

safetyLOG

THE MICHIGAN ASSOCIATION OF TIMBERMEN SELF-INSURERS' FUND

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2019 MATSIF ANNUAL REPORT & MATSIF RETURNS RECORD REFUND IN APRIL

By: Barb Bennett

Enclosed with this *Safety Log* is the 2019 annual report. When you have an opportunity, please take some time and review the report. There is a lot of good information in the report including financials and payroll/ loss data. Additionally, we would like to give recognition to our Special Merit Award and Safety Award recipients. It is so unfortunate we were not able to recognize these outstanding companies as is the usual custom at the Annual Convention. However, we are still planning some type of ceremony to recognize these companies for their outstanding accomplishments.

The MATSIF Board of Trustees authorized the largest refund in MATSIF history. The intent was to distribute the refund checks at this year's annual convention, which as you know, was canceled due to the pandemic. Even though the convention was canceled, we are happy to be able to return refunds during a period of time when most companies could use a little financial boost. Surplus was returned from the following years:

Surplus from 2017-2018	\$200,000	Surplus from 1998-1999	\$100,000
Surplus from 2015-2016	\$200,000	Surplus from 1996-1997	\$200,000
Surplus from 2014-2015	\$100,000	Surplus from 1995-1996	\$400,000
Surplus from 2013-2014	\$100,000	Surplus from 1994-1995	\$200,000
Surplus from 2003-2004	\$100,000	Surplus from 1990-1991	\$100,000
Surplus from 2001-2002	\$100,000	Surplus from 1988-1989	\$200,000
		TOTAL REFUND	\$2,000,000

Our 2019 year-end audit indicates we have collected \$217,638,000 in premium since our November 1, 1974 start up and we have returned \$73,000,000 in refunds for a 34% return ratio. Congratulations to each and every one of our members, past and current, for making MATSIF a success story. We couldn't do this without your commitment to safety. Let's keep it going!

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WELCOME NEW MATSIF MEMBERS

BLAZE TIMMINS FORESTRY, INC,
Bessemer

KOLE BIRGY TRUCKING, LLC,
Manton

Spring Breakup and Return to Work

By: Rick Dessellier

The return to work date for loggers in the northern U.P. is soon approaching, and it is primarily dictated by the weather and road restrictions. Spring breakup is a great time to add markets, repair equipment, along with providing a time for a physical and mental break. I am sure the list could be longer for reasons to break. It used to be a traditional routine to stop work in the springtime. Most active sites were on winter ground or less assessable due to ground conditions or poor roads. Why spend a lot of money on gravel and rock when you can use nature to make firm, smooth roads even though they are short lived? The break was not only for logging/trucking but also sawmills after they sawed the winter supply of wood. For mills, breakup provided a chance to do maintenance or upgrades. These days, some woods businesses never shut down, and this could be due to the cost or investment in equipment or maybe production/supply contracts.

This spring we have experienced a new reason for work shutdown, COVID-19. Would you have ever thought that working too close to someone could have safety implications for our well-being and co-workers' health? The result of this potentially fatal virus has forced a lot of businesses to go on spring break prematurely. I find it important to do what we need to do to bring workers back to work after they have been idle, and their daily routine has changed. Give this some thought and have a good plan on how to introduce employees back into a work schedule that they have not had to follow in several weeks. We need to also review how we are going to interact amongst one another and also get the job done.

Some things that I have used over the years involved several steps as to how to get your mind and body on the same page while safely returning to a full schedule of work. The first few days of a return to work week would be short; maybe a few hours to a half day. This would usually involve working on a machine you generally operate or possibly a new piece of equipment. On these days it would also be helpful to get reacquainted with the crew

and getting the "BS" of what they have been up to the last several weeks out of the way.

Next, you can shorten your work week and start it on a Wednesday. The purpose of the shorter days is to get people into an early start on these days. A healthy frame of mind involves adequate sleep and improved time management. All of this is geared toward safety as you attempt to get their focus back and instill good work habits again. The pace is generally slower, but production will improve over time. One of the main items is to regain focus on your job and the potential hazards of it. This gradual work introduction lets the mind and body focus on the job and; in return, the employee appreciates it and engages with work again.

