

COMPpress

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Ambitrans Keeps People Moving—and Employees Working

Ambitrans vehicles are a familiar sight on the streets of Southwest Florida. Their fleet of 28 vehicles is available around the clock, 365 days a year to provide a vital lifeline for folks who might otherwise miss out on medical attention and care.

It's a world of need

Ambitrans serves those physically unable—through illness, disability or the frailness of age—to cope with the challenges of getting to the doctor, clinic, nursing home or hospital. There is no average patient because the company serves children, seniors and folks with illnesses of all kinds. For some clients, Ambitrans personnel may be the first visitors they have had for days, and they are a welcome sight. Ambitrans drivers cope with physically demanding work that includes lifting, carrying and supporting these folks.

Safety is key

This medical transportation company has 130 employees—including 102 field staff—all trained to lift and carry safely.

Nate Cooley, Ambitrans operations manager, works hard to keep employees safe and the number of injuries low. He started with specific lift training to protect patients, which quickly grew into best practices that make the company well-known for its care. Their state-of-the-art equipment includes hydraulic lifts and stretchers, along with lightweight wheelchairs. When they need extra hands, managers are known to head out to help.

Despite these resources injuries still happen. Nate explains, "Lifting heavy loads is what we do, and the folks we're lifting can't help. So, when strained backs and muscles edged our loss ratio up, we asked Summit for ideas."

A successful partnership

Morgan Long, Summit loss control consultant for Ambitrans, responded quickly. "Nate and his folks work hard to prevent injuries, but sometimes a different set of eyes can help. Our

analysis showed that 65 percent of injuries were happening during the employees' first and second years with Ambitrans, and 55 percent of disabilities were occurring

in that period, too. We suggested that the company increase their dedicated supervision of new employees for a couple of years because task training is needed after basic new-hire training. Ambitrans ran with it. They trained

supervisors to be more diligent, and they met with an ergonomics specialist to identify specific movements that should be eliminated and others that needed to be encouraged. Injuries are already down. And just as important, Nate has put a tremendous Back2work program in place."

Back2Work at Ambitrans

Ambitrans has just finished their Summit Back2Work certification, a process that Brian Wyles (Bouchard Insurance), the insurance agent for Ambitrans, credits as a huge reason for the company's continued success at limiting the cost of injuries. He explains that the company makes Back2Work part of their company policy—and the fact that Nate stays in contact with both the injured employee and the treating doctor makes a big difference.



Ambitrans began operations in 1983 with one vehicle for wheelchair and nonemergency stretcher transportation in Charlotte County, Florida. Over the years, Ambitrans grew and began offering basic/advanced life-support interfacility transfers. The company now serves the needs of patients in Charlotte, DeSoto, Lee, Hendry, Collier and Sarasota counties.

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Why Workers' Compensation (and Summit) Exist



Carol Sipe
Summit President and CEO

Since the first comprehensive workers' compensation law passed in Wisconsin in 1911, workers' compensation insurance has provided medical care for employees who are injured on the job in exchange for mandatory relinquishment of the employees' right to sue for negligence. The idea was to get injured employees the medical care they needed to enable them to keep their jobs—and it's still the point today. Exact regulations differ between states, but provisions generally cover weekly payments in place of wages, compensation for loss of wages (both past and future), and payment of medical expenses so that employees can get back to work safely.

But it's still insurance, which involves balancing risks, costs and regulations. Rising medical costs, increased injury

severity and ongoing treatment expenses are cost drivers that continue to create challenges for our insureds. Back2Work, Summit's program created specifically to help you get your employees back to work safely, is a cost saver that is worth your time and effort.

We've got you covered

With your Summit partnership comes your own personal link to our proven loss control assistance, claims management specialists, proprietary provider network and Back2Work program. Our focus continues to be our commitment to providing excellent and personal service to you and your employees. Our success is founded on the values that make us Summit—integrity, teamwork and service. We are the people who know workers' comp, and we're here for you. ■



Ambitrans (continued)

As the operations manager, Nate is very clear about Back2Work at Ambitrans, "With us, if the doctor says you shouldn't lift, you don't. I keep a running list of

company needs that can be completed by an employee with restrictions. They can make phone calls to customers, clean out file cabinets and drawers—whatever it takes to work within their restrictions."

And it's working!

