



## MANAGING THE AGING WORKFORCE

PRESENTED BY



## **Nick Langer**

*Senior Risk Advisor*

(661) 645-4974

[nlanger@tsibinc.com](mailto:nlanger@tsibinc.com)

## **Mike Langer**

*Risk Advisor*

(619) 403-0117

[mlanger@tsibinc.com](mailto:mlanger@tsibinc.com)

Connect with me  
**Linked in**

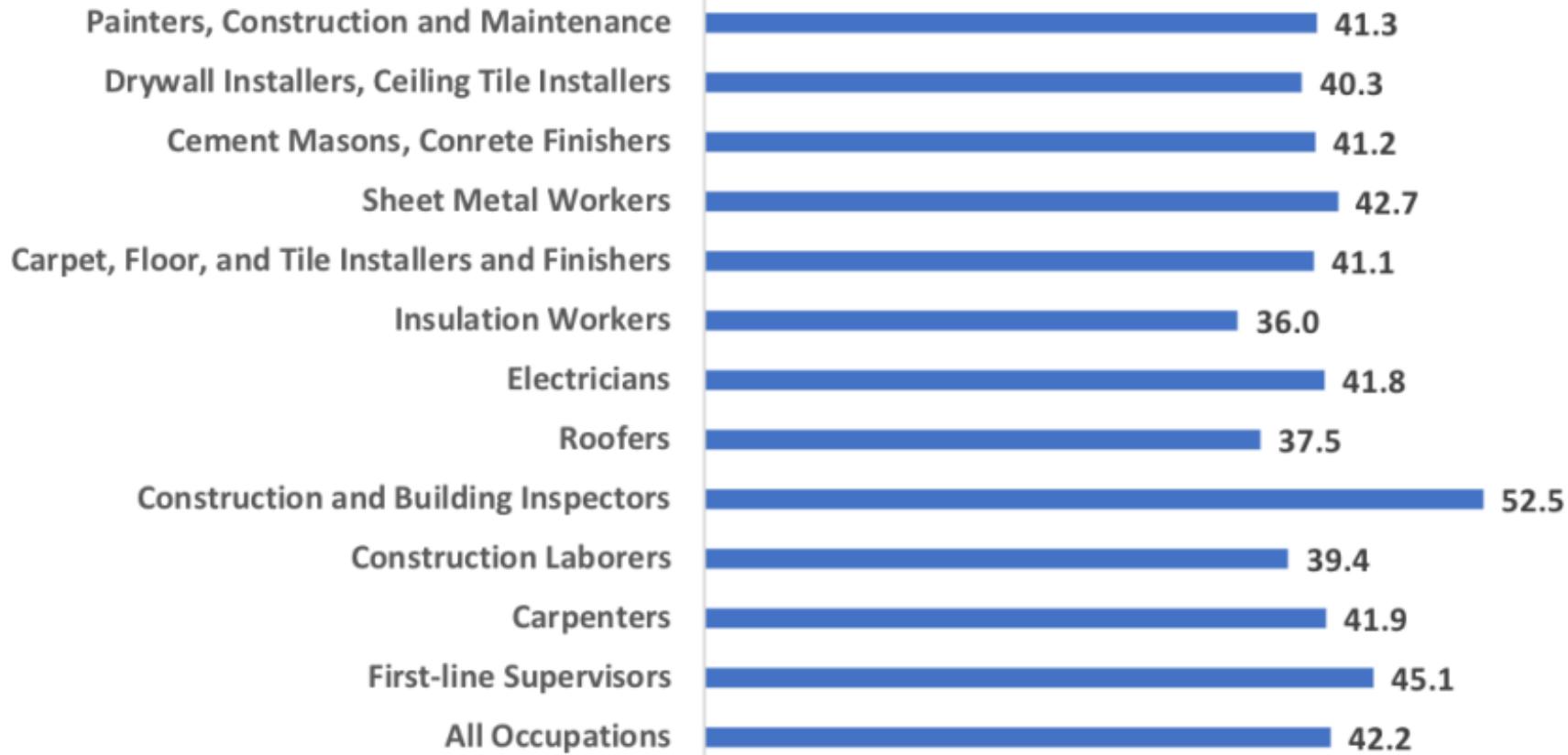
# THE STATS...