The following work week is usually back to full production. With so many companies shutdown or slowed down from the Stay at Home Order, it will be a good practice to have a work plan. One that involves what has been mandated for safety precautions by our government officials. I was also thinking about how important spacing is as relates to safety. It is so important to practice the six feet distance between one another during this COVID pandemic. Some other important distances that come to mind are how far apart we should be when working in the woods. The rule is two tree lengths of the tallest tree on the job site. How about the distances printed on the booms of equipment some are 250/300 feet for a safe work distance. Most machinery has a safe working distance. This may be because the machine has a saw head that may produce projectiles, or for visibility purposes. Trucks or driving requires safe distances. A rule of thumb is three seconds at 55 MPH for automobiles. Driving trucks should follow a two second for every ten feet of length and double that in adverse conditions. There are plenty of suggested distancing/travel time formulas but what strikes me is how distancing has been a safety factor for as long as I can recall in our industry. Take a look at your job and make sure you are following suggested distances other than the six feet to stay safe and stay healthy.

Board of Trustees

By: Barb Bennett

With the cancellation of the 2020 annual convention where voting for the Board of Trustees usually occurs, we were forced to handle the filling of the vacancies in a different fashion. There were two sawmill/manufacturing positions expiring this year. The positions were held by Andrew Jaroche of Maples Sawmill, Inc. of Hessel and Luke Brogger of Quality Hardwoods, Inc. of Sunfield.

The positions were advertised. However, Andrew and Luke were the only two candidates that indicated an interest in the board positions. Therefore, with two positions and only two candidates, the current board utilized our appointment process as outlined in the bylaws to appoint Andrew and Luke to the Board of Trustees. We are very fortunate to have such dedicated men overseeing and providing guidance to MATSIF. Welcome back Andrew and Luke!

Getting Back to Work

By: Mike Kline

These have been some crazy and trying times for all of us over the past few months. Some have been able to work and others have not. However, it looks like we are slowly getting back to business as usual. It is not going to be a quick process and a lot of us will have some rust to knock off as we get back to work. This has been my first week back on the road to a limited extent since March, and I must say it can be quite an adjustment getting back into the flow.

With that being said, for those of you getting back to work or ramping up production, now is a very important time to focus on safety. This is a great time to get your employees together and have a quick meeting to remind them about the use of personal protective equipment (PPE) and to slow down as they reintegrate back into production mode. With all that has been going on, my fellow Loss Control Reps and myself have been stuck at home and not able to get out and meet with our members. This week I have been fortunate to get out and see some of my members, and with any luck, we will get a full release soon and I can get out and see all of you.

I cannot stress enough the importance of our Think Safety program and regular safety meetings. I know that some topics seem more in-depth and important than others but do not be fooled, they are all very beneficial. Even if an employee takes one thing from a safety meeting, that is one more tool in their toolbox to keep them safe. With time off or slow production, there is a great deal of concern and possibility of an injury oc-

curing. This is why it is so important to continue having safety meetings even if your rep is not able to get to you yet.

Another thing to focus on as an employer is to lead by example. It is very easy for you as well as your employees to forget steps in the safety process or wearing PPE, but it is of the utmost importance for you to set a good example. I am a very firm believer that any safety program has to have buy-in from all employees, but it must also start at the top and have leadership that stresses the importance of safety. In most cases, your employees look up to you and follow your lead on everything that you do, so set that good example for them to keep them as well as yourself safe.

Lately I have been pulling my hair out over not being able to get out and interact with all my members. I take great pride in my members and being able to help them in any way I can, and that is hard to do over the phone from home. As I stated earlier, we at MATSIF are starting to get back out on a limited basis so hopefully soon I will be able to stop and see each of you and get back to regularly scheduled safety meetings and inspections. Until then, continue to lead by example and stress the importance of safety and if there is anything that MATSIF can do for you, please do not hesitate to reach out to your Loss Control Rep via phone or email. I am eager to get out and see all of you again to ensure our safety record continues to get better each and every day.

