



Safe workplaces should be rewarded.

A LOW LOSS RATIO IS AN IMPORTANT OUTCOME OF SAFE WORKPLACES, BUT IN ORDER TO AVOID INJURIES AND SAVE LIVES, **YOU MUST ALSO HAVE CONSISTENT SAFETY PRACTICES IN PLACE.**

Our SafetySMARTS Safety Dividend program rewards you with a premium return when your business accepts responsibility for safety and achieves positive results. For example, creating and enforcing basic safety rules for all employees, such as a seat belt policy, is one step toward greater safety that could help you earn a safety dividend.

HERE'S WHAT YOU NEED TO KNOW.

This toolkit outlines everything you need to know to earn a maximum dividend, regardless of how large or small your policy is.

Safety Dividends are determined based on policy size, loss ratio and a safety component.

Check out the safety dividend checklist for a recommended list of documents and safety initiatives you can prepare for, or simply contact an MEM consultant to get started.

This toolkit and other safety dividend resources can help you navigate the program, become safer and ultimately earn a portion of your premium back!

If you want more information, please contact our WorkSAFE Center Resource and Support line at 1-888-499-SAFE (7233). Our safety consultants are available Monday through Friday between 8 a.m. and 5 p.m. and can address all your safety-related questions and concerns.

SMALL POLICIES

MEM policies with issued premium of up to \$10,000 and a loss ratio of up to 50 percent. Earn between \$75 or \$150 for keeping employees safe and your loss ratio low.

MEDIUM POLICIES

MEM policies with issued premium of \$10,000-50,000 and a loss ratio of up to 50 percent. You could earn up to 4 percent of your premium back when losses stay low and you fill out a short safety self-assessment survey.

LARGE POLICIES

MEM policies with issued premium of greater than \$50,000 and a loss ratio of up to 50 percent. By implementing certain safety programs and performance standards, you could see up to a 25 percent premium dividend return!

For more information:



www.mem-ins.com



1.800.442.0593

MEM



MEM has the resources to help keep your employees safe.

MEM's Safety Dividend program rewards policyholders for committing to safer workplaces. Our resource kit offers materials in the areas of Training and Engagement and Policies and Management Programs.

Click the links below or scroll through to get started using our resources to help you increase safety and your dividend.

TRAINING & ENGAGEMENT

- Safety Rules** [Safety Rules](#)
- Employee Safety Training**..... [Tool Box Talks 101](#)
- Safety Culture** [Develop a Safety Committee](#)
- [Safety Meetings 101](#)

POLICIES & MANAGEMENT PROGRAMS

- Drug and Alcohol Policy** [Sample Drug and Alcohol Policy](#)
- [Drug-Free Workplace Poster](#)
- [OSHA Drug and Alcohol Testing Regulations](#)
- Disciplinary Policy** [Sample Disciplinary Policy](#)
- [Employer Safety Policies](#)
- Driver Safety**..... [Sample Seat Belt Policy](#)
- [Cell Phone Usage Policy](#)
- Accident Reporting Policy** [Accident Reporting Policy](#)
- Return-to-Work Program**..... [Return to Work Program](#)
- [Sample Return to Work Policy](#)
- Post Offer Employment Testing** [Develop a POET Program](#)





Safety rules are an easy way to communicate the do's and don'ts of the job.

After reviewing the safety rules, employee should sign them. Both employer and employee should retain copies for their records. Create safety rules for each operational area of your business so you can address the specific injury risks by area.

INDUSTRY

[Construction](#)

Retail safety rules provide guidelines for job duties including delivery, housekeeping and stockroom maintenance.

[Food Service](#)

Operating a safe, successful commercial kitchen and establishment includes identifying hazards to prevent injuries.

[Healthcare](#)

Healthcare is provided in many different settings and safety rules should be customized for each one.

[Hospitality](#)

Establish safety rules for each hospitality environment including maintenance, housekeeping, security and food service.

[Manufacturing](#)

Manufacturing employees must be trained on safety rules including fall protection, ladders and machine safety.

[Municipality](#)

Creating and enforcing safety rules helps ensure personnel can provide the essential services their communities rely on.

[Retail](#)

Retail safety rules should provide guidelines for job duties including delivery, housekeeping and stockroom maintenance.

