

BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

Beating the Heat...

Todd Sanchez—Field Safety Manager

As construction workers in New Mexico, you are no stranger to working in hot environments. Obviously, some parts of New Mexico are hotter than others and you do not have to travel far to experience this.

Not too long ago while working for the NMDOT out of Tularosa/Alamogordo area I had one project in the city limits of Alamogordo and another 20-minutes away in Cloudcroft, NM. The mornings were spent in Alamogordo and as the temperature rose, I'd head for Cloudcroft where the temperatures were significantly cooler.

Most of our employees or employers do not have the options I did back then. At times, workers may be required to work in hot environments for long periods. When the human body is unable to maintain normal temperatures, heat-related illnesses can occur and could result in death.

Heat Stroke is the most serious heat-related health problem which occurs when the body's temperature regulating system fails. Symptoms include confusion, loss of consciousness, seizures, high body temperature that can include *either* dry skin or profuse sweating. Heat stroke is life threatening. If an employee is displaying these symptoms call 911 immediately.

Heat exhaustion is not life threating but is still a medical emergency which left untreated can result in Heat Stroke. Symptoms of heat exhaustion include headache, nausea, dizziness, weakness, thirst, heavy sweating and decreased urination. For employees suffering from heat exhaustion remove them from direct sunlight into the shade and provide water and or liquids, remove any unnecessary clothing including shoes and socks. Cool the worker with cold compresses to the head, neck and face.

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It can get hot anywhere...

Some record highs in New Mexico

Albuquerque	111° F	June 26, 1994
Las Cruces	110°	June 16, 1980
Hobbs	114°	July 14, 1958
Farmington	106°	July 10, 2021
Los Alamos	99°	July 14, 2020
Ruidoso	98°	June 26, 1994

In This Edition

- Beating the Heat—Keeping your employees safe during New Mexico's hot summers
- To direct medical care or not—essential information on whether or not you should direct medical care for an injured worker
- Confidentiality Statement

To Direct or Not to Direct.....

Ethan LeCam—VP of Claims

Whether or not to direct care for an injured worker is always a question for our Participants.

Initial emergency medical treatment, such as an Emergency Room or Urgent care is not considered to be a selection of health care provider/facility by either the employer or the injured worker. The below pertains to medical treatment outside of Emergent Care.

If one of your employees is injured on the job, you as the employer can allow the injured worker to select their initial medical care provider/facility or you can direct the injured worker's initial medical care to a medical care provider/facility of the employers choosing. **Builders Trust highly recommends you ALWAYS let your injured employee choose his/her initial health care provider.** We also recommend that you have this clearly posted at your office, your worksites and anywhere you are required to post mandatory government posters, including your New Mexico Workers Compensation Administration posters and Notice of Accident forms.

If you, as the employer, choose to direct medical care, your injured employee can then change to his/her choice of health care provider <u>sixty days</u> after the first date of (non-emergency) treatment. The injured worker will then control medical care for the remainder of the life of the claim.

Similarly, if the employer allows their injured worker to choose their medical provider, then the employer/ insurer may direct medical care for the life of the claim, <u>sixty days</u> after the first date of (non-emergency) treatment.

Direction of heath care provider is arguably the single most important decision made during the onset of a claim, as that decision lasts as long as the claim does.

As always, if you have any questions regarding direction of medical care please do not hesitate to call the Builders Trust Claims Department at (505) 332-9867 or (877) 777-7966.

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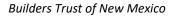
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Heatstroke is a potentially deadly condition...keep your employees safe from the heat

Beating the Heat continued...

There are steps employers can provide to prevent heat related illnesses and injuries which include recognizing early symptoms such as cramps and rashes. Depending on the type of construction operations and activities being performed and the environment in which these are taking place an employer should implement a safety program and provide training for their staff.

If you are interested in scheduling training or help with reviewing your drafted safety programs, please call our Field Safety Services Department at (505)345-3477 or (800) 640-3369 and ask for me and I will be happy to assist with both.

For immediate information related to the industry standards required by law go to the following:

www.osha.gov/SLTC/heatstress/ index.htmlandwww.osha.gov/dts/osta/otm/ otm iii/otm iii 4.html

www.cdc.gov/niosh/topics/heatstress/

AVOID THE LATE FEES!

<u>REMEMBER</u>, if you pay your premium by the 15th of the month, you will receive an extra 2.5% off of your premium. Late fees of \$150 are assessed on the 26th of the month.

Avoid the late fees and potential reinstatement fees (\$250) and make sure you make your payment by the 15th.

JNSTROKE

REVENTION

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PLEASE ENJOY THIS COMPLIMENTARY ISSUE OF BT BLUEPRINTS

To find out how you can join Builders Trust of New Mexico AND receive the best value in workers' compensation coverage, please contact us at (505)345-3477, (800) 640-3369 or www.builderstrust.com

Confidentiality Statement

Builders Trust of New Mexico (Builders Trust) is a workers' compensation group self-insurance fund. Builders Trust values its Participants and works diligently every day to honor the trust you place in us. Below is our **Confidentiality Statement** which outlines our commitment to carefully protect the non-public confidential information you provide us.

Builders Trust's Commitment to You Includes:

1. We require organizations and independent contractors that provide services on Builders Trust's behalf to keep this information strictly confidential and to only use it to provide the specific services that Builders Trust has requested they perform.

- 2. We are committed to protecting your information at every level of our organization with physical, electronic and procedural safeguards.
- 3. We do not share any information with other organizations or individuals outside of Builders Trust that would use your information to contact you about their own products or services.
- 4. We do not sell any information about our Participants or Insured Workers to third parties.
- 5. Within Builders Trust, we safeguard this information carefully.

The Trustees and Management of Builders Trust hope this **Confidentiality Statement** helps in answering any concerns you may have. If you have any questions or other concerns, please contact our Policy Administration Department at (505) 345-3477 or (800) 640-3369.