



THE INSIDER

NEWS AND EVENTS FROM THE BUILDERS GROUP

BEN EDWARDS

EDWARDS/LA PLANT CONSTRUCTION

TBG MEMBER SINCE 2006



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MEMBER SPOTLIGHT

This last December one of our longtime members, Ben Edwards, was honored as the Builder of the Year at the Builders Association of Minnesota's annual awards ceremony. It is fitting that Ben was given this award for continually going the extra mile in his support of BAM.

We first met Ben when he became the third generation Edwards to take the helm of Edwards/La Plant Construction. Even in the early years, when things weren't as rosy at TBG and members hadn't received a dividend, Ben stuck it out with us. He could have shopped around for a different work comp provider, but Ben wanted to stay with a company that was invested in growing and supporting his industry – and according to Ben, nobody supports builders and their industry like TBG.

Over the years we've witnessed Ben's ability to go the extra mile from his commitment to TBG and his advocacy for our mission of giving back to local builders associations, as well as donating money to schools (through the TBG

Education Foundation). It's the support we get from members like Ben that makes it possible for TBG EF to sponsor scholarships that go right into growing and supporting the future of his industry.

When asked if there was a barrier to anybody who'd want to join TBG, Ben said "I honestly don't know why anybody wouldn't join TBG! It's member owned, they're committed to creating jobs for local builders and they're continually investing in our industry. Not to mention, the health of the fund has never been better."

In the coming years, Ben is looking forward to using more of the resources and safety training offered by TBG. "I hope everyone in my industry looks into the resources available at TBG. They offer so many valuable services. We really need to take advantage of TBG's resources to help builders like me keep our worksites and our workers safe."

TAKE A LOOK INSIDE

2

Need Safety Equipment?
There's A Grant For That.

2

Safety
Services

3

Give It A Rest:
Sleep Deprivation In The Workplace

NEED SAFETY EQUIPMENT? THERE'S A GRANT FOR THAT.

Did you know that MNOSHA Consultation has thousands of dollars available to help make your worksite the safest it can be? Not many people know about this incredible benefit, but MNOSHA's safety funds are allocated specifically to help offset the cost of purchasing the safety systems and equipment you need to prevent injury and illness to your employees.

Safety equipment can be easily overlooked as a real job site expense. Supplying your employees with proper safety equipment can rapidly add unforeseen expenditures to a project. This is where we come in: TBG's Safety Specialists are your advocates in navigating MNOSHA's grant process.

Our Safety Services Specialists can help you identify what equipment is eligible for grants based on its ability to increase safety and protect employees from injury. We help you determine what additions could make your construction site safer and, if needed, take photos and guide you in preparing a strong case for the safety equipment systems you need, in the technical language MNOSHA can understand. Properly preparing grants is key to the likelihood of getting grants approved.

Once your proposal is approved, your company could receive matching grants for as much as \$10,000 to make your worksite the safest it can be. Companies who



successfully make a case for much needed safety improvements are required to match an awarded grant, dollar for dollar—an investment in your company that could make a real difference in submitting more competitive bids, keeping worksite expenses low, and most importantly, keeping your employees safe and healthy.

Last year, our Safety Services team assisted numerous TBG members through grant proposals for construction companies just like yours. We understand how navigating any government website can be difficult and time consuming. Leave the heavy lifting up to us. TBG's Safety Specialists make government guesswork simple and easy, just one of the many ways we make workers' comp work for you.

SAFETY SERVICES

It's safe to say 2019 was an eventful year for TBG's Safety Services department! From hosting an interactive Safety Summit for self-insured groups, to welcoming another Safety Specialist onto our team, this past year has undoubtedly had its fair share of highlights.

TBG's Safety Summit, which was held in May of 2019, was a huge success that brought together several insurance and safety professionals from self-insured groups across the United States. Attendees came from as far away as Hawaii and Florida to participate in an incredible event focused on improving workplace health and safety. The Summit provided an environment for collaboration, learning, networking among industry experts, and gave participants the opportunity to share ideas on how to position self-insurance as a top choice for workers' comp insurance. The Safety Summit was most definitely a highlight of 2019.

We live in an ever-changing world, and as TBG's Safety Specialists continue to work with our members to build safer work environments, it's evident that construction safety isn't immune to significant advancements and changes. We continue to see an ever-changing construction environment, new manufacturer safety requirements, an emphasis for safety on job sites, updates to safety regulations, and new technological advancements in the world of safety. In 2019 two more TBG safety specialists attained their Certified Safety Professional (CSP) designation, and all specialists participated in specific safety courses to ensure we're able to provide our members with the strongest safety support possible. We also focused in on improving and developing additional resources for our members and continue our partnerships with numerous associations, local high schools, and college construction classes in order to support current and future generations of construction workers.



With 2020 already in full swing, we've been busy scheduling individual member training sessions as well as our OSHA 10 Hour Construction courses. Whether we're providing training, completing site visits, reviewing programs, assisting with MN OSHA Safety Grant Program applications, or developing resources, TBG Safety Services continues to focus on and adapt to our member's safety needs. We are looking forward to once again making a positive impact on the health and safety of our members in 2020!

