

MainstreetMinute

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

Rules and advice in the unlikely event an employee gets hurt

One of the Ten Commandments of Workers' Compensation goes like this:

1. When you know an injured employee will miss time from work, call your SFM claims representative right away.

Unless you let SFM know that your injured employee is missing work, the employee may not receive the workers' compensation wage-replacement check he or she is entitled to by law. That will trigger state penalties, which start at several hundred dollars and rise with the length of the delay.

Here's another.

2. Don't fire the person.

Terminating a problem employee who is entitled to workers' compensation benefits can be extremely costly. It drives the duration and cost of wage-replacement benefits way up.

Ultimately, how you deal with a problem employee needs to be a good business decision for you. But before doing something you may later regret, be sure to consult with your claims representative.

You'll want to find out what the implications of termination would be to your ongoing insurability.

You'll also want to understand the risk and cost of being sued by the employee for retaliatory discharge. Legal charges against employers for retaliatory discharge have increased a staggering 61 percent over the past four years. It is now the most frequent charge against employers, more common than charges of race, sex, disability and age discrimination.

More than half of charges are against small businesses.

These difficult situations involving problem employees are often best resolved either by bringing the employee back to work and then dealing with performance issues, or by making the employee a written job offer for transitional work. Either way, you will have prevented the situation from becoming an unnecessarily complex and costly workers' compensation case.

3. If your SFM claims representative calls and leaves you a message, call back as soon as possible.

In workers' compensation, time is money. Prompt action gets claims off to a good start. Responsiveness heads off involvement by attorneys. Determinations of compensability must meet state deadlines.

SFM excels in promptness, and there are times when the employer needs to as well. Returning SFM's calls promptly is important.

Two rules for reporting injuries

- Report the work injury to SFM right away.

Even if you don't have all the information, go ahead and report anyway.

- When you are going to be out of the office, arrange for a back-up person to report work injuries to SFM.

In the unlikely event an injury happens, you need to be sure it is reported to SFM right away. That can't wait until you are back in the office. Delays can trigger state penalties, among other things.

A work injury is unlikely, but if one occurs—

- Notify your SFM claims representative right away when the employee misses time from work.
- Don't fire the person.
- Return SFM's calls ASAP.



How to report

Easiest way is at sfmic.com

Three-fourths of the 19,000 work injuries reported to SFM in 2010 were reported online.

Employers like the ease of online reporting, and real-time speed helps them meet state reporting deadlines.

To report a work injury to SFM

- Go to SFM's website www.sfmic.com. Enter your policy number to begin filling out the First Report of Injury.
- Or, call (800) 922-5246.

Resources that can save you a lot

A wealth of excellent employer resources is available at no charge exclusively to SFM policyholders.

Resource Catalog

Hundreds of SFM-developed resources on safety, claims and many other workers' compensation topics.

Legal advice from SFM attorneys, educational materials, employee handouts, training materials, posters, forms and more. Download or order.

Go to sfmic.com > Employers > Resource Catalog.

Safety training for employees

Train employees on your own time using interactive online courses. Nearly 100 courses on occupational safety, employment law, and healthcare. Available through a special arrangement with Vivid Learning Center.

Go to sfmic.com > Employers > Online Services > Online Safety Training.

Safety video lending library

Hundreds of safety titles available in DVD and VHS, many in multiple languages.

Preview online. Borrow for 28 days. Option to buy at discount. Available through a special arrangement with Aurora Pictures.

Go to sfmic.com > Employers > Online Services > Safety Video Lending Library.



NEWS BRIEFS

Be aware of the laws when hiring minors

Employers planning to hire minors for summer help should be familiar with state laws regarding the types of work, types of machinery, and hours they are allowed to work.

To download or order resources, go to sfmic.com > Employers > Resource Catalog > Search Catalog, and type "minors" in the search box. Look for the resource for your state.

Annual meeting set; return your ballots

SFM's annual policyholder meeting is scheduled for 9 a.m., Monday, June 13 at SFM's Bloomington, Minn., headquarters.

Policyholders unable to attend the meeting in person are encouraged to contribute to the business of their mutual company by returning their proxy ballots by June 13.

Official notice of the meeting and proxy ballots were mailed to policyholders in mid May. Balloting will be conducted for the board of directors and SFM's independent auditor.

the bottom line

Some small business owners say free and low-cost smartphone apps have helped them improve how they run their businesses.

They cite:

- Tracking expenses. Apps such as Expensify.
- Voice apps, which assign a new phone number you can use as a business line, and to which you can sync cell and home numbers.
- Invoicing, such as PayPal. ■ File storage, such as Dropbox.

Focus on ...

slips, trips and falls

Third largest cause of workplace injuries.

**You can avoid them.
Use SFM's "Stay on your feet" materials.**



Download or order at
sfmic.com > Employers > Resources > Slip, trip and falls

SFM

The Work Comp Experts®

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

Report injuries online
www.sfmic.com

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SFM

The Work Comp Experts®

SFM Mainstreet Minute

Exclusively for small business policyholders of SFM Mutual Insurance Company.

Advice to help you succeed as a small business operator.

From your SFM Companies Small Business Team.

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