

Associated Employers Subsidiary AMS is giving Employers Workers' Compensation Options

The employers in Montana have been hampered by workers compensation costs reaching some of the highest in the nation. Finally, the legislature listened and passed HB 334 which made sweeping changes to the State's workers compensation system. Some of the largest changes include treatment guidelines for doctors, the ability for insurance companies to designate a "treating physician", closure of medical benefits after 60 months, settlement of medical benefits, protections for employer when employee is on a "true" break away from work or when employee is involved in a voluntary unpaid social or recreational activity related to the employer. These changes reduced the State Funds rates by 20% and even more interesting is that some of the private workers compensation carriers' rates were driven down 23% or more. This healthy competition allows our employers to get the best rates possible.

Associated Employers wants to do everything they can to help employers; therefore, Associated Management Services added Workers Compensation to its agency license with the State of Montana. They already provide dental, vision, disability and life quotes to go along with their Group Health options. They can now provide Workers Compensation quotes from some of the private insurance companies licensed in the State of Montana. They are currently a producer through MVIS Insurance Services, Inc which allows them to look at options to save employers money. Some of the quality insurance companies that are providing workers compensation quotes for them through MVIS include; RTW, Plaza Insurance Company and Montana's own Victory Insurance Company.

One thing AE prides itself on is working with quality insurance companies that provide outstanding claims management. Several of the companies they are working with are A rated or reinsured by A rated companies. However, they are not convinced that an AM Best rating is as significant as it should be, especially when you consider that AIG was A+ rated and failed. In the State of Montana, the State Fund does not have an AM Best rating. The good news is that Montana has an insurance guarantee association law that helps protect Montana employers from insurance company insolvency. So if an AM Best rating is less significant and there is a guarantee fund in Montana, what probably is most critical to employers is to find a good price and a company with proactive safety and claims services to control your future workers compensation costs. These savings can give you an advantage over your competition.

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Forklift Train-the-Trainer Class

MSSC has scheduled a Forklift Train-the-Trainer (PIT Instructor) class for

Thursday, September 29, 2011

8:30 a.m.—4:30 p.m.

MSSC Training Room, 2727 Central Ave, Ste. 2, Billings MT

Cost:

MSSC Member \$145 (Additional members from same company \$100/each)

Non-Members \$195 (Additional non-members from same company \$150/each)

To register call 406.248.4893

Or email reg@mssc.org

Powered Industrial Trucks

Powered industrial trucks, commonly called forklifts or lift trucks, are used in many industries, primarily to move materials. They can be used to move, raise, lower, or remove large objects or a number of smaller objects on pallets or in boxes, crates, or other containers.

The hazards commonly associated with powered industrial trucks vary depending on the vehicle type and the workplace where the truck is used. Each type of truck presents different operating hazards. For example, a sit-down, counterbalanced high lift rider truck is more likely than a motorized hand truck to be involved in a falling load accident, because the sit-down rider truck can lift a load much higher than a hand truck. Workplace conditions also present different hazards. For example, retail establishments often face greater challenges than other worksites in maintaining pedestrian safety.

Each year, tens of thousands of injuries related to powered industrial trucks (PIT), or forklifts, occur in US workplaces. Many employees are injured when lift trucks are inadvertently driven off loading docks, lifts fall between docks and an unsecured trailer, they are struck by a lift truck, or when they fall while on elevated pallets and tines. Most incidents also involve property damage, including damage to overhead sprinklers, racking, pipes, walls, and machinery. Unfortunately, most employee injuries and property damage can be attributed to lack of safe operating procedures, lack of safety-rule enforcement, and insufficient or inadequate training.



It is a violation of Federal law for anyone UNDER 18 years of age to operate a forklift or for anyone OVER 18 years of age who is not properly trained and certified to do so.

1910.178(l)(4)(iii) — An evaluation of each powered industrial truck operator's performance shall be conducted at least once every three years.



Montana Safety Services Council

The Montana Safety Services Council is a non-profit educational association established in 1993 to provide safety and health related services.

These services include safety training, consulting, technical assistance, seminars and program development to our membership and the public at large. We currently serve over 130 businesses in all areas of service, manufacturing, construction, mining, medical, retail, wholesale, transportation, and refining throughout Montana, Wyoming, Idaho, Washington and the Dakotas.

Our Mission Statement

The Council is dedicated to the enhancement of safety through education and training programs. Our goal is to serve and assist owners, contractors, labor, as well as the general public, to advance and improve safety awareness throughout the region.