- the median age of construction workers has been steadily trending upward, from **36 in 1985**, to **37.9 in 2000**, to **40.4 in 2010...**
- Median Age of Construction Workers in the US is **42.6 years** (U.S. Bureau of Labor & Statistics)
- 38.36%** of the Construction Workforce is between the **ages of 45 & 64** years (U.S. Bureau of Labor & Statistics)
- Construction occupations employ a higher percentage of workers age 45 to 54 than 25 to 34 (U.S. Bureau of Labor & Statistics)



## Median Age by Occupation



# THE STATS...



- **80% of statewide CT claims involved attorney representation.** 61% involve multiple body parts. 60% of the claims are denied outright. **39% of CT claims are being filed post-termination** even though there are statutory prohibitions against this. (Dave Bellusci, WCIRB - Chief Actuary)
- There has been a continued growth in Cumulative Trauma (CT) claims with **13.3% of all claims now CT claims**. This has been steadily increasing since 2008. Most of these increases are coming from the Los Angeles Area. The rate of **CT claims in the LA area has doubled since 2004**. (Dave Bellusci, WCIRB - Chief Actuary)
- The spike in CT claims has been considered a factor in the declining medical severity as the focus on CT claims is usually **trying to obtain additional indemnity benefits**, not additional medical treatment. (Dave Bellusci, WCIRB - Chief Actuary)

# DEFENSE IS DIFFICULT & COSTLY



- The burden of proof is shifted. Instead of the claimant having to prove that an injury is work-related as with a specific injury, here employers have the burden of proving that the CT injury wasn't caused or exacerbated by their work.
- Claims costs are nearly 3X as much as the average claim
- 30% of CT claims are filed post-termination
- Most CT claims result in higher permanent disability (PD) awards



# THE CLAIM DEBACLE



- Doctors and Judges are hesitant to find that a CT injury is non-industrial in nature.
- Typically, a CT claim is only dismissed when a physician states any impairment is entirely the result of a specific injury.
- CT claims are costly due to the additional expense in terms of medical discovery, litigation and, in most cases, higher permanent disability.
- Carriers should be focused more on settlement than litigation – Compromise & Release (C&R)





## Business Risk

- Management & organizational structure deteriorate
- Succession plans
- Absenteeism

## Strategic Risk

- Loss of skilled labor & expertise
- Staffing shortages
- Scheduling Slippage

## Hazard Risk

- Safety & Quality
- Additional risk of injury
- Lack of skilled supervision
- Increased claim frequency

# COMMUNICATION & PREVENTING BIAS



**Bias** - “Older workers are less flexible, less motivated, too slow, they take more sick days, etc.”

**Bias** - “Absenteeism is an aging workforce trend”

**Bias** - “Someone your age”

**Embrace Communication, Education & Ask Questions!**

**Preparing for Transition...**





## Avoid Knowledge Silos

Long-time employees have often formed relationships across the company, giving them a deeper understanding of how their job impacts someone else's work. If your company's policies or procedures don't actively encourage knowledge-sharing across departments, silos can result. Without a broader appreciation for other departmental roles, younger, less experienced employees may unwittingly sow chaos, causing delays or costly mistakes.

Encourage experienced employees to share their knowledge in monthly meetings, or document the processes and procedures particular to their roles.



## Don't Undervalue Older Workers

Many companies make the mistake of thinking younger, less experienced employees will cost less than older employees who make more money.

Experienced employees have built a wealth of knowledge about how to work most efficiently and know your customers. They know what's worked in the past, what hasn't, and why.

Avoid potentially discriminatory questions like, "Are you ready to retire?"

A more appropriate conversation may begin with, "What are your plans for the next three to five years?"



## Help Employees Consider Alternatives to Full Retirement

Alternative work arrangements can offer reduced stress and a continued income.

“Part-timers” can lessen the chaos caused by a sudden change in personnel. Going part-time forces needed changes in roles and responsibilities, but leaves the experienced worker in place and available to answer questions and share experience and acumen.

Occasional consulting works for special projects and can be helpful to free-up management or a leader to coach newer leaders.



## Cross-train Employees

Cross-training is another solution to lessen the impact when long-time employees leave.

Cross-training can also build your operational team and help prevent information silos.

To prevent experienced workers from feeling threatened, it is important to communicate that the purpose of cross-training is to build company-wide knowledge, NOT to push senior staff out the door.



