

# AMPUTATION

**The COST of a careless moment**

# What's the cost - Dollars & Cents

Travelers Insurance – Medical Expenses (ER, Surgery, Physical Therapy)

- The loss of a **Finger** - \$20,000
  - To re-attach a **Finger** - \$40,000 plus
- The loss of an **Arm** - \$60,000

# What's the cost – Dollars & Cents

## **Your Expenses NOT covered in the previous slide.**

- Lost wages before and after Workers Compensation.
- Prosthetics – Rarely just one
- Occupational Therapy – with or without prosthetics
- Other life changes – door knobs, vehicle features, etc.
- Legal Expenses

# What's the cost – Dollars & Cents

## Other Costs of an Amputation

- Clean up
- Loss of production
  - Possible new hire/temp expense and training.
  - Loss of production by other workers/coworkers
- Loss of products
- OSHA citations
- Increase in Workers Comp rate and other insurance rates.

# OSHA \$afety Pays Program

## Estimated Total Cost

The extent to which the employer pays the direct costs depends on the nature of the employer's workers' compensation insurance policy. The employer always pays the indirect costs.

Injury Type	Instances	Direct Cost	Indirect Cost	Total Cost	Additional Sale (Indirect)	Additional Sale (Total)
Amputation	1	\$ 77,995	\$ 85,794	\$ 163,789	\$ 2,859,816	\$ 5,459,633

Go to [www.osha.gov](http://www.osha.gov) type "OSHA's Safety Pays Program" in search box in upper right corner

# OSHA's Safety Pays Program

Totals:

Estimated Direct Cost:	\$77,995
Estimated Indirect Costs:	<u>\$85,794</u>
Combined Total (direct & Indirect):	\$163,789
Construction working capital decrease =	\$1,637,890
Sales (@3%) to Cover Indirect Costs:	\$2,859,816
Sales (@3%) to Cover Total Costs:	\$5,459,633

**So tell me why do we think a shortcut will save the company money?**

# The Greatest Cost of All

- Guilt
- Embarrassment
- Life style changes – What's your favorite activity? Could you do it?
- **Can't pickup or hold your Wife or Kids.**
- Emotional strain on you AND your family.
- How strong is your marriage? How strong is your spouse?
- How strong are YOU?
- How strong is your faith?

The answer to those 4 questions = There is no way to know until...