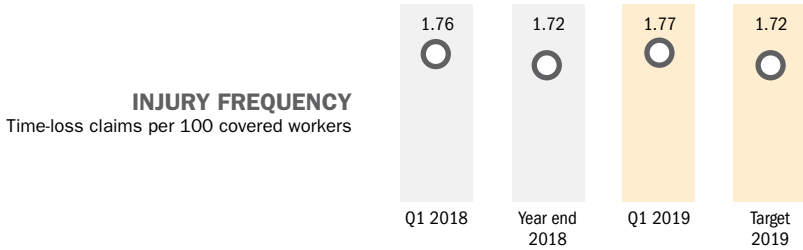


# WCB Nova Scotia Report to the Community



**2019**



## PREPARING FOR A NEW WCB NOVA SCOTIA

In the first three months of 2019, WCB Nova Scotia put the final touches on its preparation to go live with new core systems, powered by the insurance suite Guidewire.

All service delivery employees at WCB had extensive training in the new software, which will fundamentally change the way they do their work.

“Green screen” technology of decades-old systems has been replaced by a cloud-based software suite that is a leader in the insurance industry all over the world. For many employees, that meant years of keyboard shortcuts, system knowledge, and time-proven “how-to” processes all needed to change.

The systems went live in early June. While there have been some challenges in the early days of implementation, overall, the new systems set the WCB on a path of improvement. Automation of some straightforward payments, improved prioritization and oversight of steps in claim management, and digital tracking of subcontractors are just a few of the many efficiency benefits the new systems offer employers, workers, and service providers.

There are many other service improvements. For example, people who are hurt at work in Nova Scotia are receiving clearer, updated correspondence – including easy-to-follow explanations of how benefits are calculated.

“Five years ago, our strategic plan outlined the need for change and investment,” says CEO Stuart MacLean. “Our new systems will result in improved service to workers and employers, and will lead, in time, to better service outcomes.”

The modernization is one part of how WCB will respond to recommendations in the second phase of the operational audit by the Office of the Auditor General (OAG). Our work with the OAG concluded in Q1 2019, and the report was released at the end of May. It found that, overall, the WCB is effectively managing claims for workplace injury and return to work, but it also made

*Cover: Julie Robichaud, Manager, Account Maintenance leads a training session on our new core systems.*

**Q1 WORKER SATISFACTION INDEX**  
2019 TARGET 70%



important recommendations for improvement. The WCB accepted all 12 recommendations, and the Board of Directors will oversee their implementation.

Operationally, Q1 2019 was defined by continued challenges in the amount of time lost to workplace injury. Both the number of days lost and the average duration of a claim increased due to an aging population, more complex claims and deep challenges in many industries.

There was also a slight increase in the number of time-loss injuries, due in large part to more slips, trips and falls during an icy winter, as well as continued increase in psychological injuries under new legislation.

Worker and employer service satisfaction and financial results were strong in the first quarter of 2019.

“Our modernization is an investment in our future,” says MacLean. “As we adapt and change the way we work, we know we’re doing that, not only to improve our service today, but so that we are ready to do what’s needed to serve the workers and employers of tomorrow.” **Q1**

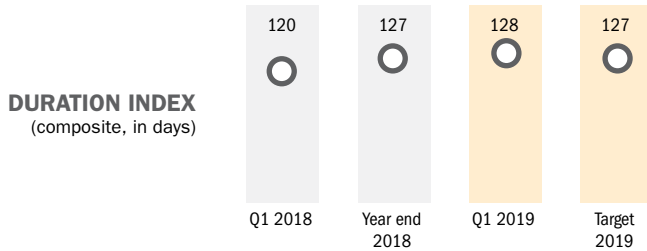
## **OPERATIONAL HIGHLIGHTS**

### **Resources available to support stakeholders using new systems**

In June 2019, WCB Nova Scotia replaced its 25-year-old core operating systems with the industry-leading insurance software suite, Guidewire.

As part of an overall business transformation, the organization also released new services for employers, workers and service providers, including upgrades to our online business tools, MyAccount and WCB Online.

As the system went live, we experienced some operational challenges that were addressed by teams working around the clock to resolve those issues.



As we adjust to our new system, we may encounter further impacts to operations and we thank you for your patience as we continue to work toward a new and improved WCB Nova Scotia.