[Schools](#)

School safety rules should address the risks associated with daily activities of students and staff.

[Transportation](#)

Implementing and communicating transportation safety rules protects employees on and off the job.

ADDITIONAL TOPICS

[Assembly Area Safety Rules](#)

[Bus Driver Safety Rules](#)

[Confined Spaces Safety Rules](#)

[Driver Safety Rules](#)

[Forklift Safety Rules](#)

[Kitchen Safety Rules](#)

[Loading Dock Safety Rules](#)

[Machine Guard/Shield Safety Rules](#)

[Office Safety](#)

[Woodworking Shop Safety](#)





Tool Box Talks are designed to provide basic safety information and heighten safety awareness.

WHAT ARE TOOL BOX TALKS?

Tool Box Talks are discussions that cover specific safety topics. They are designed to provide basic safety information and heighten safety awareness. More detailed training should be done at orientation or on the job.

HOW DO I DETERMINE WHICH TOOL BOX TALK TO PRESENT?

Relating the talk to specific, work-site activities helps make an impact and keeps employees aware. They can also be presented to correspond with a recent accident or near miss.

HOW DO I PRESENT A TOOL BOX TALK?

1. Provide the topic and summarize it to the group.
2. Review the safety tips.
3. Discuss how the topic is important to the health and safety of all employees.
4. Note any concerns or recommendations for improvements.
5. Record attendance and the date presented.

How Often?

This depends on site conditions and safety concerns, but presenting a Tool Box Talk to all employees weekly is recommended. For a larger group, it may be necessary to give the same talk multiple times to ensure all employees have heard it.

When?

Establish a routine day and time and make it a habit.

How Long?

Keep the Tool Box Talk short and succinct. It should last five to 15 minutes.

These advisory materials have been developed from national standards and sources believed to be reliable, however, no guarantee is made as to the sufficiency of the information contained in the material and Missouri Employers Mutual Insurance Company assumes no liability for its use. Advice about specific situations should be obtained from a safety professional.





An effective Safety Committee can be the key resource for implementing an organization's overall safety program.

RESPONSIBILITIES

- Regularly inspect the facility to detect unsafe conditions and work practices.
- Actively participate in safety and health training programs and evaluating the effectiveness of such programs.
- Plan improvements to existing safety and health rules, procedures and regulations.
- Assess personal protective equipment needs.
- Oversee emergency response preparedness and drills.
- Serve as a resource for safety questions.
- Plan safety promotions or incentives.
- Immediately investigate any workplace accidents.
- Perform Job Safety Analysis.

ESTABLISH THE COMMITTEE

- Safety Committee members shall be selected and comprised of a representative sample of all employees, both management and non-management. The Committee members will be chosen by their supervisor's recommendation based on leadership qualities and a willingness to serve on the Committee.
- The Committee meetings should be scheduled on at least a quarterly basis and should focus on safety and loss prevention issues exclusively.
- A meeting agenda shall be developed beforehand by the Safety Committee Chairperson or Secretary and provided to all Committee members. This will allow the members to familiarize themselves with the meeting criteria and be prepared.
- Documentation of the meeting minutes shall be kept and posted for all employees to review. This will help keep all employees abreast of the Committee's purpose and results.

INCIDENT STATISTICS

- Information including; the number of incidents, lost workdays and any trends identified will be noted. Trends such as accident type, particular occupation, shift, seniority level, etc., will help the Committee focus efforts on prevention issues.

DOCUMENTATION

Old business or pending issues are safety issues that need some degree of attention. Each issue should define:

- Details of the issue.
- Details of the proposed controls or corrections.
- The targeted completion date on each to ensure follow up.
- Any unclosed issue should be carried over to the next meeting summary/minutes until completed.

Methods addressing issues may include:

- Additional training.
- Physical changes, improved maintenance and housekeeping
- Machine guarding.
- Personal protective equipment (safety glasses, gloves, etc.).
- Changes or new safety rules and/or operating procedures.

EMPLOYEE SUGGESTIONS

- Employees shall be encouraged to communicate safety ideas or concerns.
- The suggestions should be listed in the Safety Committee summary or minutes.
- Suggestions will be reviewed by the Committee for practicality, cost effectiveness and how it will prevent an incident.