Ambitrans claims are down, and those employees who do stay out are truly injured. For Nate, the answer to lower claims is simple, "We don't let employees wonder what the next step is, ever. I call the adjuster; I call the doctor; and I check whatever therapy is needed and even fax the prescriptions to Summit. I can facilitate the whole process by staying proactive, and our employees appreciate it."

When asked for the company's secret to keeping employees working, Nate replies, "It's staying in touch with them. Otherwise, they feel like you left them and don't care. Most folks have a difficult time understanding their health insurance, much less their workers' comp. We help them navigate the system, and that takes the burden off an employee who's already worried about being injured. Our insurance agent, Brian Wyles, helps, too. Plus, I stay in touch with Summit and call when I have a question. Summit gets me answers fast. It takes everyone working together to keep employees healthy and on the job." ■



Back2Work—The Real-life Answer to Controlling Your Comp Costs

Summit's Back2Work program saves employers money and helps maintain a stable workforce. If you're not sure how Back2Work can help your company, check out the answers to various business challenges below—and give Summit a call today!

With this economy I cannot afford to keep employees who are unable to do the job.

Actually, you can't afford not to. If you're concerned about the lack of productivity from your injured worker, remember that without an offer of light work, your employee will likely continue to receive a good part of their salary as workers' compensation benefits (from your insurance carrier) while contributing nothing to your company. Other employees will have to pick up the slack, and/or you must train and pay a replacement worker. Research shows that healing happens faster for employees who are productive, and that a transitional duty program can end up saving you money in the long run.

My employee was injured, but he wasn't all that productive anyway. I'd rather not keep him on my payroll, and I sure don't want to keep him on with light duty.

Wanting to drop a less than productive employee is a human resources issue, not a workers' comp issue, so for your company's fiscal health, solve it through your HR channels. Remember that a less-than-stellar employee may be more likely to take a case through the long (and costly) workers' compensation legal system. Your best answer is a solid return-to-work program. Use Summit's free Back2Work Tool Kit and/or our Nuts and Bolts of Back2Work folder to help make and document your offer of transitional duty. In the end, employees who don't show up for transitional duty are abandoning their jobs, and workers' comp judges will know it. There is no foolproof way to dismiss an unproductive employee, but using a workers' comp claim as a way out is likely to cost your company.

I don't think my employee is hurt nearly as badly as he says. I hear that he's out on the lake fishing every day.

Once again, an effective Back2Work program is the clear answer. Check with the doctor to identify medical limitations and find or create a transitional job that fits. That way you can be sure you're not paying an ongoing indemnity. If you're not sure how to proceed, or you suspect fraud, call your Summit adjustor. They can help, and they will.

My employee's doctor says she should stay home from work for a leg injury, but she works at a desk.

Back2Work includes being ready with specific job descriptions for every position in your company, and examples of jobs that could serve as light duty. Contact the doctor with the injured employee's job description and ask for the specific injury limitations. One of the transitional jobs you've identified may work, and if not, modify it. When you, your claims adjustor, the doctor and your employee work together, injuries can get better faster. Summit adjustors have a world of experience and knowledge available to you for free. Tap into our resources to help get your Back2Work program going.

We seem to lose touch with our workers once they are injured, and I worry about a lawsuit.

Having a Back2Work program in place before an injury means you've identified transitional duty and shown your employees that you care enough to help. Periodic phone calls to an injured worker help to keep you in touch, and your Back2Work Tool Kit even includes ready-to-use greeting cards! Continued communication is the key to getting your injured worker back to work as quickly as possible and can help avoid a lawsuit.

Remember to get the employee's job description to the doctor as soon as possible and ask for any medical restrictions that need to apply to transitional duty. You can set the expectation for your employee to check in with weekly progress reports. Your Summit claims adjustor can help you make the whole program work smoothly. Back2Work is set up to keep everyone in touch, cut claim costs, boost morale and get your injured worker safely back on the job. ■

Important note: Because every state has different workers' compensation regulations, this article is an overview and should not be taken as a substitute for legal advice. Each claim requires an individual assessment before specific legal advice can be given, so check with your agent or Summit adjustor.



Workplace Safety Training

OSHA 10-Hour Training Classes

This year, Summit is offering OSHA 10-hour classes for both General Industry and Construction at no charge to businesses insured by Summit-managed companies. Check out the dates and locations below to find a two-day seminar in your area. For more information and to register online, visit summitholdings.com and click on **Employer Resources**; then **Safety Training**.