Resources are available online to help support our stakeholders during the transition, including complete lists of what's changing, demonstration videos on some of the key new features, how-to guides, webcast recordings, and much more.

For the latest information, visit [wcb.ns.ca](http://wcb.ns.ca) and follow us on Twitter @WorkSafeForLife.

### Office of the Auditor General completes audit into WCB Nova Scotia

In late May, the Office of the Auditor General (OAG) released a report on the second phase of their audit of WCB Nova Scotia governance and operations.

In the first phase, released last December, the OAG found that the organization is well governed, and on a path to financial sustainability.

“The Workers’ Compensation Board’s funding strategy has allowed the board to move from roughly 40 per cent funded 20 years ago to nearly 90 per cent today,” wrote Auditor General Michael Pickup. “This has been a significant turn-around for an organization that faced serious issues from a financial perspective.”

There were some process improvements suggested, which the WCB is implementing.

The second phase looked closely at operations. While it found important opportunities for improvement, it also pointed out that the areas examined are functioning in line with policy. The OAG report found that the WCB is managing claims effectively, that we make decisions appropriately, that appeals are evaluated in line with policy, and that return to work is managed on a timely and appropriate basis. It also found that our major service contract for the treatment of complex workplace strains and sprains was appropriately procured and is well managed.

**Q1 EMPLOYER SATISFACTION INDEX**  
2019 TARGET 70%



“The Workers’ Compensation Board generally manages workplace injury claims effectively, in compliance with policies and procedures,” Mr. Pickup wrote in his conclusion. “However, we identified 12 recommendations for improvement.”

Recommendations included the need to make and deliver written decisions more quickly, to implement appeal decisions faster, and to more clearly explain rate calculations. The report also found we need to implement a more rigorous process for complaint submission and management, and improve the redaction process when medical files are released to employers during appeals. We also need to improve file review, training, and performance documentation.

The WCB accepted all recommendations, and is beginning to implement them, under the oversight of the Board of Directors and its Finance, Audit and Risk sub-committee. Our new claims and assessments systems will help with many of the improvements.

“Overall, we are proud of the contribution we make to this province. We are on a long-term path of progress toward sustainability, and we are helping to reduce the impact of workplace injury,” says WCB CEO Stuart MacLean. “But, this report clearly outlines areas where we need to make improvements. And we will.”

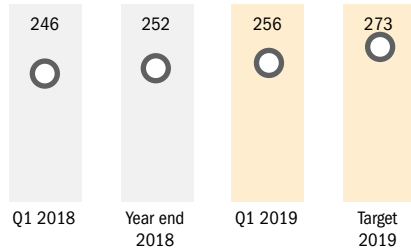
*Learn more about the audit and our response under “Corporate Plans and Reporting” at [wcb.ns.ca](http://wcb.ns.ca).*

### **2018 statistical summary released**

WCB Nova Scotia released its statistical summary for 2018 in April, which showed that workplace fatalities in Nova Scotia increased, with 14 Nova Scotians dying from acute traumatic injuries on the job. There were also 12 people who died from occupational diseases and 14 died due to health related issues, such as heart attacks.

WCB Nova Scotia CEO Stuart MacLean said every death at work, or because of work, is a tragedy, and the number of fatalities is a profound reminder about the importance of workplace safety.

## TIME LOSS DAYS PAID PER 100 COVERED WORKERS



“These families across our province will never be the same - so many of these deaths are because of preventable incidents at work,” says MacLean. “Although we continue to see reductions in overall workplace injury, this is a startling number of workplace fatalities. We must not become complacent.”

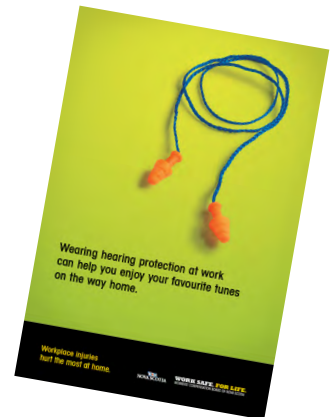
The report also showed long-term progress in overall workplace safety, but challenges in returning to work after injury. The index used to measure average claim duration increased to 127 days in 2018, from 117 days in 2017.

At 1.72 claims per 100 covered workers in 2018, the time-loss injury rate improved from 1.76 claims per 100 covered workers in 2017.

