Off-The-Job Safety Program

From the book *Safety and Health Management Planning*
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Chapter 30 - Off-The-Job Safety by John Myre

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INTRODUCTION

It's a few years in the future, and a new drug-resistant virus suddenly appears in the United States. It strikes indiscriminately. Newborns and senior citizens are felled. It takes a particularly heavy toll on teenagers and young adults. About 120,000 die each year, and millions more are disabled, some of them permanently. A person will leave home in the morning, and later in the day a loved one will receive the terrible information that the person is dead or seriously ill.

The disease quickly becomes front-page news. There is no cure, but preventive measures are found and publicized. As these measures are developed, organizations create elaborate plans to inform their employees.

Still the disease rages. It is usually contracted as the result of a failure by the individual to follow the proper preventive measures. Worse, many times a person contracts the disease as a result of failures by others to follow the preventive steps.

Unfortunately we have a similar cause of deaths and injuries in our midst today. It is called off-the-job accidents, but the reaction is very different as compared to our fictional virus.

When the news media report on off-the-job accidents, it is usually in the context of counting the number of deaths during a holiday period, or highlighting a spectacular incident. Most organizations ignore the subject since they don't have to report the results to the government or their shareholders. Most individuals assume these accidents only happen to the other guy, never to them or their family.

Only a few organizations try to raise the level of off-the-job safety awareness, such as the National Safety Council, some consumer groups and publications, and organizations that focus on one particular type of accident such as Mothers Against Drunk Driving or the Coast Guard.

In the face of this indifference to off-the-job accidents, why should you be concerned what employees and their families do away from the work site? The purpose of this presentation is to demonstrate the many benefits your organization will receive from a comprehensive off-the-job safety program; to provide an outline to use in organizing the program; and to encourage development of a personal safety program by each employee and family member.

WHY EVERYONE SHOULD BE INTERESTED

Every organization profits from a comprehensive off-the-job safety program. The evidence is compelling.

Benefits To The Safety Professional

The job descriptions of safety professionals emphasize on-the-job safety. Reducing workers' compensation claims and costs is the number one priority. Most safety professionals feel they are so busy preventing workers' compensation cases that they have no time for off-the-job safety, even if they wanted to. That is a short-sighted conclusion.

At the work site, virtually every organization has sound safety practices in effect. Safety procedures applicable to each job are well known through investigations of previous accidents, company and industry safety practices developed over the years, and government regulations. The problem is getting employees to follow these procedures. That's where off-the-job safety programs can make a significant difference.

Many organizations approach on-the-job safety as a "switch" to be turned on when the employee comes to work. In fact, safety is a 24-hour attitude, not a "switch" to be turned on when employees arrive. The same safety rules will apply whether you are driving a company car to a meeting or taking the kids to a birthday party.

By developing an effective off-the-job safety program you will improve your on-the-job safety results. Employees have fewer on-the-job accidents when safety becomes part of their value system and lifestyle. An off-the-job safety program will help promote safety as a “value.”

Another benefit to the safety professional is a reduction in workers' compensation claims that are associated with off-the-job injuries. Some workers' compensation claims may begin as a minor off-the-job injury. These claims can be minimized by preventing off-the-job accidents in the first place.

Also, employees work more safely when they are not distracted by the concerns associated with injuries to family members.

Financial Benefits To The Organization

Each year, many organizations pay about $1,000 per employee to cover health care costs and related expenses resulting from off-the-job accidents to employees and their families, most of which could have been prevented.

To estimate your costs, multiply the number of your employees by $1,000. If you are a for-profit company, divide that amount by your pre-tax profit margin to determine the revenue required to pay for off-the-job accidents. For example, a company with 1,000 employees, and a 10% pre-tax profit margin, needs $10,000,000 in revenue just to pay for off-the-job accidents.

Other Benefits

In addition to the reduction in medical and other costs, additional significant benefits are realized.

1. Sixty percent of the accidents that keep employees off the job occur away from work. A successful off-the-job safety program results in on-the-job productivity increases.

2. In today's shifting job climate, employees often feel undervalued and expendable. When morale suffers, your organization's product can suffer, too. An off-the-job safety program demonstrates your company cares about the well-being of your employees and their families.