E AUDITS

It's the time of year when about half of our members have a payroll audit for the previous year. This is an audit that verifies the accuracy of payroll for the audit year, verifies that there are certificates of insurance for any sub contractors used and is also required by TBG's reinsurer. In the past, the audit was completed through a self-audit on smaller accounts or through an in person field audit. Recently, changing technology has made it possible for TBG to take advantage of more efficient methods and hopefully make the audit more convenient for our members.

Beginning January 1st, TBG members will be given the opportunity to provide their 2019/2020 audit documents electronically through a secure online portal. In the past, members were assigned a date and time for their audit from the auditor. The member was then responsible to gather the audit documents and prepare for the audit by the given date and time. The new E Audit process allows for the entire process to be handled electronically with follow ups handled telephonically. This allows us to streamline the process a great deal, which cuts down on costs and gives the member complete freedom to address the audit on their timing.

E Audits are just another service that we've worked on over the course of several years to give our members an easier way to file their audit. It's one more way we make work comp work.



GIVE IT A REST: SLEEP DEPRIVATION IN THE WORKPLACE



You would be very concerned if you saw your employees stumbling to your job site drunk. Recent research (cited below) suggests that you should be just as worried if your employees are arriving to work overly tired. In a test of reaction times, people who were overly tired performed about as poorly as subjects who were legally drunk. The study demonstrated severe impairment in people who have only mild to moderate sleep disturbances.

Certainly most employers would not create such a dangerous situation due to sleep deprivation. The impairment of fatigue can be costly in many different ways. According to the National Safety Council, 13% of workplace injuries are caused by fatigue, and that number is estimated to be much higher based on the fact that people fail to report their fatigued induced mistakes due to worry of getting in trouble. On top of that, they estimate that tired employees cost the country \$411 billion annually!

Sleep deprivation, or getting less sleep than our bodies need, is tied to countless issues in the workforce. All of the tools in our toolbox are positively or negatively impacted by how we slept the night before - reaction time, productivity, motivation, mood control, memory consolidation, cognitive maintenance, physical performance... the list goes on and on.

Luckily, recent years have brought long overdue research and statistics in the field of Sleep Medicine to the public. The latest science shows how sleep plays a vital role in our overall well-being. Sleep is considered The 3rd Pillar of Health, along with diet and exercise. It is time to start giving sleep the attention it deserves.

The National Safety Council recently released the "Fatigue Cost Calculator." Take a moment to find out how much your tired team could be costing you. There's also some great tips on how to begin the process of sleep education for your employees. You'll not only be creating healthier, happier and safer teams, but you'll finally be able to see what your fully rested workforce is capable of!

<https://onlinelibrary.wiley.com/doi/abs/10.1097/00005537-199910000-00019>

<https://www.nsc.org/forms/real-costs-of-fatigue-calculator>

Sara Moe - RPSGT, is the founder of Sleep Health Specialists, which provides sleep health education to local businesses and corporations. For inquiries regarding sleep education, she can be reached by email at sarah.moe@sleephs.com, website www.sleephs.com or (612) 247-9525.



2919 Eagandale Blvd.
Suite 100
Eagan, MN 55121-1214

Members are jointly and severally liable for their proportionate share of obligations for the group and will be assessed on an individual and proportionate share basis for any deficit created by the group. Dividends are not guaranteed.

TBG THE INSIDER

MAKING WORKERS' COMP WORK FOR YOU

YOUR CONTRIBUTIONS MATTER



2019

Each year, we have the chance to help build the future of the construction trades through the TBG Education Foundation Golf Outing. The funds we raise at the annual TBG Golf Outing provide grants, scholarships and internships for Minnesota's youth. Here's a snapshot of where your support went last year.



\$56,000
DONATED



\$25,500
AWARDED FOR SCHOLARSHIPS
IN THE TRADES

Most of which is matched by partner associates in the construction industry.



30
STUDENTS LIVES
AFFECTED



\$25,500
AWARDED

Most of which is matched by partner associates in the construction industry.

2020

For 2020 we are doubling down on our commitment to building a bigger and brighter future for the construction trades. With your support, here's what we hope to do this year through the Golf Outing.



\$67,000
COMMITTED

Most of which is matched by partner associates in the construction industry.



\$33,000
FOR EDUCATIONAL
GRANTS

Most of which is matched by partner associates in the construction industry.



\$11,500
COMMITTED TO
SCHOLARSHIPS



\$10,000
MESABI RANGE
INTERNSHIP



\$8,000
TOOLS FOR
SCHOOLS



We're lucky to work with a variety of associations and groups to distribute funds and boost their impact. Are you ready to inspire a new generation of young men and women? Together we can help build the future one putt at a time. This year's outing is on 6/22/20 at Willinger's with a 12:30 Shotgun start.

Contact Ashley Putnam for more details - aputnam@tbgmn.com or 651-389-1149