Visit [wcb.ns.ca](http://wcb.ns.ca) to read the complete report.

### New workplace safety kits released for Safety and Health Week

Just in time for Safety and Health Week (formerly NAOSH Week), May 5 to 11, nearly 800 workplaces in Nova Scotia were equipped with new safety materials, reminding workers of all the reasons to work safely and get home to the ones who need them most. Developed for industry in consultation with employers, safety associations and WCB relationship managers, WCB Nova Scotia’s new workplace safety kits contain materials like posters, decals and a card game.



Employers can order the new kits online at [worksafeforlife.ca](http://worksafeforlife.ca).

### First Responder Symposium held to develop mental health resources

On May 28, WCB Nova Scotia hosted a Symposium to connect First Responders from across the province for a conversation about how to develop new tools and resources to support good mental health for workers in front-line emergency service occupations, and to help those who have experienced a serious psychological injury or who have been diagnosed with PTSD.

# 2

IN THE FIRST QUARTER OF 2019, THERE WERE **2 ACUTE FATALITIES** CAUSED BY TRAUMATIC INJURIES AT A WORKPLACE. IN 2018, THERE WERE **FOURTEEN** ACUTE WORKPLACE FATALITIES.

Guest speakers included Colonel Rakesh Jetly, Chief Psychiatrist for the Canadian Armed Forces, and Captain Steve Farina, a Coquitlam firefighter and labour leader who serves on the British Columbia First Responders Mental Health Committee. In addition to facilitating a new level of collaboration among the Nova Scotia first responder community, the Symposium solicited volunteers to serve on a steering committee that will work with the WCB to address workplace mental health resource gaps.

## Nova Scotians mark annual Day of Mourning

On April 28, Nova Scotians joined the rest of Canada and more than 80 countries worldwide on the Day of Mourning, honouring those who live with the impacts of workplace injuries, illnesses or fatalities. This year's ad campaign showed the human impact when loved ones are lost at sea, and how the lives of those who cared about them have changed. The Day of Mourning offers workers and employers the opportunity to publicly renew their commitment to improve health and safety in the workplace.



*Watch our video at [dayofmourning.ns.ca](http://dayofmourning.ns.ca).*

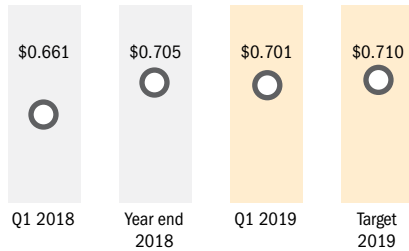
## Important safety reminder for fishing industry

Fishing safety continues to be promoted throughout the province, through ad campaigns and on-site visits. During a recent wharf visit in Grand Etang, Cape Breton, Fisheries Safety Association of Nova Scotia representatives reported that fishermen on every boat they saw, were wearing their PFDs. In this photo, one of our posters hangs nearby, reminding fishermen to wear their PFDs for the ones who wouldn't know what to do without them.





**CLAIMS PAYMENTS MADE  
PER \$100 PAYROLL**  
for injuries in the past 3 years.



**AWARE-NS celebrates 10th anniversary with symposium**



*Stuart MacLean, WCB Nova Scotia's CEO, moderated a panel discussion entitled "Transforming Safety Leadership" at the AWARE-NS Symposium and AGM. Panelists included (L-R) Debra Boudreau, CEO, Tideview Terrace; Carol Ann Brennan, Executive Director, Regional Residential Services Society; Jo Anne Poirier, CEO, VON Society; and Janet Hazelton, President, Nova Scotia Nurses Union.*

AWARE-NS celebrated its 10th anniversary on May 29 at their Annual General Meeting. To mark the occasion they held the "Leading the Way: Transforming Your Safety Culture" Health and Safety Leadership Symposium, for front-line workers and management in health care.

**Prince George Hotel and  
Cambridge Suites sign  
Nova Scotia Safety Charter**

*Shelley Rowan, VP Prevention and Service Delivery and Stuart MacLean, CEO were in attendance at a signing ceremony at the Prince George Hotel and Cambridge Suites as they pledged their commitment to workplace safety by signing the Nova Scotia Health and Safety Leadership Charter.*





IN THE FIRST QUARTER OF 2019, THERE WERE **6** CHRONIC FATALITIES FROM OCCUPATIONAL DISEASES OR FROM EXISTING HEALTH CONDITIONS. IN 2018, THERE WERE 26 CHRONIC WORKPLACE FATALITIES.

