



DIRECTOR'S LOG

By Mike Durham.

What is “Workers’ Compensation”? I would bet that most people who do not work in the insurance business or have not had a serious injury on the job would have a difficult time explaining just what workers’ compensation is about. The name is not necessarily descriptive of the actual meaning of the terms. So let’s discuss it.

In very general terms, workers’ compensation takes care of costs for medical expenses and provides some payment, up to certain limits, for wages lost due to an injury on the job. These wage payments are called “indemnity” payments and generally amount to two thirds of the salary. Workers’ Compensation is established and governed by the State of Louisiana, having its origin in the laws (statutes) passed by the legislature, and its administration in the hands of the Commissioner of Insurance. In essence, workers’ compensation is a guarantee to both employee and employer that the consequences of an injury will be handled fairly for both employee and the employer, without regard to fault of either in the accident. The employee has medical costs paid, and is assured a continuing pay stream if off work, while the employer is assured that the employee cannot sue for damages as a result of the injury. Workers compensation is called the “sole remedy” for employee injuries in the workplace. The presence of this arrangement provides a stable working relationship between employers and employees and enables the work activity to proceed without threat of disruption.

In order for the injury to be classified as falling under workers’ compensation coverage, it must arise from the course and scope of employment. This generally means that the injury occurs while the employee is “on the clock”, but there are some occasions where the injury could be covered at other times. Also, the travel to and from work is not considered to be covered by workers’ compensation, but there can be exceptions, such as when LSU provides the transportation, or the employee is asked

to do an errand for the university while on the way to or from the campus.

We in Risk Management are now taking a greater role in administering the workers’ compensation program for the campus. We are operating under an insurance plan where we assume the medical and wage costs for up to \$500,000 per injury. So you can see we are basically self-insured.

Our first goal is to prevent injuries through good safety practices and keeping the campus in a safe condition. This will always be our first priority. But we are also taking a closer look at claims and will be investigating injuries more thoroughly to determine the proper classification of the claim. Our Supervisors, with assistance from the EHS Department, will investigate each reported injury to determine causes and develop prevention plans. Some factors to be evaluated are the timely reporting of accidents, the behaviors that led to the accidents and the conditions which may have been a contributing factor. Our plan is to be prompt in all matters to provide better service as well as to assure legitimacy in claims. From the investigation will come the decision as to how to handle the case, whether it should be classified as a workers’ compensation claim or perhaps a “general liability case”. In either case our goal is to find ways to prevent future similar accidents/injuries.

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Utility Carts– ACCIDENTS can and Do happen!!



450
THE NUMBER OF PEOPLE WHO DIE OF CARBON MONOXIDE POISONING EVERY YEAR. ABOUT 2/3 ARE ATTRIBUTED TO USE OF PORTABLE GENERATORS
Source: Centers for Disease Control and Prevention

Utility Carts come in different shapes and functions. Drivers of Utility Carts on campus **MUST** observe all traffic rules that apply to regular vehicles.

- In addition, drivers of these vehicles must:
- have a valid driver’s license,
 - *take the on-line safe Driver’s course, and
 - *complete the Driver’s Authorization process.
- *(if not already completed for driving other vehicles)

Operators of these vehicles must obey all traffic laws and requirements of the State.

{WARNING: utility carts, when loaded with personnel, have a higher center of gravity. This may increase the potential of roll-over or loss of control while turning.}

[\(continued on next page\)](#)

Utility Carts (continued)

1. **Inspect prior to each use (Horn, lights, brakes, fuel level, tires)**
2. **Wear Seat Belts**
3. **Riders must ride in seat, not on sides or bed of vehicle.**
4. **Utility carts should not be used on Off Campus roadways unless the vehicle is registered. (License plate, and inspection sticker current)**
5. **When operating electric vehicles around pedestrians, utilize horn to warn pedestrians that you are approaching. Yield to pedestrians.**
6. **Keep all hands, feet, legs, and other body parts within the cart**
7. **Loads must not extend more than one foot from either the side or the front of a Utility Cart. Loads that extend more than three feet from the rear of the cart must be flagged with a brightly colored material**
8. **Turn on headlights while driving to increase visibility to others**
9. **Do not operate vehicles at night without proper headlights and tail-lights**
10. **Do not exceed walking speed while on sidewalks**
11. **Slow down and sound horn when approaching blind corners**

When re-charging batteries, **HIGHLY Flammable Hydrogen gas is generated;**

- * **Charge in ventilated areas**
- * **Open Cab windows, doors, or canvas covers to ventilate cab while charging**
- * **Eliminate sparks or ignition sources within 20 feet of charging station**



**NEVER RIDE on the Side
of Bed of a Truck.....**

Sit in the bed itself.

