

"HEAT STRESS"

Summer is here and the blazing temperatures, high humidity and physical labor can be dangerous for those working outdoors. The following tips are being offered to help workers and employers become more aware of these hazards and how they can protect themselves.

The two most serious forms of heat related illnesses are heat exhaustion (primarily from dehydration) and heat stroke, which could be fatal. Signs of heat exhaustion or heat stroke need immediate attention. Recognizing those warning signs and taking quick action can make a difference in preventing a fatality.

Factors Leading to Heat Stress

- High Temperature and humidity
- Direct sun or heat
- Limited air movement
- Physical exertion
- Poor physical condition; some medicines; and inadequate tolerance for hot workplaces.

Symptoms of Heat Exhaustion

- Headaches, dizziness, lightheadedness or fainting
- Weakness and moist skin
- Mood changes such as irritability or confusion
- Upset Stomach or vomiting

Symptoms of Heat Stroke

- Dry, hot skin with no sweating
- Mental confusion or losing consciousness
- Seizures or convulsions

Preventing Heat Stress

- Know signs/symptoms of heat-related illnesses; monitor yourself and coworkers
- Block out direct sun or other heat source
- Use cooling fans/air-conditioning; rest regularly
- Drink lots of water; about 1 cup every 15 minutes
- Wear lightweight, light colored, loose-fitting clothes
- Avoid alcohol, caffeinated drinks, or heavy meals

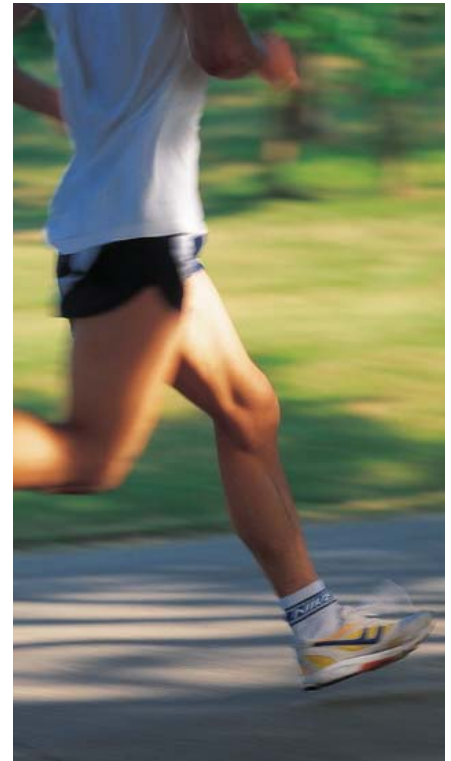
What to Do for Heat-Related Illness

- Call 911 at once

While waiting for help to arrive:

- Move the worker to a cool, shaded area
- Loosen or remove heavy clothing
- Provide cool drinking water

OSHA's Heat Stress Card lists tips and precautions to prevent many heat-related deaths and injuries. This card is available from OSHA's website, www.osha.gov.



MHA PUBLIC AND PRIVATE WORKERS' COMPENSATION GROUPS MISSION

To provide workers' compensation products and services that meet the needs of the members of the Mississippi Hospital Association. This is accomplished through experienced workers' compensation professionals that specialize in health care.

IN THIS ISSUE

- "Heat Stress" Featured Article
- Mission Statement
- Loss Control Services & Strategy
- Claims Services & Strategies
- Contact Information

LOSS CONTROL SERVICES & STRATEGY

Philosophy: Our loss control department is committed to assisting members in reducing workers' compensation losses. We believe an aggressive accident prevention program is key to a stable long-term workers' compensation solution.

Strategies:

- On-site service by experienced professionals
- Incident, claim trending and analysis with customized loss control reports
- Loss control, employee safety and OSHA regulatory assessment and research
- Workers' compensation cost control program framework
- Annual workshops focusing on workers' compensation in today's healthcare environment

CLAIMS SERVICES & STRATEGIES

Philosophy: Our position is straight forward regarding the handling of workers' compensation claims. Compensable claims are paid in a timely and responsive manner, and we vigorously defend non-compensable claims.

Strategies:

- Customer involvement in investigation, litigation and settlement of claims
- Partnerships with attorneys experienced in workers' compensation help us to maintain a litigation success rate unmatched in the industry
- Client file reviews to discuss claims strategies
- Coordination of care through physicians, registered nurses and rehabilitation experts
- On-site claims investigations to develop early and detailed knowledge of the incident
- Accurate exposure analysis from the onset of the claim
- Dedicated claims handler who manages the file from creation to conclusion
- Interactive litigation and negotiation management
- Internal committee reviews to assist with valuation and litigation preparation

For more information please contact Steve Weeks or Lisa Noble @ 1-800-234-8847.

C O N T A C T

DIRECTOR OF LOSS CONTROL

Robin Weltens
rweltens@hpico.com

SUPERVISOR OF WORKERS COMPENSATION

Diann Stogsdill
dstogsdill@hpico.com

MARKETING

Steven D. Weeks
Director
sweeks@hpico.com

Lisa H. Noble, CIC
Account Executive
lnoble@hpico.com



MHA SOLUTIONS
A division of the Mississippi Hospital Association
INSURANCE SERVICES