The Council recognizes that if improvement in safety performance and awareness is to be achieved, a unified effort involving business owners, contractors and our labor force must be realized.

Our commitment is to focus on developing this unified effort in order to enhance the safety and welfare of workers throughout our region.

September is National Preparedness Month A Time to Remember A Time to Prepare



In recognition of the 10th anniversary of the attacks of September 11th, this year's National Preparedness Month theme is "A Time to Remember. A Time to Prepare." –a call to action urging our communities to remember the disasters of our past while preparing for the disasters in our future. Although September 11th is a prominent part of National Preparedness Month 2011, it is important to stress that preparedness is for ALL hazards, both natural and man-made.

What are you doing to prepare for any future disaster?

Businesses Need to be Prepared

We know that some of the busiest people in America are small business owners. Sometimes it's hard for them to look beyond the most pressing, immediate business concerns. But an "ounce of prevention" today could mean the difference in whether a business is able to return to regular operations after a disaster.

There are several steps that businesses can take now before disaster strikes.

- Make sure that both employee and customer contact information is up-to-date and readily available at both on- and off-site locations.
- Make copies of important documents, such as insurance policies and financial records.
- Have a robust communication plan as part of maintaining continuity so stakeholders know what you are doing before, during, and after the disaster.
- Review emergency response plans and continuity of operations plans so everyone is familiar with approved procedures and their individual responsibilities.
- Check stocks of emergency preparedness supplies and safety equipment.
- Ensure that warning or alert systems for employees are in order.

Most of all, we encourage everyone in the community to listen to local public officials. If they say to close up shop or evacuate, don't hesitate.

Source: <http://www.whitehouse.gov/blog/2011/08/24/businesses-need-be-prepared-hurricane-irene-and-other-disasters>

Hurricane Prep Cancels Preparedness Expo

In an ironic twist, the Carroll County Health Department's Emergency Preparedness Expo scheduled for August 27th had to be cancelled as county staff readied for Hurricane Irene.

The Preparedness Expo was scheduled for Saturday at Lowe's in Westminster MD as a kick-off event for National Preparedness month which began on September 1.

Category 3 Hurricane Irene was expected to deliver a glancing blow to the Baltimore-Washington corridor with rain squalls and, perhaps, wind gusts up to 40 mph.

Source: www.carrollcountytimes.com/news

Need a Safety and Training Plan to Comply with ISNetworld®?

Are you a small business or contractor that has been overwhelmed with meeting standards and jumping through hoops required by large energy companies?

Are you being told you have to subscribe to ISNetworld®, in order to work for one of these companies?

We are a Not-For-Profit Safety Council with nearly 20 years experience in writing plans, policies, and procedures; contract and budget administration; and program/project coordination.

We have experience setting up companies in ISNetworld® and writing/revising Safety Management Plans, Quality Control Plans, Employee Handbooks, and Company Policies and Procedures to ensure compliance with OSHA and other regulations and standards.

Let us take the hassle away from you. We are in Eastern Montana and the Bakken Basin and can take the burden off of you, so that you can get back to work!

Email Aaron@mssc.org for a FREE consultation.



We will navigate
ISNetworld® for you.

Safety Programs designed specifically for your company

We upload each program to your ISN account and fill out the Self Review Questions for each Review and Verification Program. Once this step is completed, we submit your entire Safety Program for review.

OSHA Standards Improvement Project—Phase III; Final Rule

OSHA has updated its standards regulating slings for general industry (§1910.184) and construction (§1926.251) This final rule becomes effective on July 8, 2011.

In summary, the new changes include:

- Removing all the load capacity tables for slings that were in the previous OSHA standards
- Sling Markings - Employers now must use only slings with permanently affixed identification markings that show the maximum load capacity for each sling.
- Shackle Markings - The final rule also provides similar protection for shackles, requiring them to also show rated capacity.

In the past, some companies did not require the wire rope slings being used at their sites to be marked with a tag and/or rated capacity. And based on the original OSHA 1910 regulations, it was not required. **Now with this change, ALL wire rope slings must be marked - no exceptions.**

The load capacity tables previously designated in these OSHA standards, were based on the 1971 ASME/ANSI B30.9 standard, are now obsolete and no longer conform to the load capacity tables of the updated B30.9 industry standards. The outdated tables are being replaced with a requirement shown on the permanently affixed identification markings.

Basically - this revision prohibits the use of any sling that does not have a permanently affixed identification tag.