## Develop Succession Plans Across All Departments

Succession plans aren't just for C-suite executives and Owners.

Frequently managers unconsciously get into the mind-set of thinking they need someone of a particular age, gender or other external characteristic rather than focusing on skill sets.

A succession plan that outlines each position's key roles and responsibilities can help an organization eliminate bias behaviors and create opportunities to find excellent replacements for retiring workers.



## Documentation Creates Expectations...

- **Pre-Employment (Post Offer) Physicals**
- **Safety Training**
  - SOP's
  - Ergonomics
- **Return To Work Program**
  - Education, implementation & reinforcement
- **Medical Provider Relationships**
- **Fit for Duty**
- **Company Culture**
  - Caring, Non-judgmental response
  - Prompt reporting of ALL incidents





## **Creating an “Aging Plan”**

For workers in high-risk or highly physical trades, it is wise to create a preventative plan for alternative work options. As they age, these employees may not be able to continue contributing (physically) in the same way, but there may be other ways they can make an impact on the business and support progress and growth within the company.

## **..... Employee Health & Wellness Planning**

# Our Key Objectives

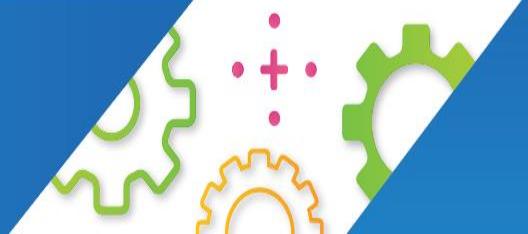
Key strategies for  
best-practice  
Wellness  
Implementation

Keys to effective  
Wellness  
marketing &  
communications

Measurement  
and Evaluation

Sustainability

Trending  
sustainable  
programs



# Key Strategy to Wellness Implementation

## Know the “why”

Identify  
your  
greatest  
needs

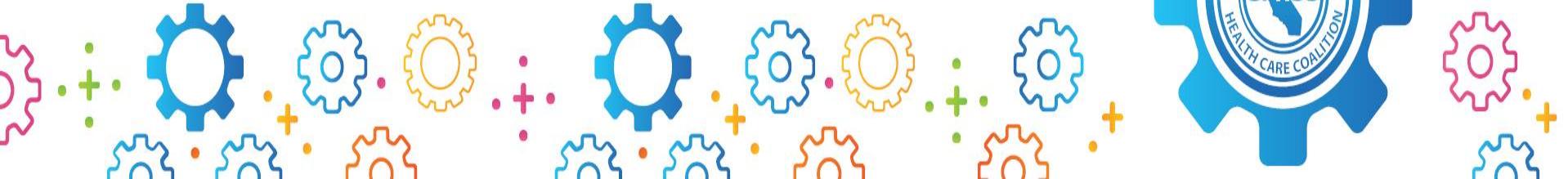
Be  
inclusive  
in  
decision  
making

Create  
Partnerships

Assemble  
your team  
(admin,  
staff, etc.)

Define  
program  
components,  
communicati  
on vehicles,  
and  
engagement  
incentives

Be  
consistent  
and take  
small  
steps



# Organizational Culture that values Wellness

Ensure leadership buy-in

Work as a team to move the agenda forward

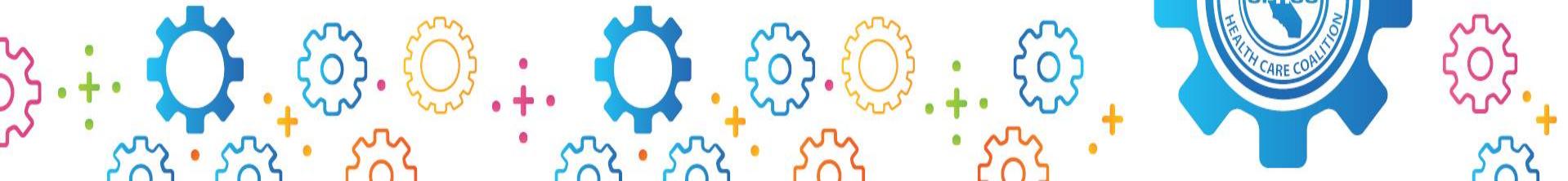
Collaborate across the organization

Allow the data and employees to drive the service offerings

Consider life beyond the workplace

Develop a brand and marketing strategy

Be intentional with messaging



# Keys to effective marketing/communications

## Creative Strategy

- Keep it simple
- Focus on the benefits
- Make it real and personable
- Fun!

