

Insurance Newsletter

Fall 2024



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Inside this edition:

Navigating Fall Daylight	
Saving2)

Fall Clean-up Safety Tips......3

Holiday Safety.....4

Office Ergonomics Overview

By Gallagher Bassett Technical Services

Whether in an office building or working from home, having the correct workstation setup is key to maintaining good health. Ergonomics --- fitting a job to a person --- helps lessen muscle fatigue, increases productivity and reduces the number and severity of work-related complaints.

Establishing an ergonomic workspace with the right desk, chair, and computer monitor position can help prevent back, neck, wrist, and shoulder pains, also known as work-related Musculoskeletal Disorders (MSDs). According to OSHA, work-related MSDs are among the most frequently reported causes of lost or restricted work time.

Since COVID, approximately 35% of office staff continue to work from home, but the majority of home offices are not designed for ergonomic-friendly working. This may result in bad posture, MSDs, eye strain, exhaustion and decreased output. By customizing the workspace to each worker's needs, ergonomics can boost productivity while lowering muscular fatigue and other work-related MSDs.

Regardless of where an employee works, employers should assess an employee's wellbeing while completing work for a company. Internal workplace assessments can be done, but for a more thorough review, an ergonomic assessment should be done by a professional Industrial Hygienist or Safety Professional to determine any issues. These can be performed in person or via videoconferencing.

Some of the things employers can review with employees are the equipment used and sitting posture that will help them avoid MSDs. Below is a list that summarizes the main preventative measures to reduce MSD's.

Invest in the correct equipment.

- Pick an ergonomically correct chair that will keep the spine supported.
 Chair features should include:
 - Being adjustable, including armrests.
 - Having an independent seat pan and backrest.
 - Proper lumbar support.
- Use a designated desk. An incorrect desk setup can lead to back, neck, and shoulder pain.
 - Use a desk set at the right elevation for your height.
 Ideally, using a heightadjustable desk will provide the flexibility to adjust a desk to include sitting or standing.
- Use a separate keyboard and mouse to improve shoulder, arm, and back postures. Use a wrist rest to cushion the hard edges of the desk. This can shield wrists from contact stress, a condition that can develop from prolonged contact with a sharp object.
 - Keyboard should be set up at elbow height.

(Continued on page 2)

Office Ergonomics Overview

(Continued from page 1)

- Shoulders relaxed and wrists straight while using keyboard.
- Consider an ergonomic keyboard to lessen strain on wrists.

Adopt a good-seated posture.

- Adopt a neutral spine posture. In order to assume this position, sit or stand with elbows level with the height of the work surface and close to the body, wrists straight, feet flat on the floor or on a footrest, and the head in line with your shoulders and hips.
 - Do not hunch forward over a laptop computer and monitor.

Keep the monitor(s) about eye level or slightly lower for progressive lenses.

• Orient the computer display so that it is directly in front of you, behind the keyboard, and at a distance of about one arm's length from the face. The monitor should be positioned so that the neck is neutral, and eyes can stare straight ahead. The monitor's top should be about eye level, or slightly lower, so that the eyes may rest comfortably on the screen's content. To get the right height, a monitor stand may be needed.

Adequate Lighting

To reduce glare, try to position the monitor about 90 degrees away from a window. If this arrangement isn't practical for the office, consider using a window covering to block off the sun. Dim the overhead light and place a lamp on your desk. This will diminish the likelihood of eye strain and headaches.

To reduce eye strain, it can also help to follow the **20-20-20 rule** as well: For every 20 minutes looking at a display, take 20 seconds to focus your eyes on something that is at least 20 feet away.

Stretch during the day and take periodic breaks away from your desk.

Remember that sitting in one posture for extended periods of time is bad for the body, regardless of how correctly a workstation is configured for ergonomics. Throughout the workday, try to get up and move around or change positions as much as possible. Try to work using a standing desk. Stretch arms, hands, and fingers occasionally while seated. All these tips will help to reduce physical strain.

Smartphones, tables, iPads and other devices have their own considerations. Below are some tips to keep in mind:

- 1. Use both hands to swipe, scroll and select items.
- 2. Hold the device properly by using a straight wrist.
- 3. Keep the neck as close to upright as possible.

Worker health and safety is important to keep a productive and focused workforce. Partnering with employees for the most beneficial ergonomic set up can be an important aspect of maintaining a healthy workplace.

Gallagher Bassett Technical Services division (GBTS) can complete an Ergonomic Assessment for home or commercial office setups as well as industrial settings. Office workstation assessments can be performed in person or via videoconferencing.

Navigating Fall Daylight Saving



Twice a year, the arrival of daylight saving time can disrupt our daily routines, particularly our sleep patterns. While the shift is relatively minor, the impact on our internal body clocks can be significant, leading to temporary sleep disturbances and potentially affecting our overall, well-being. During the fall, when daylight saving time ends and we gain an extra hour, the impact on our sleep patterns can be different from the springtime shift.

While many people might welcome the prospect of an extra hour of sleep, there are still some considerations to make the most of this change.