### Safety First Symposium Cape Breton



*Mike MacArthur of NSHA, Karen Devoe of Marine Atlantic and Patti Merrigan of CBU were part of a Fit for Work panel at #SafetyFirstCB2019.*

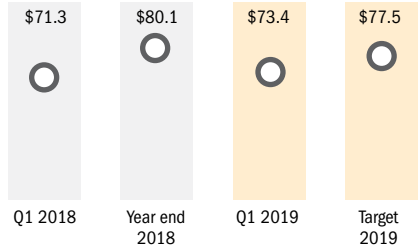
The Cape Breton Partnership, in collaboration with WCB Nova Scotia, and the Nova Scotia Department of Labour and Advanced Education, hosted the seventh annual Safety First in Cape Breton Symposium on Wednesday, May 15, 2019 at Cape Breton University in Sydney.

Shelley Rowan, VP Prevention and Service Delivery, presented an update on WCB's 2018 safety statistics, highlighted the importance of safety in the health care industry, and gave an overview of changes to MyAccount as part of our modernization.



Industry leaders and provincial representatives from different sectors joined together for a one day symposium about workplace health and safety. Attendees were able to advance their skills, get updates on new provincial safety regulations, and engage in discussion about best practices that will position Cape Breton as the safest place to work and do business.

**COST OF NEW EXTENDED EARNINGS  
REPLACEMENT BENEFITS**  
In millions



**Safety Services Nova Scotia  
Conference 2019**

*International keynote speaker and author, Gair Maxwell, spoke to delegates about shifting from knowing to doing – thought to action.*



Together with our partners at the Department of Labour and Advanced Education, WCB Nova Scotia was a presenting sponsor for Safety Services Nova Scotia’s 37th annual Workplace Health & Safety Conference on April 15 and 16 at the Halifax Convention Centre.

More than 600 delegates, exhibitors and speakers from various organizations in health and safety sectors came together to discuss experiences, educate, and make valuable contacts. There were over 30 sessions, workshops, and an offsite tour specifically chosen to meet the needs of the delegation.

**A walk to remember**

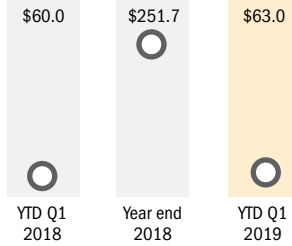


*Threads of Life’s annual Steps for Life walk took place on May 11 across Nova Scotia, to raise awareness and funds to support families coping with the impacts of workplace injuries, illnesses or fatalities. This year, more than 260 Nova Scotians walked in memory, and in honour.*

## CLAIMS PAYMENTS MADE

In millions

Payments for self-insured employers are no longer included as the costs of these claims are fully reimbursed.

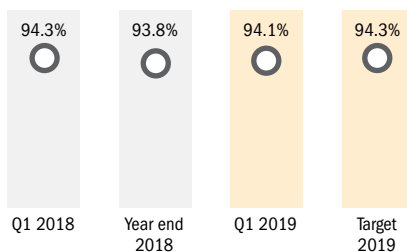


## STATEMENT OF FINANCIAL POSITION

as at

	MARCH 31 2019 (Unaudited) (\$000s)	MARCH 31 2018 (Unaudited) (\$000s)	DECEMBER 31 2018 (audited) (\$000s)
<b>ASSETS</b>			
Cash & cash equivalents	\$ -	\$ 6,122	\$ -
Receivables	29,998	31,968	30,328
Investments	1,849,116	1,791,970	1,732,515
Property and equipment	6,635	4,124	4,390
Intangible assets	30,719	18,271	29,407
	<b>\$ 1,916,468</b>	<b>\$ 1,852,455</b>	<b>\$ 1,796,640</b>
<b>LIABILITIES AND UNFUNDED LIABILITY</b>			
Bank Indebtedness	\$ 1,456	\$ -	\$ 8,692
Payables, accruals & lease liabilities	33,117	34,780	26,035
Post employment benefits	23,754	32,085	23,356
Benefits liabilities	2,058,211	1,996,705	2,042,348
	<b>2,116,538</b>	<b>2,063,570</b>	<b>2,100,431</b>
Deferred revenue	5,000	6,758	
Unfunded liability	(205,070)	(217,873)	(303,791)
	<b>\$ 1,916,468</b>	<b>\$ 1,852,455</b>	<b>\$ 1,796,640</b>