3. An off-the-job safety program complements your organization's wellness program, and can be viewed as an extension of your wellness program.

Benefits To The Employee

By providing practical safety tips and promoting safety awareness, off-the-job safety programs prevent deaths and injuries to employees and their families.

Also, only when organizations prosper can they pay competitive wages and benefits. The reduction in costs and increase in productivity will increase profits.

About 95% of accidental deaths occur off the job. Let's take a look at the human toll taken by off-the-job accidents.

The lifetime odds of being killed in an off-the-job accident are approximately 1-in-30 for males, and 1-in-50 for females. As difficult as that may be to believe, the facts support the statement. Rounding the numbers for the sake of clarity, here's how the numbers are arrived at:

Each year, approximately 2,000,000 males and 2,000,000 females are born in the U.S., and over 70,000 males and 40,000 females die in off-the-job accidents. The number of people killed in each age bracket stays relatively constant every year, i.e., the number of one-year-olds killed is about the same, as with two-year-olds, and 55-year-olds.

During a male's lifetime, over 70,000 of his peers will be killed in some type of off-the-job accident. Dividing 2,000,000 by 70,000+ gives us the 1-in-30 approximation. For females, dividing 2,000,000 by 40,000+ gives us the 1-in-50 approximation.

Major causes of additional male deaths: Drunk Driving (9,000); Motorcycles (3,600); Pedestrians (2,000); Drug Overdoses (5,000); Drowning (2,000); Work-Related (4,000).

Here are 2006 annual statistics from the 2008 edition of *Injury Facts* published by the National Safety Council.

Table 1: The Human Costs Of Accidents

Cause	Number of Deaths
Motor-vehicle	44,700
Home	42,600
Poisonings	20,000
Falls	11,800
Fires, flames, and smoke	2,500
Choking	1,300
Drowning	1,100
Mechanical suffocation	800
Firearms	500
Natural heat or cold	300
All other (1)	4,300

Public	30,000
Falls	8,600
Poisoning	5,100
Choking	2,700
Drowning	2,500
Water transport	600
Air transport	400
Railroad	400
Mechanical suffocation	200
All other (2)	9,500

(1) Most important types are: struck by or against objects, machinery, and electric current.
(2) Most important types are: excessive natural heat or cold, firearms, fires and flames, and machinery.

More Reasons To Have A 24-Hour Safety Attitude

-The lifetime odds of being killed in a motor-vehicle accident are about 1-in-100.
-Accidents are the leading cause of death for people from ages 1 to 40.
-Over 16,000,000 people suffer temporary or permanent disabling injuries from off-the-job accidents each year.
-Accidents rob Americans of more years of life before they reach age 65 than any other cause of death, including cancer, heart disease, homicide and AIDS.

OVERCOMING THE INDIFFERENCE

In view of these alarming numbers, why has off-the-job safety been largely ignored?

Is An "Accident" Really An Accident?

A basic reason employers and society don't pay more attention to off-the-job safety, is that the word "accident" is used incorrectly.

The dictionary defines accident as "an unexpected and undesirable event, something that occurs unexpectedly or unintentionally, fortune or chance." There is no quarrel with the undesirable reference, but the belief that accidents are unexpected or the result of fortune or chance is misleading.

For example, is an accident unexpected when someone using a ladder reaches out too far instead of taking time to reposition the ladder, and then falls? Does an accident occur by fortune or chance when a person consistently tailgates and then slams into the driver ahead of him in a moment of inattention? Is it fate when a boater drinks too much and then collides with another boat on a lake at night?

The obvious answer is no! Most off-the-job accidents can be better described as failures. They are failures on our part and failures on the part of others. Stating that someone was killed or injured in an accident tends to exonerate the person responsible.

Unaware Of Costs And Potential Savings

Most employers are simply unaware of what their human and financial costs are. In fact, off-the-job accident costs will exceed on-the-job accident costs in many organizations.

Some of the lack of awareness is due to the fact that off-the-job medical costs do not receive much attention in business publications. When employers focus on medical costs the primary emphasis has been on finding less expensive medical treatment. That's fine as far as it goes, but it is more cost effective to eliminate the causes of the expenditures in the first place.

