

# Risk Monitor



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## Protect Your Employees from Heat-Related Illness or Death

When employees face the challenge of working outdoors in the heat of summer, or even in intense indoor heat conditions, it is critical to have guidelines in place to prevent and manage heat-related illness. When temperatures soar, the body may not be able to cool itself enough through perspiring. When this happens, the temperature of the body can rise dramatically and lead to heat-related illness.

Working in the heat also can lower mental alertness, physical performance and increase emotional volatility, all of which can lead to a higher frequency of workplace accidents. Each year in the U.S., tens of workers die and hundreds of others experience heat-related occupational injuries and illnesses requiring days off work.

The Occupational Safety and Health Administration recommends that companies take the following effective preventive steps to protect employees from the hazards of working in the heat:

- Train all workers to recognize the signs of heat stress, which include headache, dizziness, nausea, irritability and confusion, and vomiting and muscle aches or cramps. Workers should also be trained to administer appropriate first aid when heat related illness is suspected. Supervisors should have special training to detect the early warning signs, and have the authority to allow workers to break from their work if they are becoming uncomfortable in the heat.
- Supervisors should be aware of the physical condition of each employee, and understand if they are fit to work in extreme temperature conditions. Obesity, pregnancy, certain medications, advanced age and lack of conditioning

are conditions that can put a worker at greater risk for a heat-related illness.



- Since disorientation, confusion and even loss of consciousness are symptoms of some heat-related illnesses, work should be designed so that employees can work in pairs to look out for one another.

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## Welcome to the Galloway Chandler McKinney Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect your organization. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.



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# Don't Let Laying Off Employees Become a Safety Hazard

There is never a good time to be laid off from a job. In addition to the loss of income, many people define themselves by what they do. To these employees, being laid off can be a blow both economically and emotionally.

That's why it's so important to relay this news to workers in a way that minimizes the possibility of a violent reaction. The best way to accomplish this is to remain respectful of the individual so that they can maintain their dignity. Here are some tips to help you terminate without destroying the employee's ego:

**The best way to accomplish this is to remain respectful of the individual so that they can maintain their dignity.**

1. Be explicit about the reason(s) for termination. If economic conditions have required you to let this employee go, you need to explain the justification for your actions. Don't attempt to spare your employee's feelings. If this person was chosen for termination instead of a colleague who has similar responsibilities, you must be explicit about what other issues, such as chronic lateness/absenteeism, poor performance, etc. influenced your decision. Be prepared to backup your statements with written documentation that verifies your decisions.
2. Choose an appropriate time. You should always terminate an employee early in the day and early in the week. Never terminate on a Friday or on the day before a holiday.
3. Have the termination paperwork ready. You should provide the employee with all information about pay, benefits, and unused vacation time during the termination interview. Be ready to answer all questions regarding what they are entitled to, especially if there is a severance package.

4. Ask for the assistance of your Human Resources professional. Having an HR person sit in on the termination interview can be helpful because they can answer questions about benefits in greater detail.
5. Conduct the interview in privacy. Hold the termination meeting in your office, and close the door so that other employees can't overhear the proceedings. Assure the employee that no part of your conversation will be repeated to other employees. Also explain the wording that will be used to announce the employee's departure to the rest of the staff.
6. Don't overstate. Once you have explained the reasons for the termination and what benefits the employee is entitled to and given the employee time to ask questions, bring the meeting to a close. The longer you stay in the room, the more opportunity there is for the employee to try to negotiate to get the job back. This type of situation has the potential for violence.
7. Be mindful of your tone throughout the meeting. Be direct, but compassionate. Never try to commiserate with the employee.
8. Stay in charge of the meeting. The employee may attempt to deflect blame to save their job. Don't allow this to continue. Politely interrupt the employee and explain that the decision has been made and is not reversible.
9. Offer some words of encouragement. End the meeting by thanking the employee for their service and wishing them well in their future career.

## continued from page 1...Protect Your Employees from Heat-Related Illness or Death

- The body needs time to condition itself to new levels of heat intensity. Help your workers adapt to the heat by altering the workload, including extended rest periods for the first several days. If an employee returns from any kind of job absence, including a vacation, their body will again need time to be reconditioned.
  - Emphasize that employees should drink plenty of water, even if they do not feel thirsty. Remember that alcohol, coffee, tea and caffeinated sodas can actually dehydrate the body and should be avoided.
  - Workers should be encouraged to wear lightweight, light-colored, loose-fitting clothing and to change their clothing if it becomes saturated.
  - Because good airflow helps cool the skin by increasing evaporation, use general ventilation and spot cooling during times of high heat production.
  - Alternate short work periods with rest periods in a cooler area and schedule heavy work for cooler times of the day.
  - On an hourly basis, monitor temperatures, humidity and your workers' responses to heat.
- OSHA has created a free, fold-up laminated card with information and tips related to heat stress. The OSHA Heat Stress Card is available in English and Spanish. For more information, visit [www.osha.gov](http://www.osha.gov).