## Printed Materials

- Flyers
- Calendars of events
- Posters

## Events

## Promotional Items

## Digital Communications

- Intranet
- Social media
- Wellness portal

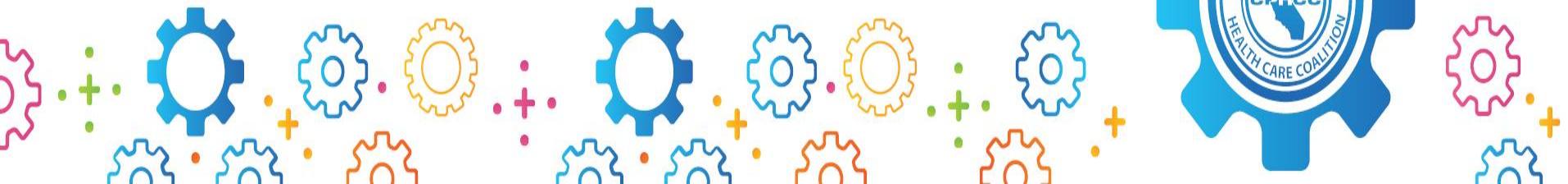
## Email

## Newsletters

- Department meetings
- Wellness champions
  - Department leaders

## Wellness committee

## Share the results



# Measurement and Evaluation

Evaluate the engagement and health metrics

Use the data to drive programs/services

Make use of employee needs/interests surveys

Ongoing program feedback surveys

Keep measuring and don't be afraid to make changes



# Helpful tool for measuring well-being

## ► HERO Health Scorecard

- HERO Health and Well-being Best Practices Scorecard in Collaboration with Mercer©
- Best practices benchmarking
  - US
  - International
- Benchmarking against similar size companies



# Sustainability

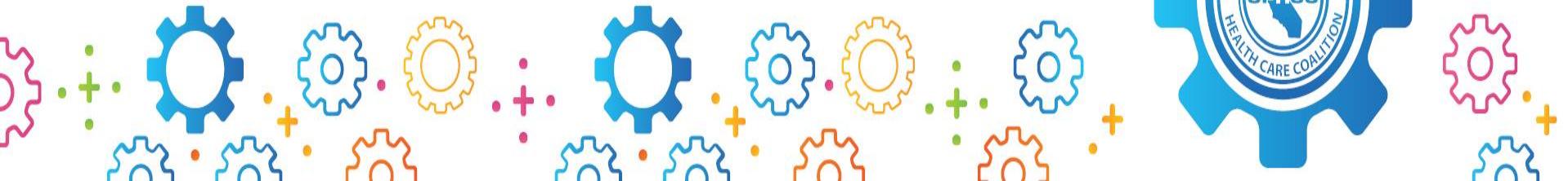
Blend wellness into the fabric of the culture (new hire orientations, leadership communications, other amenities/benefits integration, etc.)

Continue to cultivate a supportive culture

Establish an ongoing budget for wellness programming

Use the data to make adjustments and to promote sustainability

Be flexible and innovative



# Trending Sustainable and Budget-friendly onsite programs in 2020

Wellness Champions Strategy

Educational Workshops and webinars

Employee-centered non-intrusive screenings

On-site fitness, yoga, MSK stretching, and mindfulness classes

On-site nutritionists, health coaches, fitness specialists, health promotion specialists, wellness coordinators

Stress Management programs (student loan debt, expanded EAP's, savings vehicles)

Stretching Programs (MSK/injury reduction)

Wellness challenges



# Amit Sangani, CCWS, WELCOA Faculty



- President/ National Strategic Accounts, Strive Well-Being, Inc.
- Email [Sangani@Strive2Bfit.com](mailto:Sangani@Strive2Bfit.com)
- Website [www.Strive2Bfit.com](http://www.Strive2Bfit.com)
- Phone 619-684-5700 Ext. 303





THANK YOU

Turner Surety & Insurance Brokerage

(619) 403-0117

[mlanger@tsibinc.com](mailto:mlanger@tsibinc.com)

