

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

Second Quarter Edition 2019

Bob's Road to Recovery

A crew starts the day with a quick tailgate meeting about the tasks that need to be completed, followed by a quick review of safety tips, and then off to work. Most days the job gets done, and everyone goes home safely. However, sometimes accidents happen and sometimes people get hurt on the job.

When someone is hurt on the job, it takes a team effort during the recovery process to help the injured worker get back on his feet and to gainful employment. It requires that the employer make certain the injured worker receives needed urgent care. The carrier needs to provide timely benefits and covering reasonable and necessary medical care. It also takes the worker following the health care provider's treatment plan and participating in their own recovery. And finally, when it is possible and safe to do so, it takes the parties working together to get the worker back to work, within restrictions, as soon as possible. **Early Return To Work** is a win-win for everyone. The worker can return to their normal pay and the employer gets a productive employee back on the job. The recovery process tends to be more complete and timely, the sooner a worker is able to return to work. When everyone does their part, the system works. Here is a story about a real worker who suffered an accidental injury on the job. In this case, everyone did what needed to be done and he was able to return to work. Out of respect for his privacy, we will call him Bob.

Earlier this year, Bob suffered a significant leg injury on the job. Bob's employer was able to get him to the emergency room where he received immediate medical care. The employer reported the claim to Builders Trust. Per doctor's orders, Bob needed to take a few weeks off to recover from the injury. Builders Trust paid Bob's temporary disability benefits while Bob was at home recovering. When the doctor said it was safe to do so, he released Bob to modified duty. Bob's employer brought him back to work on modified duty. Below is an excerpt of what Bob's employer had to say about this incident.

"Bob is currently working full-time and is receiving his pre-injury wage. Bob is working on restricted duty with our firm and is working light duty tasks. Bob's injury has affected his ability to stand for long periods of time, limited his ability to climb ladders, and he has difficulty lifting weight (i.e: material, tools, equipment) ... Quite frankly Bob has worked hard to heal and get back on his feet and back into the work force. It's a miracle Bob is alive today and has two legs to stand on. It is due to the prompt response of Builders Trust and the great medical support Bob received during his hospital stay and subsequent rehabilitation. I only wish that all the employees that Builders Trust work with could be inspired by Bob's story and his road to recovery back into the workplace."

Bob worked hard to return to work, but he couldn't do it alone. Bob needed medical care. He needed the support from his employer and the benefits he received from Builders Trust. Everyone worked together to help get Bob back on his feet and back to work. That's the way it should be. All parties should have the common goal of Bob's recovery and successful return to work. Thankfully, this was a good outcome. Thank you to Bob and to his employer for being an example and an inspiration for others facing the challenge of recovery from a workplace injury.



SAFETY IS A COMMON LANGUAGE



New Mexico’s workforce includes diverse nationalities, ethnicities, and languages. This diversity ensures that a broad range of skills are brought to the workplace; it can also cause challenges, increased injuries, and fatalities when workers speak different languages. There are effective strategies to ensure that safety is the common language in the workplace.

Workers may be afraid they will lose their jobs if they report hazards, injuries, or question authority and the unsafe acts of others. If they are undocumented they may fear retaliation or deportation. Different cultures and viewpoints also affect how workers receive safety messages and training.

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SAFETY *cont.*

Try these options to encourage workers to participate in your safety program:

- Emphasize safety leadership and communication, including managerial commitment to workplace safety.
- Educate workers about their rights and the fact that they cannot be retaliated against for reporting safety hazards.
- Involve workers in the process of developing safety policy and training programs to ensure their needs are met.
- Choose supervisors or trainers familiar with each culture and language to customize the messages and delivery so they are properly received.

Employers are required to train employees on the tasks and hazards in the workplace. They must also ensure employees understand safety training because what they see and do fully reinforces that training. Follow these best practices for effective training of all adults in the workplace:

- Provide safety training and materials in the appropriate language(s).
- Use frequent and focused training, versus longer training sessions with multiple topics.
- Use hands-on exercises and skill drills.
- Use videos and pictures to teach, versus lecture and written materials.
- Train in small groups with similar spoken languages to make employees more comfortable.
- Provide one-on-one training sessions to demonstrate safety requirements and ensure employees understand these requirements.
- Do not send workers to do a job until they prove they have mastered the necessary skills and understand the required safe work practices.

Use these techniques to judge the effectiveness of your training:

- Watch your workers—eyes and body language can tell you if employees are confident in their training or skills. Offer more training and practice when needed.
- Have employees demonstrate complex job tasks to ensure they understand the correct procedures.
- Provide safety resources, such as safety data sheets, policies, and standard operating procedures in multiple languages.
- Post hazard symbols and safety signs on hazardous equipment and work areas. Symbols effectively convey essential hazards and warnings to everyone in the workplace. Use them to emphasize training programs and safe work practices.
- Proactive safety efforts such as fitness programs, warm-up exercises, and ergonomic evaluations are examples of positive ways to reduce injury rates.



Supervisor and employee language skills can be a proactive investment in the workplace if you:

- Provide English lessons to improve the understanding of written policies and work procedures.
- Select supervisors with second language skills who can build a rapport with workers and gain commonly used "key" safety phrases.

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PH: 505-345-3477 or 1-800-640-3369 or www.builderstrust.com

YOUR GUIDE TO SUCCESS

Valuable topics ranging from Personnel Policies and Guidelines to Field Safety, Claims Management, Payroll and Auditing functions can all be found in the updated Participant Manual. The procedures and guidelines contained in the manual are specifically designed to help you with risk management, and represent a key component in your ownership of the Builders Trust Self-Insurance Fund.

If you would like the most current edition of the Builders Trust Participant Manual it is now available on our website at www.builderstrust.com. The manual is available for download in PDF format by logging into BT PAL and selecting "Resources" on the menu bar on the left and then selecting "Participant Manual" under the section entitled Frequent Links. If you do not have access to BT PAL and would like to get signed up please contact our Service Center at 800-640-3369 or 505-345-3477 and we'll be happy to assist you.

BT-PAL . . . YOUR ONLINE PORTAL

As a reminder, **BT-PAL** (Participant & Agent Link) is your internet portal to a wide variety of Builders Trust information and services. For example, once you log on to BT PAL you can complete your monthly Payroll Reporting Forms, make a premium payment, and access reports to view your loss history and other claims data.

At Builders Trust we deliver high tech services while maintaining that personal service our Participant/Owners have come to expect.