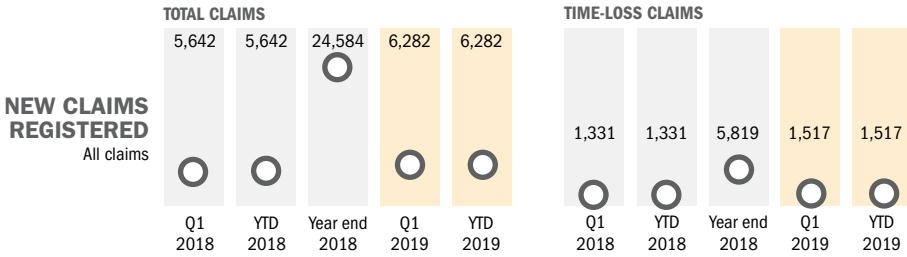
## RETURN TO EMPLOYABILITY



## STATEMENT OF OPERATIONS

For the three months ended March 31 (unaudited)

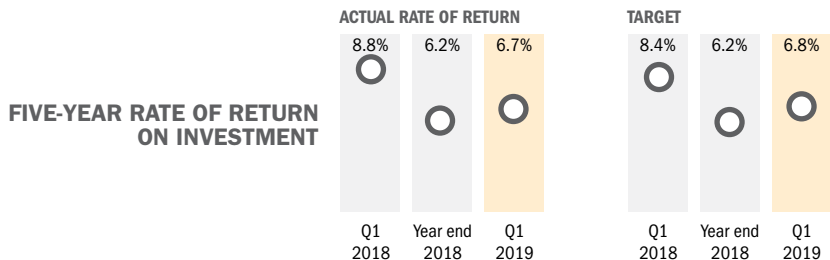
	YTD MARCH 31 2019 (\$000s)	YTD MARCH 31 2018 (\$000s)
<b>REVENUE</b>		
Assessments	\$ 76,276	\$ 70,084
Investment income	116,739	18,614
	193,015	88,698
<b>EXPENSES</b>		
Claims costs incurred		
Short-term disability	11,011	10,532
Long-term disability	26,521	23,094
Survivor benefits	658	354
Health care	13,578	13,204
Rehabilitation	193	385
	51,961	47,569
Growth in present value of benefits liabilities and actuarial adjustments and adjustment for latent occupational disease	23,807	22,576
Administration costs	13,870	14,843
System support	245	214
Legislated obligations	4,411	4,068
	94,294	89,270
Excess of revenues over expenses (expenses over revenues) applied to reduce (increase) the unfunded liability	\$ 98,721	\$ (572)



## STATEMENT OF CHANGES IN UNFUNDED LIABILITY

For the three months ended March 31 (unaudited)

	YTD MARCH 31 2019 (\$000s)	YTD MARCH 31 2018 (\$000s)
<b>Unfunded liability excluding accumulated other comprehensive income</b>		
Balance, beginning of period	\$ (301,084)	\$ (209,185)
Excess of revenues over expenses (expenses over revenues)	98,721	(572)
	(202,363)	(209,757)
<b>Accumulated other comprehensive income</b>		
Balance, beginning of year	(2,707)	(8,116)
No change in balance during period		
	(2,707)	(8,116)
<b>Unfunded liability end of period</b>	<b>\$ (205,070)</b>	<b>\$ (217,873)</b>



## STATEMENT OF CASH FLOWS

For the three months ended March 31 (unaudited)