INCIDENT REVIEWS

Review of incident reports should include:

- Detailed description of the incident.
- Root causes (i.e. improper action, poor training, physical condition, etc.).
- Preventive measures for each cause.
- Target date for completion should be noted in the minutes.





Talk to employees about safety expectations in your workplace.

As an employer, you have a responsibility to provide a safe environment and the proper training necessary to keep your employees healthy and safe from harm. Implement a safety program and help your organization protect your workforce, and ultimately your bottom line. Gaining buy-in from employees requires commitment from the top. Managers must provide the resources, motivation and accountability needed for the safety and health of the workforce.

Safety meetings are a great way to communicate expectations. Make it a point to meet regularly with your employees. Create a memorable meeting and employees will want to come back.

11 SAFETY MEETING RECOMMENDATIONS:

1. Brew coffee or ice down soda to make things comfortable.
2. Keep to the point to avoid loss of interest.
3. Know the topic. Prepare and review procedures before the meeting.
4. Be ready for questions.
5. Take attendance.
6. Provide copies of the procedure or policy you'd like to discuss.
7. Provide examples about when things went "wrong" and when they went "right."
8. Be sincere. Employees must know you care about safety and that you expect safety rules to be followed.
9. Distribute a quiz about the topic or procedure to verify they've learned.
10. Watch for safe work and consider recognizing an employee.
11. Thank employees for their time and for working safely.

Be open minded and facilitate discussions that get employees to talk in your safety meeting. Consider holding the meeting offsite to take participants away from distractions. Just remember that safety meetings help reduce injuries.

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Overview of Sample Drug and Alcohol Abuse Policy

All employees should have a vital interest in maintaining a safe, healthy, and efficient work environment. Employees under the influence of drugs or alcohol on the job poses serious safety and health risks to the user and to all those who work with the user. The use, sale, purchase, transfer, or possession of an illegal drug in the workplace, and the use, possession, or being under the influence of alcohol also poses unacceptable risks for safe, healthy, and efficient operations.

While a written policy is not required under Missouri Workers Compensation Law, Missouri Employers Mutual (MEM) strongly urges you have a written policy as it is easily the best way to prove that a policy exists. A well-written policy can help protect you from litigation and, in the event of litigation, may serve as a defense. If you have a written policy that is ill-conceived or poorly enforced, or do not have a written policy at all, you may be more susceptible to claims of personal injury to intoxicated employees, their coworkers and the public, claims of negligent hiring or retention, wrongful termination, disability discrimination, and claims from injured third parties. A well-written policy may serve as a defense to these claims.

MEM highly recommends that you review your program with competent labor and employment law counsel prior to implementing any substance abuse policy or drug-testing program in the workplace. *This sample policy is meant only as a starting point. The documentation and sample policy MEM provides are for informational purposes only. The sample policy is not meant to be used without consultation with your employment law attorney. These policies need to be tailored by your attorney to fit your situation. MEM assumes no liability for the use of sufficiency of the information provided.* In addition, please note the testing facility that you designate may require individuals to sign additional consent forms authorizing testing and/or release of test results.

There are many resources available to help companies develop drug-free workplace programs, including the Drug-Free Workplace Policy provided by the United States Drug Enforcement Administration on the DEA website. In addition, the National Institute on Drug Abuse can provide information on creating and implementing a prevention and treatment program for your employees by calling their Center for Substance Abuse Prevention Workplace Helpline at 1.800.843.4971. Your initial cost in establishing a drug-free workplace may be low if readily available resources are used. Again, you should always engage appropriate legal counsel to review any and all personnel policies prior to their implementation.

Missouri Statute 287.120.6. (1) Where the employee fails to obey any rule or policy adopted by the employer relating to a drug-free workplace or the use of alcohol or non-prescribed controlled drugs in the workplace, the compensation and death benefit provided for herein shall be reduced fifty percent if the injury was sustained in conjunction with the use of alcohol or non-prescribed controlled drugs.

(2) If, however, the use of alcohol or non-prescribed controlled drugs in violation of the employer's rule or policy is the proximate cause of the injury, then the benefits or compensation otherwise payable under this chapter for death or disability shall be forfeited.

