



A Tradition of Excellence

CLAIMS ADMINISTRATIVE SERVICES, INC.

Keys For Success



Keys For Success

*Controlling Your Worker's
Compensation Cost*

*Fewer Employee Injuries
Lower Cost*

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Licensed Risk Manager*

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Keys For Success

CAS was formed in 1990 to provide workers' compensation services to Texas School Districts and Community Colleges. Since that time, CAS has had 400 Texas Schools and Colleges join our workers' compensation programs. The driving factor in forming CAS was to provide a long-term solution to districts for controlling their workers' compensation cost.

The key elements in controlling cost in 1990, and today, remain unchanged—and that is a consistently low loss ratio. The two key areas in having a consistently low loss ratio are **safety** and **claims**. CAS, in 2000, completed an analysis of our 400 members and found eleven key elements that allowed members to have a consistently low loss ratio (under 25%). These were the same essential elements that CAS has promoted since our foundation in 1990. We have put these six safety elements and five claims elements together for our members and call it “Keys for Success.” We have not found a district, regardless of their losses, that did not dramatically lower their cost when they used all eleven of the “Keys for Success.”

The CAS Loss Control Department is happy to assist you in implementing any area of “Keys for Success,” as well as, providing you customized safety programs to meet your district's individual needs.

CAS' commitment continues to develop methods that allow our members to continue having the lowest cost possible for your workers' compensation. Each year, since 1990, we have introduced new services, new programs, and continued with our base foundation of focusing on your district having fewer employee injuries and lower claims cost. In fact, over the past 10-year period, our clients' loss ratios have dropped by over 60% and the average cost of a claim over 50%.

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Safety Program

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Safety Program

Policy

1. Request Board adoption of the CAS Safety Manual.*

The CAS Safety Manual was designed exclusively for the education environment. The adoption of the manual will give district administrators and supervisors the authority to enforce your safety program.

If your district does not have a board policy regarding safety you will find it is extremely difficult to enforce and promote safety in all departments and on all campuses.

**Attached is a sample board policy for your district to use in the adoption of the Claims Administrative Services, Inc. Safety Manual.*

Keys for Success – Audit

Has your district adopted through Board policy the CAS safety manual? Yes ____ No ____

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Prevention

2. Have each employee sign an acknowledgement sheet that pertains to safety rules for the district.*

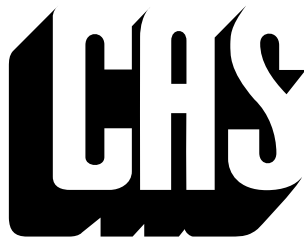
A. CAS provides this information on disk, our web site, and also in your CAS Safety Manual. Each district employee should read the safety rules pertaining to their work area.

A signed acknowledgement sheet will document the employees' understanding of safety rules in all departments. This is an important step in having all employees involved to ensure a safe work environment.

Keys for Success – Audit

Has each current employee and all new employees signed an acknowledgement sheet? **Yes** ____ **No** ____

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Investigation

3. When an employee is injured, the district and CAS want to immediately provide the best medical care possible, but the district also needs to investigate the injury/accident objectively for cause and future prevention.

Investigation of each and every accident is essential in determining the cause of the accident and determining how to avoid the same or similar accident in the future. This simple, yet important, step is often overlooked, but is tremendously effective in avoiding future employee injuries.

It is important that every accident be investigated even if the employee is not seriously injured. Accidents that don't require medical care could easily turn into a serious injury for the next employee.

Keys for Success – Audit

Does your district investigate each accident and develop methods to avoid that type injury occurring again? Yes ____ No ____



Accountability

- 4. Accountability of safety rules is another critical step in a safe work environment. Safety should be enforced as you would any other job performance standard.**

Each and every district employee must adhere to the district's safety rules in order to prevent accidents, allowing you to have a safe workplace. If an employee is found to have violated a safety policy, then they should be informed of what they did incorrectly and trained on methods of how to comply with the district's safety policy. Additional training and modification should be made to assure the avoidance of this type of injury in the future.

*If the investigation reveals that the employee was injured as a result of violating district safety policy, then the employee should be effectively counseled and written documentation placed in the employee's personnel file. **This gives the employee accountability.***

Keys for Success – Audit

Does your district hold employees accountable for violation of your district's safety policy? **Yes** ____ **No** ____



Training

5. Employees and Supervisors need safety training in their respective fields.

Supervisors and employees need to be trained on:

- **Safety rules for their respective area of responsibility.**
- **How to conduct safety meetings.**
- **How to do safety inspections.**
- **How to investigate accidents.**
- **How to discipline employees who violate district safety policy.**

Your CAS Training Manual and your CAS Safety Representative are excellent training resources.