# Do You Know How to Handle a Vehicle Accident?

According to The National Highway Transportation Safety Administration, there are more than six million U.S. motor vehicle crashes per year reported in the United States. Most of us don't like to think about what if, especially when it comes to vehicle accidents. However, the odds say that you'll most likely find yourself involved in a vehicle accident at some point in your life. Do you know how to handle a vehicle accident?

There will be an initial shock. Once you've realized what has happened and checked yourself for injury, you should attempt to exit your vehicle. You might need to use a window if your door has been damaged. As you find your way out of the vehicle, make sure to pay attention to the oncoming traffic and stay clear of it.

If your vehicle is still drivable, then move it to a public location. From there, you'll be able to safely exit the vehicle and report the accident. Moving the vehicle is usually a good idea if there's an immediate danger like being hit again on a busy interstate. Do keep in mind that some states require you to stay on the scene.

You should dial 911 to report the accident. The dispatcher will automatically know your location if you're calling from a land-line. You'll need to know your location when using a cellular phone since it's a more difficult and lengthy process for an emergency dispatcher to determine your location through a cellular phone.

In the event that your vehicle ends up in water, staying calm is a must. You won't be able to open the door due to the pressure from the water if the vehicle submerges. Calmly take a deep breath and roll down the window to escape. If the electric windows won't work, then you should break the window by hitting it with an object or kicking it.

As far as insurance goes, most insurance carriers recommend the following universal steps be taken following an accident:

- Take note of how many passengers are in each of the other vehicles involved in the accident, as this will help prevent the future addition of passengers during insurance scams.
- Collect the full name, insurance information, and home address of all other drivers involved in the accident. You should also provide your information to the other driver(s).
- Write a brief summary of the accident, recording as many details as possible—the make, model and year of the vehicles involved; the time of accident; and weather conditions.

- Collect the names and contact information of any witnesses, especially if you feel something or someone other than yourself caused the accident.
- While it's okay to express concern over what happened at the scene, you should never admit that the accident was your fault or claim liability.
- Have your insurance information, driver's license, and vehicle registration available for the police. Once the police



are on scene, the officer will collect your information. The officer will ask all the drivers what happened and record the account(s).

- Make sure that you ask the officer for the police report so that you can give it to your insurance carrier.
- You should contact your insurance agent or carrier as soon as possible. Most major insurance companies have a 24-hour phone number for claim reports.

# If You Retire Early, Make Health Insurance a Priority

Early retirement should not be a stressful experience. However, there are some important things to consider when making this complete lifestyle change. Health insurance is one of those issues.

Even if you have been healthy for most of your life, there is an increased likelihood that during your elder years health issues will surface and health care costs will increase. If you feel that you are financially ready, be sure that you have factored any unforeseen medical costs into the equation. If your early retirement plans are not a matter of choice and medical insurance is an issue, consider the following options:

- If the idea of early retirement is suggested by your employer and includes medical coverage, make sure you understand fully what that coverage entails. How long will you be covered? Is the coverage adequate and affordable? You might be responsible for more cost than you can easily afford when you calculate all of the other expenses of retirement.
- COBRA health coverage is available to individuals whose coverage is lost due to specific events. While you will be responsible for the full cost of the coverage, it may be less expensive than seeking individual coverage. Unfortunately, COBRA only extends coverage for 18 months for most workers. If you are retiring well before age 65, you will need another option to fill this gap.
- If you are married and your spouse is continuing to work, examine the possibility of being added to their policy. You might want to time your retirement to coincide with their open enrollment period.

There is also the option of private insurance coverage. This may be, depending on your circumstances, your only option. Unfortunately, if you are forced into early retirement because of health issues, finding affordable insurance in this situation may prove to be challenging. You can buy a high-deductible health insurance policy, which would have a much lower premium. The laws governing your state can help regarding your individual right to purchase private insurance.

There are currently 29 states that offer high-risk health insurance pools for people in poor health. Certain criteria would apply for eligibility. There are also states that further subsidize premiums for those who meet state low-income guidelines. Other states offer guaranteed issue coverage, which requires insurers to offer individual coverage regardless of pre-existing conditions.

Finally, you can explore the possibility of becoming a part-time worker. Some employers will offer health care benefits to employees who work a certain amount of hours per week. If you plan to start your own business, the availability of group insurance may also be a possibility.

In addition to major medical insurance, every early retiree should consider is long-term care insurance (LTC). If you are in good health and have not considered this coverage before, it may be a great time to purchase this type of insurance. In the event you require assisted living, you would be covered. Long-term custodial care expenditures, which are not covered by Medicare or any supplement, can quickly wipe out retirement savings, especially if an extended stay in a nursing home is required.

After exploring all of your options, if you do decide to retire before age 65, ensure that you are well prepared, in addition to being well covered.



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