(3) The voluntary use of alcohol to the percentage of blood alcohol sufficient under Missouri law to constitute legal intoxication shall give rise to a rebuttable presumption that the voluntary use of alcohol under such circumstances was the proximate cause of the injury. A preponderance of the evidence standard shall apply to rebut such a presumption. An employee's refusal to take a test for alcohol or a non-prescribed controlled substance, as defined by section 195.010, at the request of the employer shall result in the forfeiture of benefits under this chapter if the employer had sufficient cause to suspect use of alcohol or a non-prescribed controlled substance by the claimant if the employer's policy clearly authorizes post-injury testing.



Sample Alcohol and Substance Abuse Policy

[COMPANY NAME] is a drug and alcohol-free workplace. The use of or being under the influence of illegal drugs and/or alcohol is inconsistent with the behavior expected of employees. The use of illegal drugs and alcohol and misuse of prescribed and over the counter drugs subjects employees and visitors to unacceptable safety risks that undermine ability to [COMPANY NAME] operate safely, effectively and efficiently.

The use, possession, distribution or sale of controlled substances such as drugs or alcohol, being under the influence of such controlled substances (drugs and alcohol) or testing positive for alcohol or any drug including, but not limited to, inactive components or metabolites associated with the use of such drugs is strictly prohibited while on duty, while on [COMPANY NAME] premises or work sites or while operating [COMPANY NAME] equipment or vehicles.

[COMPANY NAME] participates in post offer, random and post-accident drug and alcohol testing. If injured on the job you may be expected to participate in a drug and alcohol test immediately following the injury. Any employee testing positive for illegal drugs will have the opportunity to confirm the results of the positive test by having the positive sample retested by a certified laboratory of the employee's choosing and at their own expense.

CEO's SIGNATURE: _____

SHOULD BE REVIEWED BY YOUR LEGAL COUNSEL

Sample Employee Consent Form

(APPENDIX A)

I hereby acknowledge receipt of [COMPANY NAME]'s Drug-Free Workplace Policy regarding drugs and alcohol. I have read and understand this policy. I understand that the refusal to submit to any drug testing required by this policy or a positive test result is grounds for disciplinary action up to and including termination. Furthermore, I authorize the release of the test results to my employer, and/or on post-accident tests, [COMPANY NAME]'s workers compensation insurance carrier and understand that refusal to release these results is grounds for disciplinary action up to and including termination. I understand that if I test positive for alcohol or drugs including, but not limited to, inactive components or metabolites associated with the use of such drugs following an on the job accident, I may be ineligible for workers compensation benefits or have benefits reduced by 50 percent as allowed by Missouri law.

I recognize that [COMPANY NAME]'s policy on drugs and alcohol does not constitute an expressed or implied contract of employment.

As a condition of continued employment, employees must sign the attached consent form and comply with the policy.

I have read and understand this policy and will abide by it as a condition of my employment.

EMPLOYEE NAME: _____ SOCIAL SECURITY NUMBER: _____

EMPLOYEE SIGNATURE: _____ DATE: _____

WITNESS SIGNATURE: _____ DATE: _____





General Safety

Drug-Free Workplaces

Avoid substance abuse in the workplace.

- We are a drug-free workplace.
- Effects of illicit drugs and alcohol can cause injuries.
- Report to work free from the after effects of substance abuse.
- We administer post-injury drug and alcohol screens.
- Review our drug-free workplace program.
- Report injuries in writing before the end of your work shift.
- Report unsafe acts or conditions to your supervisor.

For more information:



www.mem-ins.com



1.800.442.0593

MeM



OSHA Drug and Alcohol Testing Process Changes

WHEN DID THE CHANGES GO INTO EFFECT?

Aug. 10, 2016 but OSHA delayed enforcement until Nov. 1, 2016 to allow businesses to adapt their current processes.

WHY THE CHANGES?

The changes were put in place to address OSHA concerns regarding possible negative consequences of blanket or automatic post-incident drug tests. Concerns include:

- Underreporting of workplace injuries. Employees may choose not to report a workplace injury because they do not want to participate in post-incident drug tests.
- Employer retaliation. Employers who are upset because of a workplace injury claim may potentially use the post-incident drug test results as retaliation against the injured employee.

