

A Policy to Reduce Workplace Drug Use

Keeping your workplace accident-free is challenging enough without adding drug use to the mix. