

AHA Workers' Compensation Self-Insured Trust

We've got your back!

Take precautions to prevent back injuries

If any of these risk factors are part of your job—or your recreational activities, or your chore list at home—you could be putting yourself at risk of a back injury:

- Reaching while lifting
- Staying in one position for long periods of time or staying in a bent posture
- Repetitive lifting of awkward items, equipment, or people (as in healthcare or childcare facilities)
- Twisting while lifting
- Bending while lifting
- Heavy lifting
- Lifting with forceful movement
- Whole-body vibration, such as that experienced by lift-truck drivers and delivery drivers

To avoid injuring your back in the first place, use these back safety techniques:

- **Adjust your workstation to fit you.** If your workstation and chair are at the proper height, you are less likely to be injured.
- **Use mechanical aids,** such as pallet jacks or conveyor belts, to minimize the need to reach, lift, or move heavy items.
- **Change your position.** Don't sit or stand in one position for long periods of time.
- **Take your breaks.** They allow your muscles and tendons to rest, which is important for preventing injury.
- **Watch your posture.** Keep your back straight. When lifting, keep your back straight and lift with your legs.
- **Lighten your load.** Anytime you can break a heavy load into lighter ones, do so. Don't lift heavier loads by yourself—use a mechanical aid or team lift the item.
- **Minimize back stressors.** When you must lift something, avoid bending at the waist, twisting your back, or reaching.



“Yes, Daddy’s home from work with a bad back. Well, have a nice day at school, Timmy!”

It’s important to catch a back injury early and treat it quickly. Know how to recognize when you’ve overdone it—because if you keep overdoing it, you could end up with a serious injury. If you notice any of these symptoms, see a doctor:

- Pain when attempting to assume normal posture
- Decreased mobility
- Pain when standing or rising from a seated position

The pain may feel like an ache, a sharp pain, a dull pain, or a pain that comes and goes. Your back may feel hot or inflamed, unusually tight, unusually weak or fatigued, or tingly. These can all be signs of a problem that will only get worse if it is not treated.

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Back injuries are among the most common types of injuries as well as being expensive and time consuming:

- Nearly four out of five adults will experience a back injury at some point in their lives.
- Back injuries can cost as much as \$100,000 for a single injury.
- These injuries keep workers off the job for longer than the average work-related injury.

Furthermore, musculoskeletal disorders (MSDs), a category that includes back injuries, account for more than half of American employers’ spending on all work-related injuries and illnesses. Following proper safety procedures, such as safe lifting techniques, can prevent these injuries.

In addition to MSD injuries, back injuries can also be caused by a single traumatic incident like a slip and fall. To prevent this type of injury, keep work areas free of hazards, such as slick or cluttered floors.

AHA Workers' Compensation

AHA Workers' Compensation Self-Insured Trust Program is administered by Risk Management Resources (RMR), a division of BancorpSouth Insurance Services, Inc. www.bxsi.com

In March 2003 the AHA Workers' Compensation Self-Insured Trust was established. The program provides workers' compensation coverage to AHA members.

Risk Management Resources, the administrator for the program, assists members in the areas of claims management, safety and loss control.

Why Join the AHA Workers' Compensation Self-Insured Trust?

It's a **Protected Self-Insurance Trust** approved and regulated by the Self-Insurer Division of the Arkansas Workers' Compensation Commission.

The AHA Trust collects premiums from its members, pays claims and expenses from those premiums and returns profits to the members. **Standard Insurance Companies retain the profits for their stockholders.** The Trust purchases an excess workers' compensation policy that protects the Trust from very large catastrophic claims as well as on an aggregate basis of large and small claims.

For the members, this is first dollar coverage and no deductibles apply to your individual claims.

Primary Goals of the Trust are:

- Members' ownership and control in the program.
- Returning profits to members.
- Providing continuing and competitive premiums for members.

Features:

- Local Loss Control professionals for inspections, employee training, seminars, OSHA training and compliance advice resources at your request.
- Professional Claims Adjustment and Management in Little Rock handling only Arkansas claims.
- Aggressive claims management; easy access to your claims.
- Medical Cost Containment.
- Fraud reporting.
- Injury triage reporting system.
- Working with you to help control your experience modifier and your workers' compensation premiums.

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419 Natural Resources Drive
Little Rock, AR 72205

Phone: 501-224-7878
Fax: 501-224-0519

RMR

Phone: 501-664-7705
Fax: 501-664-4849

RMR Loss Control Consultants:

Martha Wright

Phone: 501-614-1575

Cell: 501-517-1144

Bob Dwinell

Phone: 501-614-1191

Cell: 501-680-5204

Ray Robinson

Phone: 501-614-1139

Cell: 501-912-1335

AHAWCSIT Claims Contacts:

Korrine Lancaster

Phone: 501-614-1194

Fax: 501-614-1463

Jill Johnson

Phone: 501-614-1112

Fax: 501-614-1412