WHAT DO THE CHANGES INCLUDE?

Some key points for employers to be aware of:

- Employers **must** provide a reasonable procedure for employees to report work-related injuries and illnesses. This reporting procedure **must not** deter or discourage an employee from reporting a workplace injury or illness.
- Employer blanket or automatic post-accident testing policies are prohibited.
- The new rules **do not** prohibit all post-incident drug testing. The changes prohibit employers from using drug testing, or the threat of drug testing, as a form of retaliation against employees who report injuries or illnesses. If an employer conducts drug testing to comply with the requirements of a state or federal law or regulation, the employer's motive would not be retaliatory and this rule would not prohibit such testing.
- When requiring post-accident drug testing, there should be a reasonable possibility that substance use was a contributing factor to the employee's injury or illness. Testing should be limited to the employee responsible for the incident, not everyone involved.

WHEN NOT TO TEST

Examples of when there is not a reasonable possibility that an injury or illness occurred as a result of drug impairment:

- Bee stings
- Repetitive strains
- Lack of machine guarding
- Machine or tool malfunctions



Sample Disciplinary Policy

[COMPANY NAME] wants its employees to work in a positive, productive atmosphere. However, employees who violate safety rules must be disciplined in order to protect their own safety and the safety of their coworkers. Depending on the severity and frequency of a safety violation, an employee may be:

- immediately discharged
- suspended or
- given a verbal and/or a written warning

The following disciplinary guidelines classify violations according to their seriousness (Groups A, B, and C), for which certain penalties are suggested. Unsafe conduct by an employee may violate several provisions of the different groups. This list is intended to suggest examples of inappropriate behavior. It is not a comprehensive list of all safety violations for which an employee may be disciplined or discharged.

The following disciplinary policies do not in any way bind [COMPANY NAME] to follow a particular course of conduct. The Company in its sole discretion may change these policies at any time. In addition, nothing in the policies changes the at-will nature of employment with [COMPANY NAME]. An employee may still be terminated with or without cause, with or without notice, at the option of either [COMPANY NAME] or the employee, except as otherwise provided by law.

Group A

1. Deliberate violation of any security or safety rules
2. Being intoxicated or under the influence of any controlled substances while at work
3. Deliberate or reckless misconduct that endangers the life or safety of others
4. Possession of alcohol or illegal drugs on [COMPANY NAME] premises
5. Deliberate destruction or damage to [COMPANY NAME] property
6. Deliberate falsification of any documents related to safety or employment matters
7. Fighting or deliberate harmful contact with co-workers

Group B

1. Negligence that damages [COMPANY NAME] property
2. Negligence that endangers the safety of others
3. Unintentional safety violations that endanger the safety or health of others
4. Failure to report conditions that one believes to be unsafe
5. Smoking or eating in unauthorized area
6. Speeding or unsafe operation of a forklift or any other [COMPANY NAME] vehicle
7. Driving a forklift or any other machinery without required approval
8. Failure to properly record safety information for which one is responsible
9. Improper refusal to obey a supervisor's safety instructions
10. Any belligerent or antagonistic conduct toward co-workers, supervisors, or customers

Group C

1. Violation of personal protective equipment policy that does not result in injury to oneself or others
2. Poor housekeeping
3. Failure to participate in group safety meetings
4. Failure to properly and immediately report any accident or injury
5. Failure to properly or immediately report any accident involving [COMPANY NAME] equipment
6. Failure to perform inspections of tools or machinery
7. Failure to report machine or tool deficiencies
8. Failure to learn Company safety rules and regulations

Sample Disciplinary Penalties

The following list provides a general guide for disciplinary actions for the above violations.

	1st Offense	2nd Offense	3rd Offense
Group A	Immediate discharge		
Group B	Warning or suspension	Discharge	
Group C	Warning	Warning or suspension	Discharge



Written Warnings

When given, written warnings may help employees know where they stand and improve their performance. [COMPANY NAME] attempts to issue written warnings that include the reasons for the supervisor’s dissatisfaction. Warnings usually include a statement of the actions you need to take or results that need to be achieved to avoid further problems. However, the written warnings do not legally obligate or bind the employer or alter the at-will nature of the employee’s employment with [COMPANY NAME]. An employee who has received a warning may still be terminated with or without cause and with or without notice, at any time, except as otherwise provided by law. Any employee who receives a written warning must immediately acknowledge receipt by signing the warning. An employee who disagrees with the written warning may discuss his or her reasons for doing so with the supervisor. It is generally best to inform the supervisor of any error at the time the warning is issued. In fact, there is a place on the form for the employee to do so. An employee who believes that the supervisor has not responded fairly to the employee’s comments may contact the following people _____.

