

SCF Arizona

A Safety Newsgram for Association and Chamber Executives

Safety Pays

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SCF ARIZONA

With contact numbers, frequently asked questions, downloadable safety information and a search function, SCF Arizona's new website makes it faster and easier to find what you need. Information regarding everything from available safety materials to member providers of SCF's Preferred Connection Network is all there.

The PCN is SCF's preferred provider organization. SCF policyholders can save money by designating a medical provider within the PCN in case an employee is injured.

Members of the PCN agree to provide the necessary medical services at a discounted rate from the recommended medical fee schedule established by the Industrial Commission of Arizona. Reining in medical costs is the biggest factor in keeping Arizona's workers' compensation rates among the lowest in the nation.

Because workers tend to stay with the medical professional who first attends an injury, choosing a SCF PCN member helps keep down costs



Just a **click** away

HAVE YOU VISITED OUR NEW WEBSITE?

click away

through the life of the treatment and ensures the healthcare provider specializes in workers' compensation patients.

Within months, SCF's new website will add more functions to make the site easier and faster. For example, policyholders will be able to file payroll reports and get policy information online.

All SCF Arizona printed publications, including *AZ@Work* and *Safety Pays*, also are available online.

Take some time and check out the site at www.scfaz.com. If you have questions or comments, call Kristin MacIntosh at 602.631.2832.



for you

37 years and counting

SCF Arizona's Board of Directors unanimously approved a \$25 million dividend for qualified policyholders.

"We are pleased to be returning \$25 million to Arizona's economy," said SCF Board Chair Jim Weeks. "We've all seen the headlines and know that we are living in a time of slowing economic growth and rising unemployment, which is proving to be very challenging for Arizona's businesses.

"In the meantime, our healthcare costs increased by 16 percent last year," Weeks added. "Even with this increase, we are happy to be able to return this money to qualified policyholders."

SCF President & CEO Don Smith noted the dividend payout marks 37 straight years that the state's largest workers' compensation provider has been able to return money to policyholders.

"Dividends are not guaranteed," Smith explained. "They are dependent on the company's financial performance for the year. And when there is a tough economy, tough decisions have to be made.

"We congratulate all of our policyholders that will earn a dividend," Smith said. "They have done so by keeping their workplaces safe and through good management practices."

While Arizona continues to be a safer place for workers with a reduction in the number of workplace injuries, the cost of treating those injuries continues to rise.

Cover your head

There is a reason why people are required to wear hard hats in certain work situations. But not all hard hats are made equal. They come in different categories and employers should know which is which to keep their employees safe.

The three classes of hard hats are:

- **Class A** – Provides impact and penetration resistance and voltage protection up to 2,200 volts.
- **Class B** – Provides the highest level of protection against electrical hazards (up to 20,000 volts) and protection from impact and penetration

hazards caused by flying or falling objects.

- **Class C** – Provides lightweight comfort and impact protection but offers no electrical hazard protection.

Most hard hats come with adjustable headbands so the wearer can adjust the hat and provide sufficient clearance between the shell and the suspension system for ventilation and distribution of an impact. A properly fitting hard hat should not bind, slip, fall off or irritate the skin.

Hard hats should be inspected every day to ensure that neither the shell nor the suspension system has holes, cracks, tears or other damage that might compromise its protective value.



safety expos

Mark your calendar

July 15	Flagstaff
Sept. 10	Yuma
Oct. 7-8	Tucson

Skin care



People who work outdoors and who do not protect themselves from the harsh effects of ultraviolet rays from the sun face the danger of developing skin cancer. More alarming, however, is that these same workers are less likely than other workers to be tested for skin cancer, according to an American Academy of Dermatology study.

The two types of ultraviolet rays to protect against are long wave (UV-A) and shorter wave (UV-B) rays. UV-A rays are constant year-round, and can penetrate the top layer of skin leading to skin cancer or premature skin aging. During summer months, UV-B waves are the harshest, penetrating the skin deeply and leading to all types of skin cancer, according to the article “Safe and Sound: Sunburn Prevention for Boaters,” by Sandy Lindsey.

The study of workers, which was conducted between 2000 and 2005, concluded that only 15 percent of the 38,124 workers interviewed underwent a skin cancer examination. The percentage was lower among people who work outdoors.

