



Safe Advantage

Safe Advantage is an employer safety incentive program. Its basic principles promote worksite safety and returning injured workers back to work as soon as they are medically fit, and as safely as possible. Safe Advantage is a sound business investment, with potentially high returns. This financial incentive program rewards Safe Advantage employers with proven health, safety and return to work/claims management practices, and low claims experience costs. Those employers who fall short of Safe Advantage standards are required to pay penalties.

The WSCC developed this program at the request of employers who sent a message loud and clear that a few bad apples shouldn't spoil the entire basket. Employers must be accountable for driving up assessment rates if they have poor health, safety and return to work/claims management practices and unreasonably high claims experience costs.

To ensure financial and administrative responsibility, Safe Advantage is targeted to a relatively small number of employers. The WSCC developed a custom program that creates positive change, not a program where increased administrative costs leave us static. Safe Advantage is a mandatory annual program with specific criteria. Currently, it includes all employers with a three year average assessment over \$40,000. This small number of employers is responsible for 60% of all WSCC new claim costs. In real numbers, that's around 180 companies.

Step 1: Quality Assurance

The WSCC annually assesses Safe Advantage employers through either:

- a. A Management Practices Questionnaire; or, in lieu of this
- b. Proof of certification under an approved external audit program

The lifecycle of Safe Advantage is an annual process. First, we identify the year's Safe Advantage employers based on average assessment rates over the last three years. Qualifying employers receive a Safe Advantage package, which includes the Management Practices Questionnaire.

The Management Practices Questionnaire gives the WSCC a written assessment of employers' prevention and return to work/claims management programs. This is a program cornerstone; only employers that pass the questionnaire may be eligible for refunds. The questionnaire has two sections and each part is rated separately. To earn a pass, you must score a minimum of 70% for each section. The prevention section evaluates an employer's health and safety program. The return to work/claims management section evaluates how an employer reintroduces injured workers to safe and productive employment, as soon as medically possible to minimize wage loss.

Employers must submit completed questionnaires to the WSCC by a specific date in early fall. The WSCC reviews the questionnaires and notifies failing employers of their status.