Sample Disciplinary Notice to Employee

Company Name: _____ Employee Name: _____
Date: _____ Department: _____
First Notice: _____ Second Notice: _____
Days Suspended: _____

We believe that an employee wants to know if he or she is violating [COMPANY NAME]’s policy or failing to follow Company rules. This disciplinary notice provides you notice of a violation of Company policy. However, [COMPANY NAME] is not obligated to provide any warnings or to retain an employee once a warning has been given. All employees are employed at will. “At will” employment means that an employee can be terminated with or without cause, with or without notice, at any time, at the option of either the [COMPANY NAME] or the employee.

Your conduct is not in keeping with the [COMPANY NAME]’s standards or policies for the following reasons: (indicate specific standards and policies with which the employee has failed to comply.)

Suggestions for improvement:

Employee comments: (Note: An employee should state his or her disagreements with the warning in writing.)

EMPLOYEE SIGNATURE: _____ DATE: _____

SUPERVISOR SIGNATURE: _____ DATE: _____



Disciplinary Action Recordkeeping Form

Employee Name		Department/Area/Job Title	
Supervisor Name		Today's Date	
Circle Type of Action			
Verbal Warning	Written Warning	Suspension Effective Date:	Termination Effective Date:
Date of Incident		Time of Incident	
Description of Incident			
Correction Action Plan:			
Next Action Step if Problem Continues:			

I acknowledge receipt of this disciplinary action and that its contents have been discussed with me.
 I understand that my signature does not necessarily indicate agreement.

EMPLOYEE SIGNATURE: _____ DATE: _____

SUPERVISOR SIGNATURE: _____ DATE: _____

HUMAN RESOURCES: _____ DATE: _____





Create these core safety policies to protect your business.

Missouri Employers Mutual is committed to partnering with your business to get your employees home safely each day and support your profitable growth. Understand these core policies and why it's important to follow them.

SAFETY DEVICES AND SAFETY RULES

Establish and enforce safety policies (i.e. seat belt policy, use of company vehicle policy, etc.) Policies should:

- Establish expectations, actions and responsibilities for a safe workplace.
- Communicate disciplinary action for safety rule violations.

Consequences of an employee's failure to use safety devices or obey safety rules:

- Missouri law requires that workers compensation benefits be reduced by 25 to 50 percent. (RSMo 287.120)

DRUG AND ALCOHOL

Establish and enforce a drug-free workplace policy. Policies should:

- Promote a drug-free workplace and prohibit employees from being under the influence of any intoxicating substance while on the job, to include all illegal drugs, alcohol and non-prescribed controlled drugs.
- State that employees will be expected to submit to testing for alcohol or controlled substance use following an injury that is suspected to be drug- or alcohol-related.

Consequences of an employee's failure to abide by your drug and alcohol policy:

- Missouri law requires that workers compensation benefits be reduced by 50 percent for any injuries sustained in conjunction with an employee's violation of the policy.
- If the employee's drug or alcohol use is found to be the proximate cause of the injury, or the employee refuses to submit to testing, workers compensation benefits are forfeited entirely. (RSMo 287.120)

Create a safety culture to help eliminate injuries and reduce claims costs.

This helps protect your employees and your bottom line.



Sample Seat Belt Usage Policy

[COMPANY NAME] recognizes that seat belts are extremely effective in preventing injuries and loss of life.

It is a simple fact that wearing your seat belt can reduce your risk of dying in a traffic crash by 45 percent in a car and by as much as 60 percent in a truck or SUV. We care about our employees, and want to make sure that no one is injured or killed in a tragedy that could have been prevented by the use of seat belts.

