot protective gear should periodically check their heart rate. If the heart rate exceeds 110 beats per minute, they are excessively fatigued. Shorten the next work period by one-third and maintain the same rest period.
- Acclimatize workers who must be exposed to a hot environment gradually.
- Consider using specialized cooling garments. These range from high-tech lightweight reflective gear (best in dry, high-heat or high-light environments) and circulating-air garments, to ice vests (filled with ice packs or dry ice) and wetting outer garments.
- Train all employees on how to prevent and recognize the signs of heat-related illness. Educate them on the dangers of using alcohol in hot environments. Have employees on prescription drugs check with their physicians to see if they increase chances of heat fatigue.
- Train at least one member of each work crew in first aid and CPR.

For more information on preventing heat-related or other occupational illnesses, please call us.

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Workers' Comp Update: Trends to Watch

Healthcare reform, the economy, increasing medical costs…how might these macro trends affect your workers' compensation costs?

Healthcare Reform

Employers have been anxiously monitoring implementation of the federal healthcare reform bill, the Patient Protection and Affordable Care Act (PPACA), for its effects on group medical costs since the law became effective in March 2010. Although the PPACA does not address workers' compensation, it could have indirect effects on the workers' compensation system. Here are some of the major changes healthcare reform will bring, and their possible effects on workers' compensation:

1. Reducing the number of uninsured individuals. Some studies have suggested that lack of health insurance increases workers' compensation claims, as employees shift costs from medical insurance plans to their employer's workers' compensation. However, other studies have found little evidence to support this theory. Still, increased health coverage could have a positive effect on workers' compensation claims over the long term, as the overall population becomes healthier. Healthier people experience fewer claims and recuperate faster if injured. On the other hand, increased access to care could increase demand for primary care services in some areas, leading to delays in appointments available for evaluation and treatment of occupational injuries.
2. Increased coverage for preventive care. Incentives for preventive care in the PPACA could work to increase early diagnosis of health conditions that can make occupational injuries more likely or more severe.

3. Pre-existing condition exclusion elimination. The PPACA will prohibit group health plans from imposing a pre-existing condition exclusion starting in 2014. This could have a positive effect on workers' compensation claims, by reducing incentives to seek workers' compensation treatment for conditions that arose from non-occupational causes.
4. Medicare payments. Healthcare reform could lower Medicare reimbursements to certain healthcare providers. Some experts believe this will encourage providers, especially hospitals, to shift costs to other payers, particularly workers' compensation insurers.
5. Expansion of Medicaid eligibility. Increasing the reach of the Medicaid program will present additional budget strains on the states, which could indirectly affect funding for workers' compensation regulatory agencies.

It's the Economy…

Another trend that could affect your workers' compensation is the general state of the economy. With unemployment still hovering around 10 percent, many employers have smaller workforces than they did before the downturn. Not surprisingly, fewer workers translates into fewer workers' compensation claims.

Reinsurer Zurich North America reports that this can also lead to lower claim frequency, or fewer claims per employee, since employers often reduce staff by laying off the less experienced or less skilled workers first. According to Zurich: "…experience has shown that this

situation leads to a decline in the frequency of workers' compensation claims. Beyond the fact that there are fewer employees, the employees who remain on staff often are more experienced, better trained and usually more loyal." Zurich claims data backs this up: workers with less than one year of experience account for 38 percent of all lost-time claims and 43 percent of lost-time costs.

As hiring picks up, claims frequency and severity could also increase, as employers hire less-experienced workers to fill job openings.

Medical Costs

Another trend that could affect your workers' compensation costs is medical inflation. Despite the fact that the overall inflation rate is currently less than 3 percent, NCCI (National Council on Compensation Insurance, Inc.) predicts that medical inflation in 2011 will be around 4.2 percent. Add to that an aging workforce, and the medical treatment portion of your workers' compensation costs could go up.

We continually monitor changes in laws, regulations and trends that could affect our clients' workers' compensation coverage. For more information on developments in workers' compensation, please contact us.

Recognizing Fatigue

Fatigue is a feeling of tiredness, exhaustion or lack of energy. Fatigue diminishes alertness, slows reactions, impairs decision-making abilities and reduces productivity.

No accurate measures of fatigue exist, so how can you tell if a worker is becoming dangerously fatigued?

Work Safe Alberta, a public/private initiative to reduce injuries and improve safety, lists these physical signs and symptoms of fatigue:

- **Tiredness**
- **Sleepiness, including falling asleep against the individual's will (micro sleeps)**
- **Irritability**
- **Depression**
- **Giddiness**
- **Loss of appetite**
- **Digestive problems**
- **An increased susceptibility to illness**

Fatigue can result from physical or mental exertion, lack of sleep, stress, depression, use of certain medications or alcohol. It can also result from a physical condition or illness, such as anemia, heart disease, diabetes or thyroid disease.

What should you do if a worker shows symptoms of fatigue? Asking about health could violate privacy. However, if the worker has been involved in accidents, near-misses or his/her productivity has suffered, you can discuss fatigue as a possible cause. When workers with regular daytime shifts experience fatigue for two weeks or longer, they may need to see a doctor.

When shift workers experience fatigue, it could be time to re-examine your scheduling practices. Are workers getting enough time between shifts to recuperate? Do night workers have frequent rest breaks? Have you optimized night-time working conditions to minimize sleepiness?

For more suggestions on minimizing fatigue and other safety problems, please contact us.

Workers' Comp & Safety News