This lack of knowledge is easily remedied by making a cost study. After the costs are determined, for-profit companies should divide the total costs by their pre-tax profit margin to determine the revenue needed to pay for off-the-job accidents. This amount will be a real eye-opener for employers.

Exhibit 1 is a summary of a cost study done by a corporation with over 60,000 employees. Over 90% of the costs represented medical costs.

The actual costs were even higher. These figures do not include long-term disability payments, training costs, some recurring medical expenses, lost sales and lost productivity. For example, a serious car accident might require lifetime back therapy for an employee. Those costs will probably not be charged to the accident medical categories in future years.

Exhibit 2 is an example of a cost study worksheet. Your claims administrator can provide the medical expenses by summarizing costs for the universal accident medical codes 800-999.

Examples Of Successful Programs

Organizations with strong off-the-job safety programs cut their expenses significantly. Following are some examples:

The off-the-job accident rate of DuPont's employees is much less than the rate of the general public. DuPont has an aggressive off-the-job safety program that includes employee meetings and safety articles in its company publications. In their safety meetings they might spend ½ of the meeting on off-the-job safety topics. And safety is one of the factors that goes into determining the performance evaluation of managers.

In recent years the U.S. Navy has had an aggressive program to reduce off-duty recreational fatalities to Navy personnel. The fatalities have been reduced by about 50%.

Not My Responsibility

Historically no one claims responsibility for off-the-job safety. The focus of safety professionals is on-the-job safety, and wellness experts emphasize nutrition and exercise.

In addition, many employers do not feel it is their place to tell people how to live their private lives, or that they can affect how people lead their lives. This philosophy of avoidance is at odds with the concept behind wellness programs, however.

Why do employers think it is good business to influence people's eating habits and exercise patterns, but then ignore trying to influence safety habits? Wellness and off-the-job safety programs have the same goals, i.e., in both programs you're trying to influence people in a way that helps the employer and the employees.

In this regard, the emphasis on wellness programs and the lack of emphasis toward off-the-job safety is short-sighted. Eating a piece of chocolate cake once in a while will not harm most individuals, but virtually everyone who falls down a flight of stairs will require medical treatment.

Avoiding Accidents Is Merely Common Sense

Some employers feel that avoiding off-the-job accidents merely requires common sense. That's no more true than saying avoiding on-the-job accidents merely requires common sense.

Just the routine acts of driving a car, cooking, or cutting the grass require knowledge and a safety-conscious attitude. Just one mistake can cause a costly and tragic accident.

For example, almost any employer with a vehicle fleet will have an extensive driver safety program. And yet this same organization will provide no defensive driving material to the rest of its work force and the employees' dependents. It doesn't matter where an automobile accident occurs, the medical and other expenses will still impact the bottom line.

GETTING SUPPORT FOR OFF-THE-JOB SAFETY IN YOUR ORGANIZATION

Selling Off-The-Job Safety

The ideal off-the-job safety program would start with full top management support. Even if you are not able to obtain this support, the benefits obtained from a local or division program make the effort to implement a program worthwhile.

To gain the support of your boss or the company president, you will probably need to sell them on the value of an off-the-job safety program, using some of the material and arguments previously discussed.

To sell off-the-job safety, we must be personally committed and passionate about the topic, and willing to mount a sales campaign.

The key in selling safety is to concentrate on the benefits to the person you are trying to sell. A simple way to remember this is to use the call letters of everyone's favorite radio station--WIFM. The letters stand for: **W**hat's **I**n it **F**or **M**e.

Some of the key steps required to gain the support of people in the organizational hierarchy are:

1. Determine or estimate the human costs. Statistics on fatalities should be available from the Human Resources organization. Injury statistics will be more difficult to obtain, but averages are available from the National Safety Council. Applying those averages to your employee and dependent base will help to illustrate the magnitude of the problem.

2. Determine off-the-job accident costs and the revenue needed to pay for the costs. Exhibit 2 is a model for the cost study.

3. Develop a budget for the program and compare it to the expected savings. Estimating savings is difficult, but a sound basic program should be able to reduce medical costs for the 800-999 classification codes by at least 10-15%, and probably more over a period of time.

4. Sell other organizations on the benefits to them of an off-the-job program. Get the Human Resources personnel involved. They stand to gain considerably from the reduction in medical costs.