- Use the Extra Hour Wisely: When the clocks "fall back," it's a great opportunity to catch up on sleep or engage in restful activities. Go to bed at your usual time and enjoy the extra hour of rest.
- Stick to Your Schedule: Even though you've gained an hour, try to maintain a consistent sleep schedule. Our bodies thrive on regularity, so keeping your bedtime routine and wake time consistent helps your internal clock stay in sync.

(Continued on page 3)

Navigating Fall Daylight Saving

(Continued from page 2)

- 3. Maximize Morning Light: As the days get shorter in the fall, it's even more important to expose yourself to natural light in the morning. This helps signal to your body that it's time to wake up and can assist in adjusting to the shifting daylight.
- 4. Refrain from Overindulging: The extra hour may tempt you to stay up later or indulge in unhealthy habits, like consuming extra caffeine or alcohol. It's important to continue your healthy sleep practices and avoid overdoing it, as these actions can disrupt your sleep patterns.
- 5. **Stay Active:** Use the additional daylight to stay active during the day. Exercise can enhance the quality of your sleep, so taking advantage of the extra daylight hours is a great way to promote good sleep patterns.

The fall daylight saving change provides an opportunity to enhance your sleep patterns, with an extra hour at your disposal. By maintaining your routine and taking advantage of the benefits of natural light and regular sleep schedules, you can make the most of this time change and improve your overall sleep quality.

-Source: Workright NW, Empowered Magazine, Navigating Fall Daylight Saving. November 2023.

Fall Clean-up Safety Tips

Fall is the time of year when we need to clean up yards and clean out gutters of fallen leaves. It can also be a good time to treat or seal decks in order to protect the wood from the ravages of cold, wind and precipitation of winter.

A lot of people also do a "fall cleaning" around the house. The point is—fall clean-up may involve a lot of physical activity, ladder use, lifting, and movements you don't perform very often. In order to stay safe and injury-free take a moment to read the following tips.

Raking:

- Use a rake that is comfortable for your height and strength.
- Wear gloves or use rakes with padded handles to prevent blisters, and vary your movement, alternating your leg and arm positions often.
- Raking can be vigorous exercise, especially if the area you are raking is big. Before you begin, warm up with some stretching and light exercise.
- Wear shoes with slip-resistant soles.
- Never carry or throw a bag over your shoulder or to the side—the twisting motion places undo stress on your back.

Ladder Use:

 Never place a ladder on ground or flooring that is uneven, soft or wet.

- When working on a ladder, overreaching or leaning too far to one side can make you lose your balance and fall.
- Never climb a ladder without someone spotting you.
- Use care with extension cords: be sure they are properly grounded. To avoid tripping or falling, do not drape extension cords across spans of crossing walkways.

Lifting Heavy Objects:

- Separate your feet, shoulder-width apart and keep your back upright and bend at the knees while tightening the stomach muscles.
- Lift with your leg muscles as you stand up; don't try to lift any object by yourself if it is too heavy or an awkward shape.

-Source: Occupational Athletics *Partners in Prevention Newsletter*, October 2016.



Holiday Safety

The level of activity at schools and churches ramps up considerably toward the end of the year. Staff and volunteer workers play a critical role in planning, setting up and dismantling fall festivals, craft shows, and Christmas concerts and dinners.

Volunteers, especially older or inexperienced younger ones, can be more at risk of an injury if they are not familiar with tasks being performed. Their physical and mental condition may not be suited for a particular job, therefore matching skill levels and physical ability is key to preventing mishaps. As a rule, do not allow retirement-age volunteers to use a ladder. While some in this group may have the ability to safely use a ladder, tasks requiring ladders should be matched with younger adults.

Guidelines for Common Christmas Holiday Activities

Christmas Lights

- Ensure that any decorative lights used are Underwriter Laboratory (UL) listed and follow the manufacturer's guidelines for combining lights typically no more than three strings together.
- Ensure outlets are not overcrowded with excessive plug-ins.
- Lights placed in an outdoor setting must be rated for outdoor use—GFCIprotected outlets should always be used.

Ladders

- Only physically fit and mentally alert persons should use a ladder.
- It is best not to allow retirement-age volunteers to use a ladder.
- Inspect all ladders before use— check for integrity and stability.
- Use an appropriate ladder for the task— do not use metal ladders for



electrical work and ensure a minimum duty rating of II (225 lbs.).

- Ensure ladders are placed on even surfaces.
- Use ladders with a buddy system, making sure one person is on the ground.

Setting Up Manger Scenes, Christmas Trees, Wreathes and Angels

- Create a plan and give a briefing to all volunteers before you start any work.
 Include how you will move large objects or heavy loads.
- Review safe lifting practices to help prevent back injuries.
- Do not allow workers to carry heavy or large objects alone.
- Make sure decorations are attached in a manner that won't fall or come loose.
- Contract with licensed and insured vendors to install items that require heavy lifts or attachments at extended heights.

Parking Lot

- Make sure attendants are using reflective vests and flashlights for evening activities.
- Use traffic cones to help improve flow control.
- Attendants should communicate using cell phones or radios.



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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Mr. Tom Schoenberger, Gallagher Bassett, 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 614.873.2602, Email: Tom_Schoenberger@gbtpa.com.

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