

Lessons Learned

Title: Take Action When Notified of an Injury or Illness at Work

Loss Amount: \$56,000

Situation:

A groomer notified her veterinarian employer that she was experiencing numbness and tingling in her hands while she worked. The employer did not think it was serious and so did not refer her for treatment or notify Fireman's Fund. During the next four months the groomer's condition worsened. The numbness and tingling had now progressed to pain in both wrists and hands, making it difficult for her to perform her regular duties without serious discomfort. Finally, she sought treatment from her own doctor and told her employer. By the time the claim was filed with Fireman's Fund, the employee could not work.

The groomer was diagnosed with bilateral carpal tunnel syndrome. Surgery was performed successfully and the employee was released to work with restrictions of no forceful grasping or gripping; however, the employer could not make these accommodations. So, instead, the claim involved extended wage reimbursement while the employee continued to treat, up to the point that she was declared "Permanent" and "Stationary." It ultimately concluded after more than two years, with compensation for what had become permanent disabilities and payment for rehabilitation towards an unrelated career.

Lessons Learned:

All indications are that that this former groomer, who had 11 years experience in the industry, enjoyed her work and was committed to it. Had she received treatment early on, this may not have been a serious case. Unfortunately, events led to an expensive and less-than favorable situation, with several lessons to be learned.

- It is important that employees be trained at hire, and periodically thereafter, about their rights under the Workers Compensation system. Key to this training is the employee's responsibility to notify their employer when there is a work-related injury or illness.
- When an employer becomes aware, by whatever means, of a work-related injury or illness, they have a duty to notify the employee of their right to medical treatment and to help pursue it on their behalf. If the employee refuses treatment, this should be documented. The employee should be communicated with routinely to monitor their condition and fitness to conduct their job.
- The VISC/NT24 Nurse Triage Program is available at 1-866-754-6215 to help facilitate the proper action to take in the event an employee is injured on the job. This program is available 24/7/365 and there is no charge. If you have not received a bulletin to post about this program, call your VISC sales representative at 1-888-762-3143.
- Accommodating work restrictions is a key element to successful claims management. It often speeds up the recovery process, improves employee morale and decreases overall claims costs.

For Further Assistance in the Prevention of all Types of Losses:

- Call VISC at 888.762.3143
- Call the Fireman's Fund Loss Control Help Desk toll-free at 888.527.6872