Also, ask the Sales organization to help you package your presentation in the most attractive format.

5. Sell the program up the line. The greater your sales success, the more impact you will have. It might be necessary to demonstrate success at the local level before you are able to convince others of the benefits of a more encompassing program.

6. Track the savings and costs. Publicize the savings to obtain continued funding for the program through the years. Off-the-job safety is a permanent commitment.

PLANNING YOUR PROGRAM

Teamwork often makes the difference between success and failure. An off-the-job safety program provides opportunities for forming and using several types of teams made up of managers and employees. These teams organize and conduct the overall program, develop special promotion activities, solve specific problems, and present recommendations to management. The types of teams used include steering committees, project teams, and safety circles.

The teams provide for the involvement of people at all levels within the organization, as well as for meaningful study and analysis of off-the-job safety problems.

The following guidelines assume you are able to get top management support. Modifications to the plan may be required depending on the scope of your program, but attention to the key steps outlined is necessary to create local or company-wide programs.

The Steering Committee

The steering committee provides management control of the program. It:

1. Identifies the work to be done in the program.
2. Authorizes the time, people, space, and money needed to implement the program.
3. Evaluates the program's progress toward goals and objectives.
4. Guides and coaches the efforts of the people who contribute to the program.

The steering committee meets on policy and decisions. It should be chaired by a senior manager. It is usually made up of key functional managers, plus employee representatives. The committee's activities should be exclusively focused on the off-the-job safety program.

The steering committee's initial jobs are to identify loss exposures and develop effective project teams. It is important that team members be well-versed in both safety fundamentals and the concepts of off-the-job safety programs. Therefore, training of some team members may be required. After any training, the committee directs compilation of the preliminary loss exposure inventory. It then sets the program's objectives and standards, and begins to recruit people for project teams.

After the program is organized, the committee concentrates on review and compliance. It hears recommendations presented by project teams. It approves goals and budgets to meet program objectives. It coordinates program activities with other functions of the safety and health program. Finally, it may audit managers' compliance with program standards. All these functions require high levels of authority to commit people and resources. Consequently, it is vital that senior managers not delegate committee responsibilities to subordinates.

Loss Exposure Identification

An effective safety and health program starts with a determination of loss exposures. To do otherwise is to manage by blind guessing.

Exhibit 3 is a summary of possible exposures. To get an idea of what employees consider important, the steering committee can give a copy of the list to employees and ask them to circle topics they would like more information on.

Handout surveys normally have a very poor response, so the purpose of the survey must be explained when the forms are distributed. This can be done at a safety meeting or at a similar gathering of employees. A convenient return method can increase the rate of response. Collection boxes or return-addressed forms or envelopes can be provided if personal collection by the supervisor is not desirable. E-mail is another possibility.

Selecting Off-The-Job Safety Topics

Since motor-vehicle deaths account for almost 50% of off-the-job fatalities, and numerous injuries, any safety program must begin with regular emphasis on various driving topics. However, the topics selected will vary by location. For example, an urban area will probably wish to cover highway and rush hour driving, while a rural area may emphasize the special hazards faced by drivers on rural roads and at railroad crossings.

Beyond driving topics, the interests of the employees will dictate the topics selected. Some employee bodies may want information on outdoor activities, while others may want more information on children's activities.

A key point to consider is that virtually all of the topics listed in Exhibit 3 should be covered over a 4-5 year period, or at least made available to employees. For example, few employees will have trampolines in their back yards, so that topic may not be identified frequently on the employee response form. However, at some point in their lives many children may be exposed to a trampoline in someone's yard. In one case a young man visiting a friend on a spring night jumped off a trampoline and landed awkwardly. He is now a quadriplegic, with medical expenses exceeding one million dollars. If the family had received some periodic safety information on the dangers of trampolines, the tragedy might have been avoided.

Guidelines For Effective Programs

Once the general exposures are known, planning begins on the best way to control risks. Some risks are adequately controlled with knowledge of safe practices, so the program calls for education. Others need skill or training, and the program calls for ways to get supervised practice, such as through a recreation club or sports team. Sometimes the hazard can be controlled with personal protective equipment, and the program requires sources of equipment, proper fitting, and instruction on equipment use.