Director's Log

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Guidance on workers' compensation is further provided in our [Risk Management website](#), including information on accidents that occur while going to and from work, and on lunch breaks and in volunteer activities associated with employment at LSU.

In future columns here we will discuss other aspects of our safety and insurance programs, as we embark on new approaches to our programs.

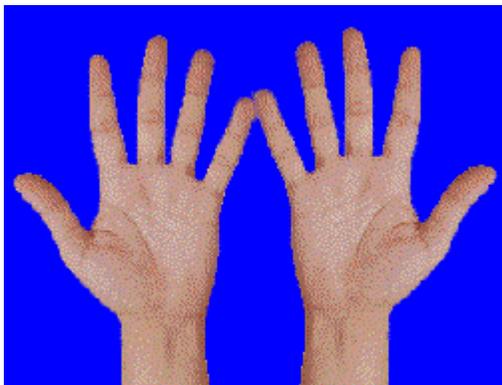
As I write this, the weather is getting cooler and days are shorter. Holiday are approaching, and traffic is heavier than ever. Take care in your day to day activities, Keep safety foremost in your mind when starting each day. Let's keep and accident from spoiling the *fun* time of the year!

Geaux, Tigers!

Hand Protection

Take a moment to hold your hands out in front of you. Look at them. They are the only two hands you will ever have.

It has been estimated that almost 20% of all disabling accidents on the job involve the hands. Without your fingers or hands, your ability to work would be greatly reduced. Human hands are unique. No other creature in the world has hands that can grasp, hold, move, and manipulate objects like human hands. They are one of your greatest assets. And, as such, must be protected and cared for!



Flu Season is Fast Approaching

According to the CDC, there are everyday preventive actions we all can help fight germs
[Link to CDC poster](#)

Everyday preventive actions are steps that people can take to help slow the spread of germs that cause respiratory illness, like flu. These include the following personal and community actions:

- Cover your nose and mouth with a tissue when you cough or sneeze. This will block the spread of droplets from your mouth or nose that could contain germs.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose, and mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you or your child gets sick with a respiratory illness, like flu, limit contact with others as much as possible to help prevent spreading illness. Stay home (or keep your child home) for at least 24 hours after fever is gone except to seek medical care or for other necessities. Fever should be gone without the use of a fever-reducing medicine.
- If an outbreak of flu or another illness occurs, follow public health advice. This may include information about how to increase distance between people and other measures

Basic First Aid Treatment

For any wound, you should take the following steps:

- Take care of the wound immediately, because even a minor wound can get infected if bacteria are allowed to build up in the wound site. If the wound is minor, you should give first aid at home.
- If you get a puncture wound or step on a rusty nail, you should see a doctor immediately, because you may need a tetanus shot. If you don't know whether you're due for a tetanus shot, don't take any chances. Call your doctor. If the puncture wound is from a human or animal bite, seek emergency medical attention. If the cut is deep or has jagged edges, you may need stitches to close the wound.
- Clean the wound with water. Avoid using soap, hydrogen peroxide, or iodine, which can irritate the injury. Hold the wound under running water to remove dirt, and use sterilized tweezers to remove remaining debris. If you can't get the wound clean, see a doctor, because the dirt could trigger an infection. If there is a large object embedded in the wound, leave it alone and seek emergency help.
- When the wound is clean, apply antibiotic ointment one to three times a day to prevent infection, and cover it in a sterile bandage. Before reapplying ointment, clean the wound. Stop using the ointment if you develop a rash or other reaction. Change the bandage daily, and use soap to clean the skin around the wound.
- If the injury doesn't stop bleeding on its own, use a clean cloth to apply pressure. Maintain the pressure for 20 minutes while elevating the wounded area, if possible. If bleeding continues after 20 minutes of pressure or 'spurts out' of the wound, seek medical help.
- Watch the wound to make sure it is healing. If the wound does not begin to heal or grows red, warm, and/or inflamed, or the skin around it shows red streaks, seek medical care immediately.

First Aid for Thermal Burns

- Run cool water over the burned area, soak it in cool water (not ice water), or cover it with a clean, cold, wet towel.
- Cover the burn with a sterile bandage or a clean cloth.
- Protect the burn from pressure and friction. DO NOT 'POP' Blisters.
- Use over-the-counter medications such as ibuprofen or acetaminophen for pain.
- Do not apply butter, ice, fluffy cotton dressing, adhesive bandages, cream, oil spray, or any household remedy to a burn.