Full details can be found in the Federal Register/Vol. 76, No. 110/Wednesday, June 8, 2011/Rules and Regulations/ Page:33590 or download this new change at http://www.osha.gov/FedReg_osha_pdf/FED20110608.pdf

FEMA - Flooding recovery update



If you sustained damage in the storms and floods that hit Montana from April 4 to July 22, circle **September 26** on your calendar. That's the deadline to register for individual assistance if you sustained damage.

"We cannot overemphasize how important it is for Montanans to register," said Ed Tinsley, Montana Disaster and Emergency Services Administrator. "Registering with FEMA could open the door to assistance for the different types of losses Montanans suffered during this disaster."

President Barack Obama declared a major disaster declaration for the state of Montana on June 17. Now a total of 31 counties and four reservations are eligible for individual assistance.

To date, more than 1,860 Montana individuals and families have registered with FEMA, and nearly \$3.8 million has been approved for Individual Assistance grants from the state and FEMA.

Assistance for flood-related damages has reached over \$21.6 million in Montana. To date, more than \$17.8 million in grants are being processed for payment to eligible Public Assistance (PA) applicants, which include governmental entities and certain private nonprofit organizations that provide critical services. This is in addition to the nearly \$3.8 million for Individual Assistance.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Source: <http://www.fema.gov/news/newsrelease.fema?id=57406>

Tough little planet we live on:

At any time there are some 44,000 storms; lightning strikes the earth 100 times every second, and there are on average 35 earthquakes per day. Those are all acts of God, one may argue, but us humans don't make it any easier on mother earth. Every year more than 2 million cases of arson are reported, and more than a million trees are chopped just to make toothpicks.

Source: <http://didyouknow.org/fastfacts>

Workers' Compensation Options

Continued from front page

As employers, we provide workers compensation because we want to take care of our employees if they are injured. Efficiently, getting employees the care they need through the medical system is critical. Great claims services, not only help the care given to an employee, but drives down claims costs so that future premiums cost may be reduced.

With higher than normal accident frequency in Montana, employers can also take a proactive approach by utilizing the **Montana Safety Services Council** to get safety programs and a safety culture set up to help prevent injuries from occurring. A three pronged approach of better price, superior claims management and quality safety services should set our member employers apart from the competition.

Don't hesitate to call Gregg Wilson, Linda Deaver or Greg Roadifer if you would like a price quote.

406.248.6178.

In the News

Occupational safety news

BLS: Workplace fatalities remain stable

In 2010, 4,547 workers died on the job in the United States – about the same as the previous year, according to preliminary data released Aug. 25 by the Bureau of Labor Statistics.

The preliminary figure shows four more fatalities than the final total in 2009. The rate of fatal work injury also was the same – 3.5 per 100,000 full-time equivalent workers.

However, the final tally likely will be higher when BLS releases revised fatality data in the spring of 2012. In the past three years, increases in the number of fatalities have averaged 3 percent, BLS said.

ADA: Eating at your desk could lead to foodborne illness

Workers who eat at their desk may be exposed to harmful bacteria, putting them at risk for foodborne illness, the American Dietetic Association warned Aug. 23.

According to an ADA survey, 83 percent of Americans regularly eat at their desks. However, only 36 percent of survey respondents said they clean their work areas, desktop, mouse and keyboard on a weekly basis; 64 percent said they do so on a monthly basis or less.

A 2007 study from the University of Arizona found that desktops have 100 times more bacteria than a kitchen table and 400 times more bacteria than a toilet seat. To prevent the spread of dangerous bacteria, ADA recommends workers:

- Wash hands with soap and warm water before every meal.
- Clean all surfaces before eating on them.
- Refrigerate perishable food items within two hours of the time it was removed from the refrigerator at home.
- Make sure the office refrigerator temperature is set below 40°F, and frequently clean it out.

NLRB Issues Final Rule Requiring Posting of NLRA Rights

The NLRB announced on August 24, 2011, that it has issued a final rule that will require employers to notify employees of their rights under the NLRA and that makes a failure to post the notice an unfair labor practice. The rule will be published in the Federal Register on August 30 and will take effect 75 days later, on November 14, 2011. Under the final rule, nearly all private-sector employers (including labor organizations) will be required to post the employee rights notice in a location where the employer typically posts other workplace notices; agricultural, railroad and airline employers are excluded from this requirement. In addition, the rule requires employers who as a matter of custom post notices to employees regarding personnel rules or policies on an internet or intranet site to post the Board's notice on those sites.