No two organizations are alike. However, there are some universal guidelines for effective off-the-job safety programs conducted by organizations. These are:

1. Overall direction should be given by an experienced professional.

2. A well-organized program encourages individual participation and produces the best results. The major activities need to be planned and budgeted so that the necessary personnel and resources will be available.

3. Employee participation in activities should be spontaneous and voluntary. Each program activity should include an invitation for employees to participate in planning, preparing, presenting, and following through. In the beginning, selected employees may have to be asked to help, but a quality program motivates continuing participation.

4. The program should be family oriented. The family is the key group for sharing ideas and changing behavior. Spouses influence each other’s actions. Parents influence children and vice versa. Studies show consistently better results when the message gets into the home and when activities include families.

IMPLEMENTING YOUR PROGRAM

Project Teams

One effective way of developing comprehensive safety topic promotions is the use of project teams. Superficial programs have little, if any, effect. Comprehensive promotion programs require a good deal of work--too much for one or two people. The team approach is useful and gets managers and employees involved in the program. In most cases, the core of the team should consist of employees drawn from various departments. Each of these people can add specific knowledge of both problems and methods. Combined, their talents are most effective.

A team should be organized for each topic to be covered. Many of the exposures are seasonal, and the rest can be scheduled according to the degree of risk. Six topics a year is reasonable for most organizations. Team memberships should also be rotated to give all an opportunity to participate, to bring fresh ideas to the program, and to allow rest periods between projects for the team leaders. A person may be a team member on one project, however, and a team leader on another project four or six months later.

Other Topics

As noted previously, many other topics deserve presentation to employees. Information is available from newsletters and services that focus on off-the-job safety issues. Some of these publications allow you to copy the material.

These topics do not require individual project teams and campaigns. However, a separate project team should be assigned to research these topics and develop material for the employees.

Conducting A Campaign

The agenda for a typical theme campaign includes the appointment of team members; training of the team; preliminary discussion of the topic; survey of loss exposures by reviewing the inventory and talking with employees; outline of theme campaign activities; assignment of responsibilities; project research; development of alternatives; briefings to management; preparation of final materials; conduct of the campaign; and critique of program results.

Table 2 is a summary of possible approaches to off-the-job topics.

Table 2: Types Of Off-The-Job Safety Programs

Contests-essays and drawings (use outside judges)
Defensive driving courses normally offered to employees driving company vehicles
Displays
Incentive awards for a group
On-line database of topics that employees can access
Outside speakers (e.g., talks during lunch hour)
Perfect attendance awards
Personal protective equipment (suggest where it can be obtained, or consider offering equipment at cost)
Posters
Publications-external
Publications-internal (include employee stories where following safe practices prevented or mitigated an injury)
Recreational programs (use qualified outside instructors)
Reference booklets
Safety calendars
Safety fairs, family nights or picnics (use community groups and local merchants)
Safety meetings
Vacation/holiday programs
Video library (for example, defensive driving videos employees can show to the family)
Video/DVD presentations

Steps in a typical promotional campaign might include:

1. Conduct a review to verify the loss exposures and potential risks in order to confirm that these are properly assessed in the original inventory.
2. Write motivational messages for the senior manager and department heads to announce the theme and stimulate employees' interest.
3. Develop or obtain educational material to improve people's knowledge regarding the theme and their personal exposures.
4. Develop guides and visual aids for supervisors to use in safety talks with their employee groups.
5. Develop lesson plans for special educational programs to teach people how to identify related hazards or to teach standard safety practices.

6. Make up displays, posters, and signs to reinforce the information presented in the planned educational activities.

7. Develop guidelines for employees to use in their personal safety programs. These can include safety features to look for when buying tools or materials, self-inspections for compliance with safety standards, and safe practices to learn or to teach to family members.

8. Make up employee and family contests that can be used to stimulate education regarding, and performance of, safety activities. For example, some organizations call employee homes after information is disseminated. If a family member can answer some relatively easy questions that indicate they read the material, they receive or are eligible for a prize.

9. Outline key points for briefings to senior management on the content and conduct of the theme campaign.

Three essentials of the successful project theme campaign are a definite beginning, adequate preparation time, and a definite end. The campaign should have a kickoff date to announce it to employees through various media, such as newsletters and posters. The scope of the campaign and the activities planned should be introduced and preliminary materials distributed. Depending on how much time team members can devote to the campaign during their work, the preparation must start two to three months ahead of the kickoff date.