The key to a successful safety program lies with the supervisor. They must be actively involved with the entire safety process including training of new and existing employees. Safety training is also important for equipment or tasks that have not been used for an extended period of time.

Keys for Success – Audit

Does your district train your supervisors and employees on safety rules for their respective areas? **Yes** ____ **No** ____



Return-To-Work Program

6. A well-defined return-to-work program pays huge dividends for the district and the employee.

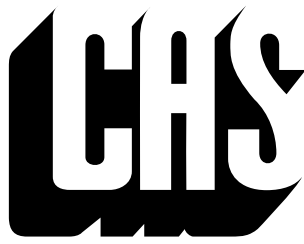
Have every department, campus and administrative office in the district identify 4 hours of light duty work (i.e. filing, sorting, office, etc.).

Develop a list of all of the light duty jobs and give it to the district's designated Doctor. The Doctor should identify what duties the injured employee can accomplish within his work restrictions. Have injured employees report for work and complete only those Doctor approved duties. The injured employee will understand the district cares for injured workers, and it will get the employee back to work sooner.

A strong return-to-work program will reduce your medical cost for work related injuries by as much as 25% and reduce lost days from work by 50%. The employees will feel more positive about their injury and, most often, actually have a much more rapid recovery.

Keys for Success – Audit

Does your district use a Return-to-Work Program at every campus and in every department? Yes ____ No ____

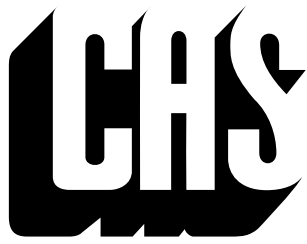


Dividends

A strong safety program will allow your employees to have a safer work environment and will reduce your work-related injuries. This will save the district money in the cost of your workers' compensation program and save in the hidden cost of filing workers' comp claim forms, replacing the employee with a substitute in their absence, etc.

CAS has found that districts that follow the above program have over 50% fewer employee injuries and 60% savings in their workers compensation cost.

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Claims Program

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Claims Program

When A Claim Occurs

1. Report the claim immediately.

The more rapidly CAS receives the claim, the more effective we can be in assisting your injured employees and in managing the claim. Do not wait on medical bills, reports, etc. to file a claim.

Your district should have an internal policy in place for all employees and their supervisors to report any injury, regardless of severity, immediately, to a specific person at the district. That person should complete the first report of injury immediately and send it electronically to CAS.

Claims that are not immediately reported can create tremendous additional cost and unhappy injured employees. The key to successful claims management is to promptly report your claims.

Keys for Success – Audit

Does your district have a policy in place that requires employees and supervisors to report accidents immediately?

Yes _____ No _____

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Medical Care For Your Employees

2. Use OptimumCare.

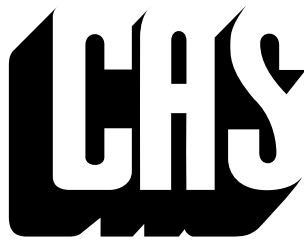
CAS developed OptimumCare to provide your employees with the best medical care possible. It allows prompt and effective treatment of your injured employees by medical care providers specializing in on-the job injuries. Additionally, these medical care providers work in concert with you and CAS to return the employee to work as soon as possible, while assuring the highest level of medical care to the employee.

Where employees have the right of choosing their own medical care the district can require their employees to see a doctor of their choice (OptimumCare Physician). It is important that your district use OptimumCare at each campus and in every department.

OptimumCare was developed especially for Texas School Districts and Community Colleges with the goal of providing your injured employees quality, effective treatment, shorter time off work, and the ability to control medical cost. Employees find a responsive medical care program focused on meeting their medical needs and more rapid recovery. You benefit from happier employees, lower claims cost, and employees that are back to full time duty more rapidly. Our studies have found OptimumCare reduces claims cost by as much as 60%.

Keys for Success – Audit

Does your district use OptimumCare at all campuses and in every department? Yes ____ No ____



Return-To-Work Program

3. Use Return-To-Work Program.

It is critical that all departments utilize your return-to-work program. OptimumCare physicians will release your employee to progressive return-to-work duties. It is important for your employees' rapid recovery and for a successful claims management program that all injured employees have full access to this program.