**The notice will become available on, or before, November 1, 2011.
AE & MSSC will keep its members informed.**

17th Annual MSSC LEPC Safety Conference



Identify • Prepare • Respond

February 1 & 2, 2012
at the **Crowne Plaza**
Billings MT

The tentative schedule includes:

- | | |
|-------------------------------|---|
| Keynote Speaker Day One | - Richard Hawk: Author, Trainer, Speaker, Entertainer |
| Keynote Speaker Day Two | - John Skinner, Center of Domestic Preparedness |
| Three Break Out Session Paths | - Employee/Front Line Supervisor; Professional; Emergency Responder |

Pre-convention training:

To be held at the MSSC Training Rooms at 2727 Central Avenue, Ste. 2, Billings MT

- | | |
|-----------------|---|
| January 30 | Hazwoper 8 Hour Refresher; Instructor: Tony Olson |
| January 30 & 31 | OSHA 10 Hour; Instructor: Aaron Stulc |
| January 31 | First Aid, CPR; Instructor: Dawn Marie Kaufman |

A special thank you to those members who have recently renewed their annual memberships. The MSSC Board of Directors and staff recognize and appreciate the continued trust and support you have placed with us as your safety resource.

B & G Industries LLC
Colorado Energy Management LLC
COR Enterprises
Downtown Billings BID Inc.
Employee Benefit Management Services Inc.
MAACO Collision Repair
SRS Crisafulli
Motor Power Equipment
Bureau of Reclamation
Pasta Montana



Proud Member



Montana SafetyConference
Montana Safety Services Council
Find us on Facebook

or on our
Website
www.mssc.org

Do you need your 8 Hour or 4 Hour CSTOP certification? Contact us at 406-248-4893

Reserve your spot to complete this training online. Computer stations are available for 2 students at a time Monday to Friday, 8:00 a.m. to 5:00 p.m.

CSTOP 8 Hour Training \$100/person
CSTOP 4 Hour Refresher \$50 /person

Have more than 2 registrants and need in-class training for either 8 Hour or 4 Hour?
Training can be arranged subject to trainer availability.

Do you have any ideas or comments about Montana Safety Services Council monthly newsletter, or maybe you have a question that we can answer in the newsletter?
Your suggestions, comments & questions are greatly appreciated.

Your input is important to us!
Call our office @ (406) 248-4893
e-mail: joann@aeht.org

Due to the constantly changing nature of government regulations, it is impossible to guarantee absolute accuracy of the material contained herein. MSSC, therefore, cannot assume any responsibility for omissions, errors, misprinting, or ambiguity contained within this publication and shall not be held liable in any degree for any loss or injury caused by such omission, error, misprinting or ambiguity presented in this newsletter. This newsletter is designed to provide reasonable accurate and authoritative information in regard to subject matter covered.
For additional information: 406-248-4893



MONTANA SAFETY SERVICES COUNCIL

Safety Training, Consulting, Technical Assistance, Seminars, Program Development

You are invited to attend

Annual MSSC Members Meeting **Lunch & Learn**

Tuesday, September 20, 2011 11:30 a.m. — 1:00 p.m.

2727 Central Avenue, Ste. 2, Billings MT.

RVSP Requested:

Lunch will be served at 11:30 a.m. —12:00 p.m. There is **no cost** to attend, but we ask that you RSVP by Friday, September 16. See registration information below.

Can't attend in person?

We can live stream the Annual Meeting to your computer at no cost. Access information will be sent to you after registration. Live stream will start at 12:00pm. Please register for this live stream by Friday, September 16th by calling us at 406-248-4893 or by emailing reg@mssc.org or faxing us the registration form below.

Topics to be presented:

Association Update by Greg Roadifer, Executive Director MSSC

"The Why and How of Safety Programs" - Aaron Stulc, Director MSSC

Aaron received his Bachelor of Science Degree, with a major in Chemistry, from the University of Montana and has professional training in ergonomics, industrial ventilation, blood borne pathogens, fall protection, confined spaces, excavation, safety management, hazardous communication, respiratory protection and much more. He comes to MSSC with an extensive background in occupational health and safety, industrial hygiene, training and safety consulting. He has valuable experience with OSHA and DOT that should greatly benefit the membership when working on regulatory compliance issues.

Registration Information - MSSC Annual Member Meeting, Lunch & Learn —September 20, 2011

Name: _____ Email: _____

Name: _____ Email: _____

Company: _____ Phone: _____

LIVE STREAM: I cannot attend but would like to receive the live stream to my computer.

Check here and complete above attendee info.

Access information will be sent to you after registration.

Live stream will start at 12:00pm.

Please RSVP by Friday, September 16, 2011

Tel: (406)248-6178

Fax: (406)248-6228

Email: reg@mssc.org

NEW