Finally, the campaign needs to build to a climax and have a distinctive closing date. It should not be allowed to die of old age and lack of interest. Employees will continue the preventive efforts in their personal safety programs, and supervisors will continue to review and reinforce the key points, but the campaign as such should end and all the special notices, posters, and displays should come down. If appropriate, the theme can be repeated at a later time, with a slightly different approach and renewed emphasis.

Safety Circles

Some continuing off-the-job safety problems can be addressed by safety circles. The circle is a small group of people with a common interest or problem. This interest may be a specific sport or hobby, children's safety, a community activity, or a technique such as first aid. The circle does not follow the normal structure of the organization. People belong because of their common interest. Although there is a leader to move the discussions along, there is no authority figure--hence the term “circle.” All members are equal. Circles may be organized within departments, or across departmental lines.

In addition, safety circles can periodically become the nucleus of a project team when it is decided to emphasize their activity as part of the overall program.

A circle facilitator is designated to lead the program. This person is the liaison between the circles and the steering committee.

Organizing safety circles must not be a hurried process. Attempts to put a large number of circles into operation at the same time will probably guarantee failure. One or two circles should be started, and their success used as the catalyst for others. Fewer circles will let the facilitator divide his or her time in order to give each circle meaningful help.

A suggested course of action should include:

1. Picking critical loss exposures. The steering committee selects a few exposures that have the highest potential for off-the-job accidents.

2. Selecting circle leaders who are best qualified or most experienced in the activity associated with the critical exposures.

3. Training circle leaders in basic problem-solving techniques, group dynamics, personal and group communications techniques, accident causes and controls, and safety circle procedure.

4. Recruiting circle members by identifying employees who are interested in the topic, are good team workers, and have a good reputation for job safety.

5. Training team members. This is a learn-by-doing approach. After an initial orientation in the circle procedure, the leader prompts the selection of a problem to work on. The first problems should be simple ones so that the circle can concentrate more on learning the method.

6. Conducting the circle activity. Ask members to volunteer for researching various topics, for bringing in resource people for questioning, and for analyzing the data gathered.

7. Keeping progress data. Periodically, report on each circle’s activities to the steering committee. Present the problems identified and the extent of research conducted.

Personal Safety Programs

Each life is different. To make a safety program truly effective, it must be tailored to the individual. Family size and makeup, ages of family members, type of home and furnishings, domestic activities, recreational interests, and personal travel all differ.

Without a Personal Safety Plan, employees and their loved ones are leaving their fates to chance, or rolling the dice with their lives.

The approach needs to be one of getting employees interested in starting personal safety programs and then providing the tools they need. These tools include education in safety and health fundamentals, information on how to organize personal safety programs, assistance with difficult problems, and resources for ideas and materials.

In addition to providing periodic safety information through company and outside publications, a library of information on off-the-job safety topics should be available for employees and families. One way of providing this information is through an on-line facility.

To facilitate development of personal safety programs, you may wish to provide binders with a table of contents for broad categories, and perhaps some initial articles on general safety topics. To add further emphasis, the binder could be presented in a special safety meeting to review basic safety concepts and off-the-job hazards.

Encourage employees to file additional information on the hazards faced by their families, and review it periodically. For example, a family that boats should review their boating safety file before each season.

Key Elements

The parts of a personal safety program are called "elements." The elements are:

1. *Leadership*: Within the family there must be a safety leader. One person must inspire and challenge the others to act safely. The leader sets a safety policy and encourages the setting of standards for safe conditions and practices. The leader prompts the others and ensures that they are adequately equipped and educated. The leader also sets the example.

2. *Education*: Identify the hazards faced by each family member, i.e., on the road, at home, and when engaged in leisure activities. Use the topics in Exhibit 3 to help make a list of family activities and the related hazards.

After the initial safety plans are researched and developed, encourage everyone to become a leader, particularly with regard to his or her own safety. A Personal Safety Plan will not work unless each person is committed to doing things safely. This effort also involves periodic reviews and updates of Personal Safety Plans.

