



Program deadlines & update

private employers

Sedgwick saves employers millions of dollars each year, becoming a lasting partner and providing a comprehensive cost management approach through the two highest performing savings options – Group Rating and Group Retrospective Rating.

Group Rating

Group rating enables state-funded employers with better than average claim histories to combine claim expenses and rate calculations to take advantage of premium savings currently reserved for larger employers.

By participating in group rating, employers enjoy a much lower premium than could be attained on their own. Savings generally range from 20% of premium to the maximum discount (currently 53%) allowed by the BWC each year.

Group Rating Program savings for private employers in the July 1, 2023 program year are collectively forecast to save over **\$60M** in premium.

The deadline to enroll in the July 1, 2024 Group Rating Program is November 13, 2023.

Group Retrospective Rating

Group retrospective rating is a voluntary performance-based program, sponsored by trade associations or professional organizations that is available to state-funded employers. The program is designed to reward participants that are able to

keep their claim costs below a predetermined amount. Employers continue to pay their individual premium; however, they have the opportunity to receive retrospective premium adjustments (refunds or assessments) at the end of each of the three evaluation periods.

Group Retrospective Rating Program refunds for private employers are being sent by the BWC beginning October 31, 2023. Sedgwick clients participating in Group Rating Programs during the July 1, 2021 and 2022 program years will be receiving over **\$39M** in BWC refunds thanks to the strong performance of our group retro programs.

The deadline to enroll in the July 1, 2024 Group Retrospective Rating Program is January 24, 2024.

Questions

If you have any questions regarding premium installments or the true-up process, contact our Sedgwick program manager, Dominic Potina at 614-579-4723 or email at dominic.potina@sedgwick.com

Musculoskeletal disorders

Musculoskeletal disorders (MSDs) are conditions that affect the muscles, bones, tendons, ligaments and other supporting structures of the body. Work-related MSDs are common and can significantly impact a person's well-being and work productivity. If these are not taken care of, they can get worse.

Common types of MSDs include:

- 1) Carpal Tunnel Syndrome
- 2) Tendonitis
- 3) Back Pain
- 4) Neck and Shoulder Pain
- 5) Herniated Discs
- 6) Strains or Sprains

There are different types of activities that may cause or contribute to MSD's. These include factors such as repetitive motion or tasks, maintaining awkward postures for extended periods, lifting heavy objects, using excessive force, working in environments with vibrations, and inadequate rest or recovery periods. The good news is, there are steps employers can take to minimize these activities. Training and education, workstation ergonomics, job rotation, breaks and workplace modifications. Activities such as these can be incorporated into the company's safety program for each employee during their employment.

Training and Education

Employee training on MSD's should begin at orientation and include periodic refresher training, such as monthly safety meetings or Toolbox Talks. Training should include basic understanding of ergonomics, proper lifting techniques, use of material handling equipment and the importance of taking breaks. Finally, train staff about the early signs and symptoms of

MSDs as these can help them seek timely medical attention early and/or prevent the condition from worsening. Repetition of this training is key for identification, reporting and minimizing MSD injuries and demonstrates the organization's commitment to safety.

Workstation Ergonomics

Many employees spend a lot of time at their workstation. This may include both the office setting or on the manufacturing floor. When designing a workstation, ensure it is designed to promote neutral body posture, adequate support as well as adjustability and modification. Equipment to consider for proper workstation ergonomics includes chairs with back support, adjustable desks, appropriate keyboard and mouse placement, and proper monitor height. Once the workstation is set up, conduct an audit to see how the setup is working. If you or the employee identify any additional opportunities for improvement, modify the workstation accordingly.

Job Rotation and Breaks

Job rotation and breaks are a great way to reduce injuries and can help reduce the risk of injuries associated with repetitive tasks. Identify alternate jobs for workers that can give affected muscle groups time to rest and recover. If job rotation is insufficient or not an option, be sure to allow employees ample breaks to prevent fatigue and minimize the potential for MSDs.

Personal Protective Equipment (PPE)

Depending on the nature of the work, certain jobs may require the use of personal protective equipment. Employers should provide appropriate PPE, such as anti-vibration gloves and knee pads to reduce the risk of MSDs. If you decide to use these types of PPE, be sure you research them and get the right type and size for the employee. Remember, one size does not fit all.

Reporting and Early Intervention

Establish a system to report MSD's and encourage employees to report signs or symptoms. Stress the importance of early detection so the issue can be addressed before an injury can occur. Employees should understand that early intervention, such as seeking medical evaluation and treatment, can help prevent further progression of the condition and facilitate a quicker recovery.

It is important for both employers and employees to prioritize the prevention and management of musculoskeletal disorders in the work environment. By implementing ergonomic principles, promoting awareness, and fostering a supportive work environment, the risk of work-related MSDs can be significantly reduced.

If you have any further questions or comments about ergonomics and Musculoskeletal Disorders, please contact Andy Sawan at 330-819-4728 or by email Andrew.sawan@sedgwick.com.