	March 31 2019 (\$000's)	March 31 2018 (\$000's)
<b>OPERATING ACTIVITIES</b>		
Cash received from:		
Employers, for assessments	\$ 81,247	\$ 74,991
Investment income	(1,407)	4,230
	79,840	79,221
Cash paid to:		
Claimants or third parties on their behalf	(59,508)	(57,028)
Suppliers, for administrative and other goods and services	(12,969)	(13,299)
	(72,477)	(70,327)
<b>Net cash provided by operating activities</b>	<b>7,363</b>	<b>8,894</b>
<b>INVESTING ACTIVITIES</b>		
Increase in investments	1,535	(4,108)
Cash paid for:		
Purchase of equipment	(1,662)	(5,534)
Net cash (used in) investing activities	(127)	(9,642)
Net increase (decrease) in cash and cash equivalents	7,236	(748)
(Bank indebtedness) Cash and cash equivalents, beginning of year	(8,692)	6,870
(Bank indebtedness) Cash and cash equivalents, end of period	<b>\$ (1,456)</b>	<b>\$ 6,122</b>

SLIPPED AND FELL ON ICE • SLIPPED AT WORK AND CAUGHT HERSELF • MISJUDGED STEP DOWN BETWEEN OIL TANK ROOM AND FURNACE ROOM • WORKING ON HANDS AND KNEES ON INCLINE FOR MOST OF DAY • GOING OUTSIDE TO FLIP MENU BOARD AND SLIPPED ON ICE IN THE PARKING LOT • MAKING THE BED AND LIFTED THE MATTRESS WHEN WORKER FELT SNAP IN WRIST • SLIPPED AND TWISTED KNEE • FELL ON SIDEWALK ON HER WAY INTO THE BUILDING FROM • CUTTING FOOD AND CUT THE TIP OF FINGER • ONSET OF BACK PAIN AFTER LIFTING DRYWALL • PUSHING AND PULLING BURNISHER BACK AND FORTH • TRANSFERRING PATIENT FROM WHEELCHAIR TO BED • MULTIPLE TRAUMATIC EVENTS AS A FIREFIGHTER • FELL ON ICE WHEN GETTING OUT OF CAR • FELL 5 TO 6 FEET FROM A LADDER WHEN REPAIRING THE ROOF CORNER OF TRUCK • JUMPED OUT OF WAY OF FALLING COLUMN • INJURED BACK WHILE CARRYING SUPPLIES • PERFORMING REGULAR DUTIES ON FIRST TRIP OF SEASON • SLIPPED WHILE CARRYING BOXES • WORKER TRIED TO CATCH FALLING BOX OF FILLING • LIFTING A BUCKET OF WATER • CAUGHT A FALLING RESIDENT, RESIDENT STRUGGLED TO GET BALANCE • SORTING SCALLOPS AND FELT PAIN • STRUCK HAND WITH A REFRIGERATOR DOOR • TRYING TO LIFT A BOX IN WORK AREA • BOILING WATER FROM TEA KETTLE SPILLED ON FOOT • HELPED CO-WORKER TRANSFER AGGRESSIVE RESIDENT • POSITIONING A CLIENT IN BED • PULLING TWISTED CLOTHES FROM WASHER • SLIPPED DOWN A SET OF STAIRS • CARRYING A LARGE PIPE WHEN WORKER FELT TWEAK IN BACK • LIFTING ROCK FROM WHARF • MOVING BOXES OF BREAD IN FREEZER • FELT PAIN IN BACK WHILE POSITIONING CLIENT IN BED • SLIPPED ON ICE AND FELL • RIGHT HAND INJURED WHILE REMOVING OIL FILTER • TRANSFERRED RESIDENT FROM BED TO WHEELCHAIR • TWISTED KNEE ON UNEVEN GROUND • LIFTING A SAW FROM THE FLOOR TO THE BENCH • HELPING A RESIDENT OFF BED TO WALKER • LEFT FOOT SLIPPED OFF FOOT PLATE CLIMBING INTO VAN • SHOVELLING AND MOPPING FOR EXTENDED PERIODS OF TIME • HEARD A POP ON WORKER'S LEFT SIDE WHILE CLEANING BIG GLASS WINDOWS • FELL SIX FEET OFF TRUCK AND LANDED ON BACK • SLIPPED ON A RAG AT WORK AND TWISTED ANKLE • STARTING TO CLIMB A STEP LADDER WHEN WORKER'S FOOT