3. *Training*: Lack of knowledge or skill is a basic cause of many accidents. Training activities ensure that everyone acquires the knowledge needed for safety in all activities. Sometimes this occurs by formally teaching safe practices; at other times, it happens through self-study.

4. *Safety standards*: There are safety standards for homes, vehicles, and public areas. These standards were bought with someone's blood, and are the result of accident investigations. Someone must research the standards and verify they are met. For example, be sure ground fault circuit interrupters are installed in bathrooms and the kitchen.

5. *Buying safe products*: Many tools and materials used in homes, hobbies or other forms of recreation have hazardous properties. Become familiar with them, tell family members about them, and buy the items that are least hazardous.

6. *Personal protective equipment*: Some hazards can be controlled with proper personal protective equipment. This can range from clothing to protect against poisonous plants, to goggles or safety glasses to protect against chemicals or flying objects. The person involved must study the hazard, obtain suitable protection, and use it.

7. *Emergency preparedness*: Natural disasters and technological accidents can affect personal safety; and the effects vary from one situation to the next. As a family, consider potential disasters, make emergency plans, and hold emergency drills.

8. *Care of the injured*: First aid can prevent complications of injuries. Suitable first-aid kits need to be obtained and people trained in first-aid techniques.

9. *Inspections*: Make periodic examinations of facilities, equipment, materials, and practices to ensure that they continue to meet safety standards.

10. *Family meetings*: People need to be reminded about key aspects of safety and the prevention of accidents. Hold family discussions quarterly, to review safety in the home and in the activities in which family members participate. To assure their involvement, let the children assume some of the leadership.

CONCLUSION

Employees and families must have a 24-hour safety attitude and know safe practices before they can be expected to take actions that will avoid accidents.

Also, they must be periodically reminded of the wide range of safety hazards they face in everyday life. Without these reminders all of us tend to become complacent.

Achieving safety awareness can only be done through a comprehensive off-the-job safety program. Of course, no organization can provide enough information to an employee to guarantee a risk-free life. Even the most experienced and well-educated person won't anticipate every hazard, but they will discover the most critical safety problems.

Once employees have a true understanding of safety fundamentals, they can start to develop their personal safety programs. As a result, they often find that they need and want more information.

You are probably skeptical as to how much impact you can have on the behavior of employees and their dependents away from work. We need only look at heart disease, cancer, and AIDS to see how behavior can be changed through comprehensive education programs. We can't change everyone's behavior, but we can change enough people to have a significant impact on the death and overall accident rates.

What then can you do?

First, determine off-the-job accident costs. For-profit companies should divide that amount by the pre-tax margin to obtain the amount of revenue required to pay for accidents. This information, and knowledge of the benefits derived from an off-the-job safety program, will help obtain the management support that is vital to the success of any safety program.

Second, develop an information program for and with employees and families. Put a structure in place that uses the talents of all groups in the organization.

Third, furnish material to employees regularly on a wide range of topics, and encourage employees to review the material with their families.

It's time to turn the spotlight on this long neglected part of our health care crisis. Off-the-job accident prevention is truly a win-win program, an opportunity for employers to do the right thing--and make money doing it.■

Exhibit 1

Off-The-Job Accidents Cost Study

(This study was done in 1991. The dollar amounts are not representative of current costs.)

Category	Medical Expenses	No. of Cases	Lost Days	Wages Paid	Benefits	Claims Adm.	Total Costs
Employees	$6,881,694	1,715	12,158	$972,640	$291,792	$203,952	$8,350,078
Dependents	12,550,860	3,128				371,989	12,922,849
Total	$19,432,554	4,843	12,158	$972,640	$291,792	$575,941	$21,272,927

Basic steps in determining costs:

Human Resources (HR) furnished Medical Expenses from annual summary of ICD-9 codes. See Exhibit 2. Assigned Medical Expenses to employees and dependents based on ratio of employees to dependents.

No. of Cases were estimated by dividing Medical Expenses by average medical expenses per workers' compensation case.

Lost Days were estimated by multiplying No. of Cases by average lost workdays per workers' compensation case.

Wages Paid were estimated by multiplying Lost Days by average wages paid per day.

Benefits were estimated by multiplying Wages Paid by normal benefits percentage.

Claims Administration costs were estimated by multiplying No. of Cases by average cost per benefit case.