Think Safety Second Chance 2nd Quarter \$100 Winners

Roger Silk	Budd Forest Products Inc	Eric Czykoski	Paris North Hardwoods Lumber Co Inc /
Robert Robinette	Giguere Logging Inc		DBA Silver Leaf Sawmill Inc
Craig Kent	RD Kent Trucking Inc	Tom Darga	E. H. Tulgestka & Sons Inc
Joe Quradnik	Kleiman Forest Products Inc	David Fuller	WJZ & Sons Harvesting Inc
Kenny Kuopus	Mike Kuopus Logging Inc	Garret Price	Welch Land and Timber Inc
David Hernandez	Lumber Jack Hardwoods Inc	Enrique Hernandez	Atwood Forest Products Inc
Christy Nelson	Marvin Nelson Forest Products Inc	Donald McGhan	Great Lakes Nursery Soils Inc/
Pete Lebeau	Bill Tebo IV Trucking LLC		Habitat Management of Michigan Inc
Joshua Hardy	Usher Sawmill & Sugarbush	Keith Simerson	Housler Sawmill Inc
James Prochozka	Devereaux Sawmill Inc	Ken Johnson	Jarvis Sawmill Inc
Jake Duberville	Duberville Logging LLC	Ron Dagen Sr	K & K Forest Products LLC
Nick Bugg	Gilchrist Premium Lumber Pro. Inc/	Henry Schultz	Maple Rapids Lumber Mill Inc
	Woodhaven Log & Lumber	Harold Spicer	Michigan Pallet, Inc.
Kyle Harmon	Harmon Logging Inc	Chris Pennington	West Michigan Sawmill of Clarksville LLC
Ben Kuznicki	Northern Michigan Hardwoods Inc	Rick Smith	Willsie Lumber Company

Remember Safety

By: Brian LeBoeuf

Saying that COVID-19 has changed our lives might be an understatement. Regardless of what part of our industry you belong to, this Stay at Home Order and the following slowdown will affect us all. As companies continue to work or return to work, there are some concerns and precautions employees should take. If you're just now getting back to work, it's important to address your employees and make them aware that the work environment is going to look a little different than it did pre-COVID-19.

The first thing I want to say is to remember safety. All the dangers of our workplaces still exist as they did before. Even though we cannot have large meetings, managers and owners need to find ways to remind employees to work safely. This can be done by text, posting additional signs or verbal reminders-- at a safe distance. Safety meetings can still be held for smaller groups, with proper distancing. Keeping employees safe is more important than it has ever been.

Remind all employees about social distancing during work hours. This can present different issues for employees. Employees should not share a vehicle to travel to sites or for work activities. If a vehicle is shared, the occupants should wear a mask during travel. Nonessential visitors should not be allowed in plants. During break times, employees should not congregate in the break areas. Using their work area or personal vehicles is preferred for break times.

Another concern is tools and workstations. Employees should not share tools if possible. If tools are shared, they need to be disinfected between users. The same goes for work stations. If employees share stations, they should be disinfected. By disin-

fecting, I am not speaking about a deep scrubbing, but using bleach, disinfectant wipes or cleaner to wipe down surfaces. Other best recommended practices include:
Offering hand sanitizer and disinfectant wipes to employees.
Encouraging employee hand washing at each break.
Providing masks for employees to wear.
Keeping employees distanced during work times and limit contact as much as possible.
Do Not Share PPE.

The last item I would like to discuss is the stress this stay at home order has on employees. As employers, we cannot control home life. However, stress from home can affect employees as can the stress from working at home. In these times, we need to stay positive with our employees and co-workers. Remind each other this is temporary and we will get through this together. Let your employees know you appreciate them and there is help available if they need it.

I would like to offer the same advice to our MATSIF family. I am way less experienced than some in the industry, but this is not the first downturn I have been involved in. I do not know how long it will take to get back to normal, but I do know the wood products industry is resilient. The reason this industry gets in your blood is due to all the great, hard-working people that make up the forest products industry. We will get through this COVID-19 outbreak and thrive again. MATSIF is getting back to work. Please call your Loss Control Representative if we can be of any service in keeping your company safe.