Therefore, all employees of [COMPANY NAME] must wear seat belts when operating a company-owned vehicle, or any vehicle on company premises or on company business; and all occupants are to wear seat belts or, where appropriate, child restraints when riding in a company-owned vehicle, or in a personal vehicle being used for company business.

All employees and their families are strongly encouraged to always use seat belts and the proper child restraints whenever they are driving or riding in any vehicle, in any seating position.

Sample Cell Phone Use and Company Driving Policy

Distracted driving is a major cause of vehicle crashes and incidents. Distractions take both the eyes and the driver's concentration off the road and may consist of cellular phones, eating or drinking, grooming, talking with passengers and operating a vehicle a driver is unfamiliar with.

Cellular phone use has grown substantially in the last five years and is popular now with all drivers. However, cellular phone use while driving should be kept to a minimum.

Drivers need to be aware when the use of the cellular phone is creating a distraction from safe driving and adjust their usage accordingly, including pulling off the road to continue the conversation.

Whenever possible, drivers should complete calls while the vehicle is parked or use the phone in a "hands free" mode via a headset or speaker.

While driving, attention to the road and safety should always take precedence over conducting business on the phone.

Failure to comply with [COMPANY NAME] safety policies may result in disciplinary action and a reduction in workers compensation benefits of up to 50 percent.

EMPLOYEE SIGNATURE: _____ DATE: _____



Sample Accident Reporting Policy

Reporting accidents and injuries promptly helps [COMPANY NAME] provide the most appropriate care for injured employees and return them to work as safely and swiftly as possible.

Any accident, incident or "near miss," no matter how slight the injury or damage, should be reported to [NAME] before the end of your shift. [NAME] is responsible for taking appropriate follow-up action, including directing medical attention, completing an investigation report and recommending or implementing appropriate corrective actions.

[COMPANY NAME] may direct medical treatment as allowed by the Missouri workers compensation statute. Any request for medical treatment should be made to [NAME]. If you choose to seek care on your own without authorization it may be at your own expense. If you receive medical care and after an investigation your condition is deemed not work-related according to the workers compensation statutes, you or your insurance company will be liable for the medical charges.

You should complete accident investigation forms requested by [NAME] and return them promptly. Detailed investigation may include interviews, photographs, training/document reviews and preparation of a written report for all serious accidents and incidents. [COMPANY NAME] has developed transitional duties to help you return to productive work. Be sure to inform your medical providers that [COMPANY NAME] offers transitional duty options so they can help you provide written documentation to [COMPANY NAME] about the type of work you can perform. If you are off work more than one week due to a work-related injury or illness, you must contact [NAME] at least once per week to provide updates on your medical status and probable return to work date. Transitional duty is a temporary remedy, and the length of time allowed will be decided on a case-by-case basis.

This accident reporting policy has been designed with your best outcome in mind. Failure to follow [COMPANY NAME]'s accident reporting policy could result in a written warning, suspension or dismissal.

EMPLOYEE SIGNATURE: _____ DATE: _____

PRINTED NAME: _____





MEM can help you return an employee to work safely and swiftly, eliminating extra costs to your business.

Returning your employees to work after injuries is critical to their success and your business. Lost-time claims—those where an employee is off work for more than three days—average more than \$40,000 and impact your work comp premium.

If the claims costs alone aren't staggering, consider the other expenses to your business. Statistics show the longer employees are off work, the less likely they are to return. Your costs to replace that employee are significant—up to one third of a new hire's annual salary. It can also take new employees more than a year to become efficient at their jobs, costing you productivity, as well.

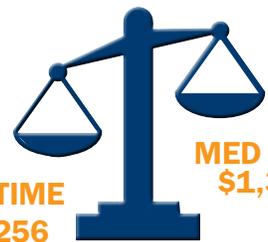
A transitional duty return to work program aims to return injured employees back to work—and life—as safely and successfully as possible. Count on MEM to help you figure out how.

An early return to work can result in a
70%
reduction of the claims impact on your e-mod.

TAKE THESE STEPS NOW

With MEM's Return to Work Coordinator as your partner, creating a return to work program is easy.