A return-to-work program is one of the most important things you can do as an employer. Not only will this program assist your employees with a more rapid recovery, it will also assist in controlling the cost of claims.

Keys for Success – Audit

Does your district use the Return-To-Work Program on each campus and in every department? **Yes** ____ **No** ____

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Additional Reports You Complete

4. Complete Wage Statements and Supplement Reports Promptly.

When a wage statement is required, it is important you complete it rapidly and accurately. This information is the basis for establishing the proper amount that the employee is paid.

When an employee returns to work or begins losing time again, it is important you fax this Supplement report to CAS. CAS can't stop benefits without this report, or start them again should the employee begin losing time. Your promptness in completing this report allows CAS to more accurately start and stop your employees' benefits in accordance with State Laws.

Your ability to accurately and timely complete the wage statement and supplemental reports is essential to CAS properly managing your claims and accurately paying your injured employees.

Keys for Success – Audit

Does your district have a policy that requires completion of wage statements and supplement forms immediately?

Yes ____ **No** ____



Communication

5. Communicate with your injured employee, other departments, and CAS.

It is important that you provide your employee with a written summary of their rights and responsibilities under the Texas Workers Compensation Act. (The content is regulated by the TWCC. If you need an English or a Spanish version, please contact CAS.)

Additionally, it is important you continue to communicate with your employee until they return-to-work and have made a full recovery. Like any employee that is ill or has had an accident, showing that you care about them is essential for strong employee/employer relationships.

It is important when you see a trend or problem in your district with regard to accidents, medical services issues, or other related problems that you share these with the other departments in your district. This will assist them in avoiding the problems you have identified.

Communicate with CAS about any aspect of the claim that you feel will assist in CAS managing the claim more effectively.

Keys for Success – Audit

Does your district communicate regularly with injured employees and with CAS? Yes ____ No ____



Dividends For Using “Keys For Success”

CAS clients that follow the key elements in our safety programs and in our claims programs have substantially fewer and less severe employee injuries and, when a claim does occur, lower claims cost. The district saves money due to the lower cost of claims, savings from the hidden cost of dealing with the entire claims process, and lost time from employees being off work.

If you are currently using the Keys for Success in Safety and Claims, your savings can exceed 60 to 70% of your current claims cost.

Assistance

CAS safety and claims teams are always ready to assist you with any aspect of your safety program and claims information.

**Contact your CAS safety or claim representative at
1-800-765-2412.**

Keys for Success – Audit

Score Your District based upon the Eleven “Keys for Success”

Our District does this many of the 11 steps:

11 = A+ 10 = A- 9 = B 8 = C 7 = D

6 and under = Additional focus on Safety and Claims needed.

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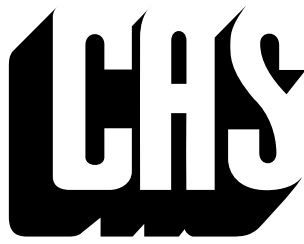
Attn: Administrators, Principals, Department Heads, and Supervisors

Re: District Safety Policy Manual

The _____ Board has adopted as policy Claims Administrative Services **“School Safety Policy Manual.”** This manual provides each department and campus with specific safety rules, which if followed will eliminate most accidents or injuries within the district. Each and every employee in the district should be knowledgeable of these safety rules and committed to follow them. Each employee should read the safety rules that pertain to their area of responsibility and sign the acknowledge sheet attached. If they have any questions they should call their supervisor, the District’s safety committee or their Safety Representative at Claims Administrative Services.

Sincerely,

CAS Safety Department
(903) 509-8484 Ext. 307



ACKNOWLEDGEMENT SHEET

I have read and will abide by the _____ Safety Policy Rules for my department:

	Name	Position	Date
01.	_____	_____	_____
02.	_____	_____	_____
03.	_____	_____	_____
04.	_____	_____	_____
05.	_____	_____	_____
06.	_____	_____	_____
07.	_____	_____	_____
08.	_____	_____	_____
09.	_____	_____	_____
10.	_____	_____	_____
11.	_____	_____	_____
12.	_____	_____	_____
13.	_____	_____	_____
14.	_____	_____	_____
15.	_____	_____	_____
16.	_____	_____	_____
17.	_____	_____	_____
18.	_____	_____	_____
19.	_____	_____	_____
20.	_____	_____	_____