If a burn appears to be severe or you develop signs of infection, call your doctor

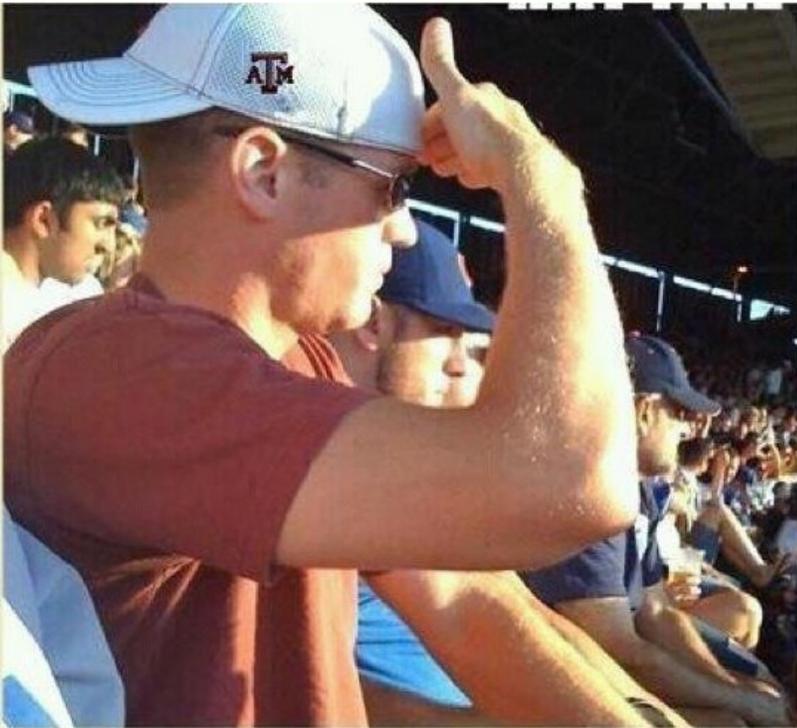
You should call 911 or local Emergency Telephone number immediately if

- Bleeding does not slow after a few minutes of steady, direct pressure.
- The person shows signs of shock such as weak pulse, rapid or shallow breathing, or cold, clammy skin.
- The person has trouble breathing .
- A deep cut to the abdomen causes moderate to severe pain.
- There is a cut to the eye.
- A Burn to the face, neck, or groin area or covering a large surface area

If your department needs assistance in First Aid kits, please e-mail jagibb@lsu.edu.

AGGIE HUMOR

- ◆ Why did the Aggie get fired from the M&M plant as a quality control inspector?
He kept throwing out all the W&W's
- ◆ Why does the new Aggie navy have glass bottomed boats?
So they can see the old Aggie navy
- ◆ Why do Aggies always smile during lightning storms?
They think their picture is being taken
- ◆ How can you tell when an Aggie sends you a fax?
It has a stamp on it



I WISH THEY WOULD INVENT SOMETHING TO KEEP THE SUN OUT OF MY EYES.

This humor brought to you in recognition of Texas A&M joining the SEC!!

Pat West
aTm- '77
LSU-E.H.S.

Hazardous material disposal

DO NOT POUR HAZARDOUS MATERIAL

Down the drain!

The Office of Environmental Health and Safety provides pick-up and proper disposal of Hazardous waste.

If you handle hazardous material, proper disposal **is the law**. There are 5 simple steps for proper disposal of hazardous material on campus:

1. Collect waste in a container that is compatible with the waste
2. Label the container with the name of the waste material
3. Keep containers sealed when not filling
4. When approximately 80% full, complete a request for Hazardous waste pick-up form.
5. You will be contacted to arrange for pick-up of the material by our department.

The link to the hazardous waste procedures is located on our website: www.ehs.lsu.edu



++++ Safety Meetings +++++

As a minimum, Department Safety meetings should be conducted Quarterly. This newsletter can be used as safety meeting material. Please route through your department via e-mail and request a "return receipt," or circulate with "sign-in" sheet containing printed name/date/ and initial.

Office of Environmental Health and Safety (E.H.S.)

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www.ehs.lsu.edu

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[Lisa Pepitone](#), Environmental and Emergency Response Coordinator

[Jason LeJeune](#)-Manager, Laboratory Safety

[Patrick West](#), Manager, Environmental and Safety Training

[Joyce Gibbs](#), Administrative Coordinator

Year-To Date Accidents

During the first 8 months of 2012, there have been 175 accidents reported to Risk Management. There were 199 accidents reported during this same period in 2011.