- 1. Develop a plan.**
Create a written policy and designate a coordinator to help employees understand this is important. Identify a physician partner to work with. Physician partners determine your employee's medical condition, ability to work and job restrictions. Develop job descriptions to identify the physical functional requirements for jobs.
- 2. Communicate the benefits.**
A return to work program tells employees they are worth the investment. Let employees know they have this benefit of employment and that it's a temporary process.
- 3. Empower your workforce.**
Create a culture that reinforces return to work, as well as safety, by first establishing management commitment. Managers should involve employees and provide motivation for greater success.



LOST TIME
\$40,256 **MED ONLY**
\$1,372

AVERAGE COST PER CLAIM

MEM RESOURCES
We have resources other companies don't offer to protect your business.

Our Return to Work Coordinator connects you, MEM's staff and medical providers to facilitate a successful return to work for everyone.

MEM's experienced and caring Claims team has the expertise to handle all types of work comp claims.

Our Loss Prevention team offers on-site return to work task reviews and support for managing your safety program.

MEM partners with providers to offer temporary job placement at non-profit organizations when you're unable to accommodate an employee's current work abilities.

Visit mem-ins.com for additional work comp and safety resources.



Sample Transitional Duty Policy

(Return to Work) [COMPANY NAME] is committed to the well-being and safety of our employees. We have implemented a Transitional Duty/Return to Work Policy to return all employees to work after a work-related injury, as soon as safely and medically possible.

[COMPANY NAME] will provide transitional return to work duties and assignments to our injured employees. Transitional duty is defined as modified duties within the employee's physical abilities, knowledge, and skills. Transitional duty work assignments will be developed based on the employee's known physical condition as defined by the authorized treating physician.

Transitional duty assignments will be developed based on employee's physical restrictions, operational needs and availability of transitional duty. It is possible that an employee may be assigned transitional duty in a different department depending on the restrictions set forth by the authorized treating physician.

If an employee is off work more than one week due to a work-related injury or illness, he/she must contact [NAME] at least once per week to provide updates on his/her medical status and probable return to work date. Transitional duty is a temporary remedy, and the length of time allowed will be decided on a case-by-case basis.

This Transitional Duty policy has been designed with the employee's best outcome in mind. Our employees are a valued part of the organization and [COMPANY NAME] believes transitional duty will reduce financial hardships often caused by work-related injuries.

EMPLOYEE SIGNATURE: _____ DATE: _____

PRINTED NAME: _____





On average 1 out of 10 tests identify a potential injury, saving approximately \$50,000.

The hiring process can be agonizing, but you've managed to get through it. After all your hard work creating a job description, sifting through resumes and countless interviews, you've finally found the one. This person is qualified, experienced and has the motivation to grow with your company. Even with this said, you need to cover all your bases and make sure this employee is as great as he or she seems. Missouri Employers Mutual can help you establish good post offer practices to properly place your employees.

POST OFFER EMPLOYMENT TESTING

POET determines if an individual is physically capable of performing a specific job, such as lifting, carrying, pushing/pulling and grasping. This testing helps you minimize the risk of injury.

If the screening determines the employee may not meet the job demands or is at a high risk for sustaining an injury, you have the right to change or withdraw a conditional job offer.

POET establishes baseline information to identify pre-existing conditions prior to employment. If an employee is injured after they are hired, they will be rehabilitated to the percentage of the pre-injury measurement.

START YOUR PROGRAM TODAY

MEM has partnered with WorkSTEPS, the nation's leading provider of functional employment testing. WorkSTEPS tests are medically-safe, legally compliant, scientific and objective, and specially designed to match an employee's functional capabilities with the essential functions of the job.

It's simple:

- Contact WorkSTEPS at 512.617.4100 or testing@worksteps.com to establish a contract and select a local provider.
- WorkSTEPS helps you with the process, including preparing the job description and developing the job task analysis.
- Once the process is established, set an appointment online when you have a new hire.
- Employee goes to the appointment for testing. MEM has negotiated a 30 percent discount for the test.
- WorkSTEPS provides you with a report that indicates if the employee is deemed capable of performing the job.

For assistance with your program, contact your Safety and Risk Services Consultant.

BENEFITS

Your company can benefit POET in many ways.

- Reduction of injuries on the job
- Higher productivity
- Increase in employee retention
- Low turnover costs (hiring, training, etc.)
- Objective hiring data
- Reduction of e-mod, lowering premium
- Reduction of lost work days

