



REVIEWED COSTS

g.c.g. risk management, inc.

WORKERS' COMPENSATION, INSURANCE, CLAIMS AND LAW FOR THE EMPLOYER

APRIL 2017

VOLUME XXXVII, NUMBER 2

HOW TO SAVE A LIFE IN SIX LETTERS: CPR-AED

Several years ago, a GCG client had an employee who suffered a sudden cardiac arrest at work. Through the quick thinking of his co-workers, he received a shock from an AED (Automated External Defibrillator) machine on hand at the workplace. He regained a pulse and began breathing again on his own. That employee is alive today thanks to the fast actions of his co-workers. More importantly, the employer's "emergency response plan," which included an AED installation and training, was the real hero. The irony is that the victim did not initially support the idea of the AED in the workplace as he did not think it was a worthy financial expenditure.

Sudden cardiac arrest may occur when a ventricular fibrillation takes place, or when the heart stops beating altogether. In the absence of immediate medical attention, the victim collapse, loses consciousness, becomes unresponsive, and then dies. Many of these victims have no prior history of heart disease, and they are stricken without warning. Causes of sudden cardiac arrest may include (though not exclusively) heart attack, electrocution, or asphyxiation.

In the United States, each year, roughly 300,000 people die of sudden cardiac arrest. Approximately 13% of those deaths occur at work. The chances of a victim surviving such an event drop by approximately 10% for each minute that passes after the episode. Automated External Defibrillators (AEDs) are an important lifesaving technology, and they may play a vital role in treating workplace cardiac arrest. Most sudden cardiac deaths occur outside of the hospital, or too far away for immediate professional medical response. Therefore, if there is an AED present in the workplace, it is vital that all the employees on the premises know where the device is located, and are trained in its use.

To continue providing a wide spectrum of workplace health and safety training for our clients, and other interested employers, the Health & Safety staff at GCG Risk Management is now equipped to offer the American Red Cross certified course "Adult First Aid/CPR/AED". This course teaches employees to recognize and care for a variety of first aid emergencies. These include burns, cuts, scrapes, sudden illnesses, head injuries, neck injuries, back injuries, heat and cold emergencies, and how to respond to breathing and cardiac emergencies for victims 12 years of age and older. Successful participants will receive a certificate for Adult First Aid/CPR/AED valid for two years.

OSHA standards 29 CFR 1910.151(b) and 29 CFR 1926.50(c) recommend that every workplace include one or more employees who are trained and certified in first aid, including CPR. For most employers, this training provides a feasible and low-cost option to protect their employees, as well as permitting the employer to comply with the standards. The essential requirement of these standards is that the employer must ensure prompt first aid treatment for injured employees, either by having an available trained first aid provider at the worksite, or by ensuring that emergency treatment services are within reasonable proximity of the worksite. The standards do not define "reasonable proximity," either as to distance or number of minutes for response, but OSHA has long interpreted the term "near proximity" to mean that emergency care must be available within no more than 3-4 minutes. This interpretation has been upheld by the Occupational Safety and Health Review Commission and by federal courts.

Employers would be wise to consider the training we now offer, and an investment in the requisite equipment to perform life-saving measures for sudden cardiac events. GCG recognizes this need, and we developed our services to respond to client needs. GCG offers this training at a modest additional cost per person, to cover the cost of the certifications. GCG will provide the equipment for this training (though the employer that already has this equipment available may provide its own equipment as well). Obviously, the limits of time and personnel suggest that larger group format for this training would make it more expeditious and efficient for GCG and the employer, as this is hands on training done in person. If you are interested in discussing this with GCG staff, please contact Angela Goff at angela.goff@gcgriskmanagement.com.

Hamid Abuzaid contributed this article.

WORKPLACE VIOLENCE ACTIVE SHOOTER SCENARIO IS TOO REAL FOR COMFORT

The headlines scream the news; the internet streams the gory details. Workplace violence is an all-to-real scenario today, and it is not the province of the large workplace. More often than not it occurs in a smaller, more intimate workplace. Why? In a smaller setting, workers are more familiar. Emotions, both positive and negative can run higher. There is often far less workplace security, video cameras, self-locking doors. There is rarely an evacuation plan or active shooter plan. Employers can no longer hide from this stark possibility.

Causes of workplace violence can originate from within or without the workplace. Usually, the participants are employees, former employees, unhappy customers, or families of employees. However, random violence from the public is not unheard of. It is impossible to prepare for every scenario, but recognition of likely perpetrators, and the defusing of potentially explosive situations is often within the employer's control, particularly as to employees. Potential employee issues may arise if an employee displays any of the following characteristics:

- Increased use of alcohol or drugs at home or even at work
- Unexplained absenteeism, and/or physical complaints
- Depression/withdrawal and noticeably unstable or emotional responses
- Increased and/or severe mood swings
- Increased talk of problems at home
- Increased comments about violence, firearms, or other weapons or crimes

While it is difficult to predict when and where such violence might occur, the Department of Homeland Security recommends the following general guidelines for reacting to such a situation:

- When an Active Shooter is in the vicinity, immediately contact 911
- Provide the following information to 911: Location of the Active Shooter, Number of Shooters, Physical Description of Shooters, Number and Type of Weapons, Number of Potential Victims
- Have an escape route in mind and a plan
- Leave your belongings behind
- Evacuate regardless of whether others agree to follow
- Help others escape, if possible
- Do not attempt to move any wounded
- **Prevent others** from entering an area where the Active Shooter may be
- Hide in an area out of the Shooter's view
- Lock doors or block entry to your hiding place if possible
- Silence your cellphone (including vibrate mode) and remain quiet
- Fight as a last resort, and only when your life is in imminent danger
- If you do fight, attempt to incapacitate the Shooter
- Act with as much physical aggression as possible
- Improvise weapons or throw items at the Shooter
- Commit to your actions...your life depends on it
- When law enforcement arrives, remain calm and follow instructions
- Drop items in your hands (i.e. bags and jackets) as everyone can be a suspect
- Raise hands and spread fingers to show you are not a threat
- Keep hands visible at all times
- Avoid quick movements toward law enforcement officers
- Avoid pointing, screaming or yelling
- Do not ask questions when evacuating

Please note that OSHA requires a written emergency plan for all employers with more than 10 employees. GCG Health & Safety staff can provide a free poster, by pdf, that summarizes these actions.

Rudolph Lu contributed this article.