WHAT DO OFF-THE-JOB ACCIDENTS COST YOUR ORGANIZATION?

Calculate your annual costs. The answer will probably surprise you. Your claims administrator can provide the medical expenses by summarizing data for codes (800 - 999) shown below.

Summary of Off-The-Job Accident Costs

Medical expenses for employees and dependents	$ _____
Wages paid to injured employees	_____
Benefits paid to injured employees	_____
Claims administration costs	_____
Costs to train replacement workers	_____
Reduced productivity	_____
Lost sales	_____
Other	
_____	_____
_____	_____
_____	_____

TOTAL COSTS ..... $ _____

Types of Injury and Poisoning (Note 1)

800-829 - Fractures
830-839 - Dislocations
840-848 - Sprains and strains of joints and adjacent muscles
850-854 - Intracranial injury, excluding those with skull fracture
860-869 - Internal injury of chest, abdomen and pelvis
870-897 - Open wound
900-904 - Injury to blood vessels
905-909 - Late effect of injuries, poisonings, toxic effects and other external causes
910-919 - Superficial injury
920-924 - Contusion with intact skin surface
925-929 - Crushing injury
930-939 - Effect of foreign body entering through orifice
940-949 - Burns
950-957 - Injury to nerves and spinal cord
958-959 - Certain traumatic complications and unspecified injuries
960-979 - Poisoning by drugs, medicinal and biological substances
980-989 - Toxic effects of substances chiefly nonmedicinal as to source
990-995 - Other and unspecified effects of external causes
996-999 - Complications of surgical and medical care not elsewhere classified

Note 1 - Incidents are classified on the basis of the Ninth Revision of the International Classification of Diseases (ICD).

Possible Off-The-Job Safety Topics

DRIVING SAFETY

Around Big Trucks
City Driving
Defensive Driving
Diverted Attention
Driving and Medications
Expressway Driving
Fall and Night Driving
Long Distance Driving
Older Drivers
Occupant Protection
Railroad Crossings
Recreational Vehicles
Road Emergencies
Road Rage
Rural Roads
Small Cars
Speeding
Teenage Drivers
Wet Weather Driving
Winter Driving

HOME SAFETY

Barbecues
Bathroom
Carbon Monoxide
Choking
Electrical
Falls
Fire Detection and Response
Fire Prevention
Firearms
Flammable Liquids
Furniture Refinishing
Gardening
Hand Tools
Holidays
Home Appliances
Home Heating Equipment
Home Office
Home Repairs
Household Chemicals
Kitchens
Ladders
Lawn Mowers
Older Adults
Painting
Personal Safety Plans
Poisoning
Power Tools
Snow Shoveling
Spring Cleaning
Yard and Garden Equipment

LEISURE and GENERAL SAFETY

Adult Sports
Alcohol
ATVs
Back
Bicycles-Adults
Boating
Bowling
Camping
Canoeing
Chainsaws
Diving
Eye Protection
Fishing
Fitness
Food Poisoning
Foreign Travel
Hearing
Heat Stress
Hiking
Hobbies
Horses
Hospital Stays
Hunting-Firearms
Hunting-Other
Hazards
Hypothermia
In-line Skates
Insects-Biting
Insects-Stinging
Medications
Ocean
Parties-Teen and Adult
Pedestrians
People With Disabilities
Personal Watercraft
Pets
Running
Safety Gifts
Shopping
Skin Cancer
Sleep
Snow Skiing
Snowmobiles
Storms
Street Crime
Swimming
Test
Water Skiing
Wildlife
Winter Precautions

KIDS' SAFETY

DRIVING SAFETY
Car Seats

HOME SAFETY
Baby
Babysitting Tips for Parents
Babysitting Tips for Sitters
Burns
Garage Door
Grandchildren Visits
Holidays
Infants-Six Months to Two Years
Internet
Kitchens
Latchkey Kids
Swimming Pools

LEISURE and GENERAL SAFETY
Bicycles
Brain Injuries
Child Care
Children-Two through Five
Children-Six through Twelve
Fireworks
Football/Soccer
Halloween
Kids' Sports
Kites
Playgrounds
School
Sexual Abuse
Summer Trips
Teenagers at Work
Toys
Trampolines