

MainstreetMinute

A workers' compensation resource for small business owners served by SFM Companies

In a difficult injury situation, owners of pizza shop 'did all the right things'

ZIMMERMAN, MINN.

It was the kind of situation most small business owners hope never comes their way. But it did last summer for the owners of a Zimmerman, Minn., pizza establishment.

A 19-year-old part-time employee severely injured her left hand on equipment. Fingers required reconstructive surgery. She faced long-term recovery. She immediately hired an attorney. On his advice, she chose her own rehab consultant.

It appeared to have the makings of a complex, drawn-out and costly workers' compensation claim.

But within weeks the employee was back doing limited work. Now, eight months later, the actual costs of the claim are half of what they might have grown to.

due to sensitivity in her fingers. She had injured her dominant hand, and for awhile couldn't use it. She could come back only two evenings a week. And she was apprehensive about being around the equipment. So we asked ourselves, "What do we have that she could do?"

Finding alternative jobs

To begin with, Thibodeau set her up doing telephone training for new employees taking pizza orders. As healing progressed, the young woman was able to work behind the counter at an adjoining entertainment business owned by the Thibodeaus. Later, she worked the pizza shop's front counter, taking phone calls, helping customers and serving tables.

These ideas for light-duty tasks had come up in discussions with Thibodeau's SFM claims representative and the injured employee's rehabilitation consultant.

Communications that reach out

Thibodeau invited the rehab consultant to visit the shop, a move that reached out to help all parties work cooperatively together. The visit gave the rehab consultant a first-hand feel for the nature of the operations and a sense on where to look for tasks that would be within the injured employee's medical restrictions.

"Communication was the major thing," Thibodeau said. Information on medical appointments, the employee's capabilities, available tasks, and work expectations and plans needed to be communicated among the SFM claims representative, the rehab consultant, Thibodeau and the employee.

"Everything was faxed to me, so there were no surprises," she said.

Kathy Cain brings a pizza out to the buffet table, while General Manager Chris Feist trains a co-worker on taking orders over the phone. Both jobs involve light-duty tasks that an injured employee was able to do while recuperating.



Godfathers Pizza in Zimmerman, Minn., was recently awarded SFM Companies' Premier Partner Award. The award recognizes employers for outstanding performance in workers' compensation and for leadership in putting good ideas into action.

Achieving the best outcome in a difficult situation: what helped

- Flexibility on return-to-work.
- Good communication.
- Cooperation.
- Reliance on claim representative's direction.

Followed claims representative's direction

"They're a small employer. They'd never encountered a situation like this. Yet they did all the right things. Through it all they've continued to be supportive and caring in working with the employee," said Claims Specialist Roger Janzen in SFM's Small Business unit.

Margaret Thibodeau, co-owner of Godfathers Pizza in Zimmerman, where the injury happened, said she relied on her SFM claims representative for guidance and coordination.

"Roger coached me on getting her back to work," Thibodeau said.

Flexibility was vital. "We worked around her medical limitations. She had a weight-lifting limit. She couldn't handle anything hot or cold

Plans in place

The experience underscores the value of having business procedures already in place, Thibodeau said. Safety training, available through the Godfather's franchise, is made a priority with employees. Managers know what to do if someone is injured, including directing the employee to the local clinic, sending a First Report of Injury to SFM, and documenting in the business's daily log.

It also may underscore the value of the entrepreneurial "can-do" approach, which for Thibodeau put the focus on how to make return-to-work work rather than on why it won't.



Play it sensibly when dealing with animals

A man in his 40s from north-central Minnesota died last fall after apparently being bitten by a bat carrying rabies. The man had said he felt a needle-prick but at the time did not believe he was bitten because no blood was drawn. He did not seek immediate medical care.

The tragedy dramatizes how easily animal bites and scratches are sometimes dismissed, especially seemingly minor ones. Later, they can become serious. Whether from a pet or wild animal, a bite can transmit rabies and tetanus.

An employee who sustains an animal bite or scratch while performing his or her job generally would be eligible for workers' compensation benefits. If you have employees who may encounter risks, let them know you expect them to take the necessary precautions, such as—

- Avoiding any unfamiliar, strange, sick or wild animal.
- Not attempting to separate fighting animals.
- Leaving an animal alone when eating.

the bottom line

The cumulative savings may make it worth your while to take another look at the U.S. Postal Service's mailing size requirements that went into effect last year. This publication, for instance, is designed so it can be bulk-mailed for the same price as a standard envelope. The U.S. Postal Service website has good resources for businesses.

Work injuries may be unlikely.
But should one happen, report it to SFM right away. >>>

...within 24 hours at most. Your quick response helps minimize its impact on your work comp premium. It also helps you meet the state's legal deadlines.

The easiest way to report is online at www.sfmic.com. Enter your SFM policy number and fill out the "First Report of Injury."

70 percent of injuries reported to SFM are submitted online.



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SFM Companies
3500 American Blvd. West, Suite 700
Bloomington, MN 55431-4434

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From your SFM Small Business Team

Inquiries about the publication, call (800) 937-1181 ext 4270.

SFM Companies
3500 American Blvd W, Suite 700
Bloomington, MN 55431

www.sfmic.com