

MainstreetMinute

A workers' compensation resource for small business owners served by SFM—The Work Comp Experts

Controlling your premium, raising your productivity

Here's a short primer on low-cost ergonomics for people with desk jobs

If you or an employee spends a fair amount of time at a desk, you could have an injury in the making. It could turn into carpal tunnel syndrome, lower back strain, cervical injury, bursitis, tendinitis, or a number of other things.

But good ergonomics can prevent that.

Pay attention to the following key areas of workplace ergonomics. Make adjustments as necessary. Most of all, make it a mental commitment to readjust as conditions and employees change.

The general approach is to fit the work area to the person rather than the person to the work area. These are rules of thumb used by industry experts that you as an employer can apply at no or low cost. Some seem common sense, yet are often overlooked.

Additional resources:

"Cumulative trauma disorders" *CompTalk*.

"Stretching Works @ Work" poster.

"Office ergonomics" *5-Minute Solution*.

"Ergonomics: working in static position" *5-Minute Solution*.

Download or order at www.sfmic.com
→Policyholders→Resource catalog→
Preventing injuries.

Chair

- Backrest fits snugly against the user's back.
- Forearms parallel to the floor.
- Feet rest firmly on the floor with 3 to 6 inches between the user's lap and desk.

Work area

- Top of computer screen is at or below eye level.
- Screen is 18 to 30 inches from eyes.
- Document holder is at same height and distance as the screen.
- Mouse and keyboard height allow wrists to be straight and relaxed, with no extended reaching.

Lighting

- Reduce glare.
- Control outside light with window coverings or screen angle.
- Overhead lighting may be too bright: Turn screen. Use anti-glare filter.
- Aim lamps at the document, not the screen.
- Adjust screen for maximum brightness without blurring.

Stretching

- Encourage employee to stretch regularly.
- Take mini-breaks: Get up, move around.
- Stretch the back: Squeeze shoulder blades together. Bend forward. Shake arms and hands.



Injury Q&A

Should I ask him about his back?

By Meg Kasting, SFM vice president, Claims
Andy Lynn, SFM chief defense counsel

Question from an employer

I have an employee who has never had a claim but is leaving work early saying his back is bothering him due to an old injury. I had heard that the employer has a "duty to inquire" whenever an injury is suspected, but I'm unsure whether or how to proceed. Can you advise?

Answer

You're better being up front with the employee and directly asking whether an injury occurred at work. If the employee says it did, you can file a First Report of Injury with SFM, which essentially fulfills your state-required reporting duty and gives the SFM claims representative time to investigate the claim.

Remember, filing a claim only means the employee alleges he or she was hurt at work. The SFM claims representative will conduct an investigation and determine whether the injury is work-related.

If you receive a medical bill for an employee, do not pay it directly. That could be construed as an admission of liability if a workers' compensation claim is filed. Ask the employee whether the bill is for a work injury. If he says it is, submit it to SFM. If not, suggest he submit it to the group health insurer. Document your conversation with the employee.

If the injury is not work related, ask the employee if you can have a copy of the restrictions. That way, your organization can ensure the injury is not aggravated by work activities.

You can always contact your SFM claims representative at (800) 937-1181 if you are unsure what to do about a situation or have questions about the validity of a workers' compensation claim.



SFM Foundation

College scholarships awarded to nine students

The SFM Foundation has awarded post-secondary education scholarships to nine students of parents killed or seriously injured at work, marking the foundation's inaugural round of scholarship awards.

The nine recipients were selected from among 26 scholarship applications for the 2009-10 school year.

SFM Foundation, created in 2008 by SFM Mutual Insurance Company, makes scholarships of up to \$5,000 per year available to qualifying students whose parents have been killed or seriously injured while working for Minnesota or Wisconsin employers, regardless who the workers' compensation insurer was.

The foundation plans later this year to begin soliciting contributions and scholarship applications for the 2010-11 school year. The SFM Foundation scholarship application form will be available through high school counselors and the foundation website www.sfmic.com/foundation.

the bottom line

Free lunches

Some small business owners say they save thousands of dollars a year using no-cost or low-cost online services offered by reputable firms. Here are two examples.

Phone conferencing. Through a free automated online system, you schedule your conference call and receive a dial-in number for your conference attendees. www.freeconference.com.

Sending big files. With files becoming larger, email attachments are not always practical. One solution is to upload your file to a third-party site, and then your recipient goes there and downloads it. The service is simple for users on both ends, even those allergic to computers. Examples: www.yousendit.com; www.sendspace.com. For higher-end service, www.sharefile.com.

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SFM Mainstreet Minute
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Insurance Company.
Advice to help you succeed as a
small business operator.
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Small Business Team
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Report injuries online
www.sfmic.com

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