Dermatologist Robert S. Kirsner, who led the study, identified these occupations as the most likely to have outdoor workers: agriculture, forestry, fishing, construction and mining.

“Socioeconomic factors also were significant predictors of having a skin exam,” Kirsner said. “Specifically, younger black or Hispanic women with no health insurance, who were service, farm or blue-collar workers, and who did not use sun protection were the least likely to report ever having been screened for skin cancer.”

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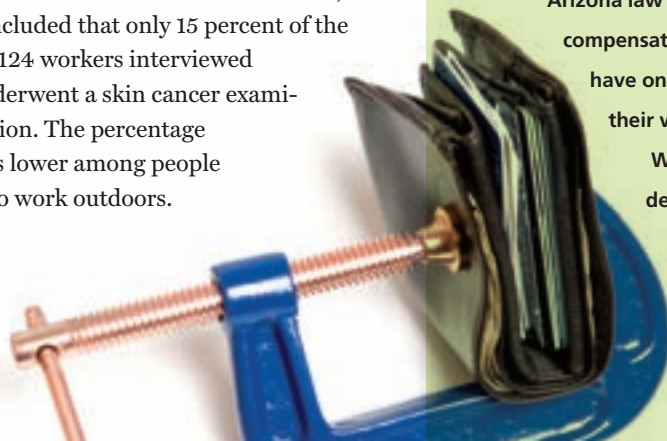
Safety Pays articles are available at scfaz.com in pdf format. If you need a Word document for reprinting, simply contact your SCF Arizona association coordinator.

Watch what you cut

During tough economic times, companies begin looking for ways to trim costs. One place where businesses can't pare down their operating expenses is in workers' compensation insurance.

Arizona law requires that employers must provide workers' compensation insurance to their employees, even if they have only one worker. Businesses that do not cover their workers are subject to stiff penalties and fines.

Workers' compensation insurance was developed as a way to protect employers against potential lawsuits from injured workers, while guaranteeing the injured worker receives the necessary medical attention for the injury.



Discount for a drug-free workplace available

SCF Arizona offers a 5 percent credit to policyholders that institute or already have a qualifying alcohol and drug-free workplace program.

To receive this premium credit you must register your program with the Industrial Commission of Arizona. You can download the Certification of Employer's Drug and Alcohol Testing Policy form from the ICA website at: <http://www.ica.state.az.us/forms/workersComp/DrugAndAlcoholTestingCertification.pdf>

Copies of the completed form need to be sent to the ICA and SCF Arizona. The mailing addresses are:

Industrial Commission of Arizona
Claims Division (Admin. Section)
PO Box 19070
Phoenix, AZ 85007

SCF Arizona
Sales & Marketing Division
3030 N. 3rd Street
Phoenix, AZ 85012

When you send in the ICA form, SCF will reply with a Drug and Alcohol Program Verification Form that must be signed and returned to SCF in order to qualify for the discount.

When SCF receives your verification form, it will mail an endorsement to your policy noting that you qualify for the discount. The 5 percent credit will be applied after audit at the end of the policy period and after total premium has been paid.

If you have any questions or need additional information regarding this procedure, please contact your account representative or call the SCF Customer Contact Center at 602.631.2600.

Calendar

Watch for these seminars coming to your area. For additional classes and other information, visit scfaz.com and click on **Policyholders/Safety & Prevention** or contact SCF Arizona's Risk Management Team at 602.631.2008.

JUNE 11

Workplace Violence Prevention • Phoenix

JUNE 25

Scaffold and Ladder Safety • Prescott

JULY 9

Machine Guarding • Phoenix

JULY 15

Safety Works Expo • Flagstaff

JULY 16

Confined Space • Prescott

JULY 17

Respiratory Protection/Asbestos
• Flagstaff

JULY 30

Excavation Safety Awareness • Prescott

AUG. 7

Personal Protective Equipment • Flagstaff

AUG. 13

Ergonomics • Phoenix

AUG. 27

Safety Management in General Industry
• Prescott

SEPT. 3

Excavation Safety Awareness • Phoenix

SEPT. 10

Safety Works Expo • Yuma

SEPT. 17

Behavior Based Safety Management
• Prescott

SEPT. 18

Personal Protective Equipment
• Flagstaff

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