For more information, call 1-800-421-2944 and ask for Tanya Watson.

| Construction Training | |
|---------------------------|-------------------|
| Fort Lauderdale, Florida | September 14 – 15 |
| Fayetteville, Arkansas | November 9 – 10 |
| General Industry Training | |
| Gainesville, Georgia | August 18 – 19 |
| Baton Rouge, Louisiana | August 18 – 19 |
| Ridgeland, Mississippi | October 12 – 13 |

Safety webinars—at your fingertips

Can't make it to one of our OSHA training classes? Check out our various safety webinars available through the end of this year—

| | |
|------------------------|-------------|
| Back Injury Prevention | September 3 |
| Fire Safety | October 1 |
| Restaurant Safety | November 5 |
| Hotel Safety | December 3 |

To register, visit our website at summitholdings.com, print the registration form and fax it to 225-926-4026.



DID? YOU? KNOW

Whatever size business you have, putting a tight, post-injury procedure in place now will help you control your workers' compensation claims process—and the costs. Plus, having consistent policies and forms in place that explain exactly what you expect from employees who are injured and what you can do to help them get better gives you a better shot at remaining in control.



BACK²work™

Put Back2Work in place today, before you need it!

It's important to get your return-to-work plan up now—before you need it. Summit's Back2Work program offers these major components in one easy kit, complete with forms, letters and even cards—and it's free to Summit insureds. Give us a call at 1-800-282-7648 to get your Back2Work Tool Kit.

A Back2Work Success Story...

Some employers are concerned about injured workers getting reinjured during transitional duty as they heal—but one Summit client believes in the philosophy that employees heal faster if they work in whatever way they are able.

This particular company developed an out-of-the-box solution that works: They partner with the charities that are supported by their company.

So, when injured workers are medically able to perform light duty, they report to any of a number of community service venues, from the Catholic Charities thrift store to the SPCA to the local public library. Employees perform tasks that include shelving books, feeding dogs and answering phones. The company's human resources director pops in regularly to see how the work is going.



An added dimension to their return-to-work program is a requirement for those employees who don't have a high school diploma—at least part of their day is spent studying for GED tests. Plus, an extra incentive of \$250 is awarded to those who receive their GED certificates while employed with the company!

A win/win result

This offsite transitional duty is different and exciting—and best of all, it's working! For this company, the decision to have a return-to-work program is not just about offering transitional duty, it's a strategic financial decision. The charities can use extra help, and employees feel good about what they're doing while they heal. Most of all, the employees are always ready to come back to work—which is, after all, the point. ■

What Can Summit Do for You?

Summit offers a variety of programs aimed at keeping your workers' compensation costs low. Here's a sampling of some of the tools and services we have available to make the most of your workers' compensation dollars.

- **Online Business Center**, where you can—
 - Check claims activity
 - Print and download loss runs
 - Print certificates of insurance (COIs) or waivers
 - Find a doctor in our workers' comp network
- **Back2Work™**, Summit's return-to-work program
- **Open for Business**. Create and save your own detailed plan for disaster recovery online—it's free!
- **Easy claims reporting**. We offer three easy ways to report a claim 24 hours a day, seven days a week—
 - Call our hotline at 1-800-762-7811
 - Visit us at summitholdings.com and click on **Report an Injury**
 - Fax your report to (863) 667-1871
- **Specialized provider network**,* consisting of more than 16,000 doctors and specialists experienced in occupational medicine and workers' compensation
- **Tailored loss-control services**, including—
 - Safety consultations
 - Drug-free workplace assistance
 - Safety education, training materials, classes and webinars
- **For more information**, tips on workers' comp and frequently asked questions, visit our website at summitholdings.com.

* Proprietary network in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee. In Arkansas, Summit uses a contracted network that offers our clients the same benefits as our proprietary arrangement.

How to Reach Us

Customer Service

1-800-282-7648

Injury Reporting Hotline

24 hours a day, 7 days a week

1-800-762-7811

Florida/Corporate Office

1-800-282-7648 • (863) 665-6060

Southeast Region

Georgia, Kentucky, North Carolina,
South Carolina, Tennessee

1-800-971-2667 • (678) 450-5825

Southwest Region

Arkansas, Alabama,
Louisiana, Mississippi

1-800-421-2944 • (225) 926-3264

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