Preparedness Plan

By: Barb Bennett

MATSIF OFFICE IS OPEN UTILIZING PRECAUTIONARY MEASURES:

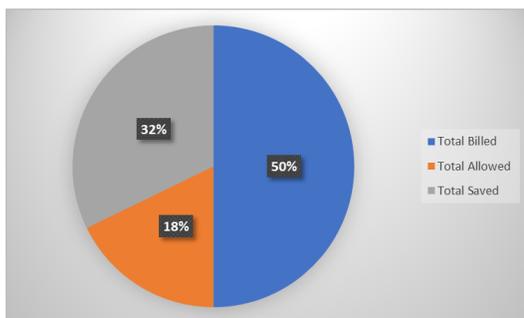
Our office is staffed utilizing all precautionary measures so that member services can be provided as usual. Our hours are Monday-Friday from 8:00 a.m. – 4:30 p.m. If you have questions or require assistance, please call 1-800-711-7088.

COVID PREPAREDNESS AND RESPONSE PLAN REQUIRED:

Many Michigan businesses are anxiously awaiting the opportunity to open their doors, and according to Governor Whitmer, they must do so with a Preparedness and Response Plan in Place, summarizing COVID-19 precautionary measures.

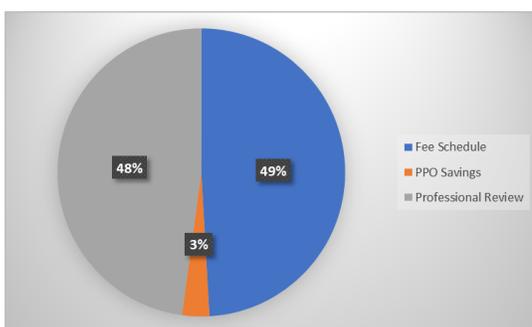
Some of our members, even though considered essential, elected to voluntarily close their business. If you have or are looking to reopen, please make sure you have a Preparedness and Response Plan in place and share it with your employees. Many templates are available online for your use. Please pick a template and tailor it to your company's policies and procedures.

MATSIF Medical Cost Containment First Quarter 2020



Total Billed	\$817,095.79
Total Allowed	\$290,818.80
Total Saved	\$526,276.99

MATSIF Savings Breakdown Report First Quarter 2020



Fee Schedule	\$258,404.49
PPO Savings	\$16,025.68
Professional Review	\$251,846.82

2020 Fee Schedule

By: Barb Bennett

I periodically publish the summary reports from Review Works that indicate the savings MATSIF and its members enjoy as a result of our medical bills being reviewed for cost containment.

This quarter's results indicate a total of 465 medical bills, in the amount of \$817,095.79, that were submitted for review according to the Michigan Fee Schedule. As a result of the review process, we were able to enjoy a savings of \$526,276.99. That's a 64% savings, which is a significant reduction in the cost of these medical bills.

Most members do not realize the significance of this review process, and with the increasing cost of medical care these days, it's important for us to take advantage of every possible cost reduction available to us. We are constantly looking at ways to reduce the cost of claims whether it's through reduced pharmacy charges or bill review, MATSIF continues to look at ways to keep our claims cost down.

Remember, if you are paying claims out of your pocket, you are losing the benefit of the Michigan Fee Schedule and will not have the benefit of this significant reduction.

First Aid/CPR Classes

By: Barb Bennett

A few months ago, we advertised MATSIF was going to be sponsoring first aid/CPR classes in select locations. We had numerous members indicate an interest in the classes. However, the COVID-19 virus and subsequent Stay Home-Stay Safe effort required we postpone any trainings. As soon as the restrictions are lifted and we are able to safely hold these classes, we will notify the membership of all scheduled dates and locations.



******Exclusive Pricing For MATSIF Members******

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<https://www.haixusa.com/matsif>



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