SLIPPED ON 2ND RUNG AND FELL • FELL OFF BACK OF TRUCK • BENDING IN AWKWARD POSITIONS • KNEE GAVE WAY WHILE STEPPING DOWN OFF TRUCK • WALKED INTO A CHAIR THAT A STUDENT HAD PULLED OUT • PULLING A CART OF HAMS OUT OF THE SMOKE HOUSE • FELT PULL IN LOWER BACK WHILE POSITIONING CLIENT • TWISTED BACK WHILE SWEEPING THE FLOOR • STRUCK HAND WITH SAW BLADE • CLIENT ROLLED OVER ON WORKER'S HAND WHILE PUTTING SLING UNDER CLIENT • TRIPPED OVER RESIDENT'S LEG AND FELL • LIFTED A 50LB CASE • SLIPPED ON A PIECE OF ICE AND FELL WHILE WALKING TO THE LUNCHROOM • HOT OIL SPLASHED ONTO WORKER'S FACE • SLIPPED AND FELL ON A WET FLOOR • BENT OVER PUTTING PRODUCT ON LOWER LEVEL • SLIPPED ON ICE AND FELL HITTING HEAD • FELL OFF FORKLIFT ONTO SIDE • PULLED ON BY CLIENT, HEARD SNAP IN LOWER BACK • TRIPPED ON SIDEWALK WHILE GETTING MAIL FOR THE OFFICE • MOVING PRODUCT AROUND ON PALLETS WHILE PLACING AN ORDER AND FELT TWINGE IN HER LOWER BACK • SLIPPED AND FELL ON ICE COVERED WITH WATER WHILE CARRYING TOOLBOX • FELL IN A DRIVEWAY • CARRYING FORM PANEL, SET IT DOWN ON HAND • CAUGHT AND ENTANGLED IN MACHINE • GETTING OUT OF CAR SLIPPED ON ICE AND FELL • PREVENTED RESIDENT FROM FALLING • LIFTED A BATCH OF PRODUCT OFF A MIXING MACHINE • SLIPPED ON ICE GETTING OUT OF TRUCK • A LOOSE BOARD FELL AND HIT WORKER'S HEAD • GETTING OUT OF THE TAXI AND FELT A TWINGE IN HIS BACK • BAG STARTED TO SLIP FROM WORKER'S GRASP AND WORKER ATTEMPTED TO STOP IT • UNLOADING BIN AND TWISTED BACK • CUTTING RUBBER, TWISTED TO SIDE AND FELT IMMEDIATE PAIN IN BACK • RESIDENT'S LEGS GAVE OUT AND WORKER TRIED HOLDING RESIDENT UP • UNPLUGGED HOT CART, PLUG SLIPPED AND HIT WRIST • WAS COLLECTING NAPKINS AND TRIPPED • BENT DOWN TO WASH TUB OUT AND HEARD RIBS CRACK • FELL ONTO KNEE IN CUSTOMER'S DRIVEWAY • BACKED INTO WOODEN ARM OF CHAIR AND HIT TAILBONE • MOVING CANS OF TOMATOES AND NOTICED A PULLING IN WORKER'S BACK • SLIPPED ON ICE AND SALT IN PARKING LOT, FELL ON OUTSTRETCHED HAND AND KNEE • LOW BACK PAIN AFTER WORKING CASH • FOOT SLIPPED THROUGH GATE WHILE WALKING ACROSS • SLIDING UNDER THE CONVEYOR BELT WHEN BOOT STUCK TO THE FLOOR AND TWISTED KNEE • SLIPPED OFF PLATFORM, FELL AND HIT LEG • SLIPPED ON ICE WHILE TAKING GARBAGE OUT AND STRUCK HEAD • SLIPPED ON ICY DRIVEWAY • ONSET OF PAIN TO UPPER BACK AND NECK AFTER LIFTING A HEAVY OBJECT • LIFTED DRYWALL OUT OF ELEVATORS • FELT PAIN IN SHOULDER WHILE LIFTING WATER BOTTLE • SLIPPED ON DECK WHILE LIFTING 80 LB BOX • Poured coffee on hand causing first degree burn • RINSING DISHES IN SINK WHEN FAUCET BLEW OFF AND HIT RIGHT WRIST

SOME OF THE **1,517** TIME-LOSS CLAIMS REPORTED IN THE FIRST QUARTER



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**Corporate Website and WCB Online**

[wcb.ns.ca](http://wcb.ns.ca)

**Workplace Safety Tools and Resources**

[worksafeforlife.ca](http://worksafeforlife.ca)

**Twitter**

[@worksafeforlife](https://twitter.com/worksafeforlife)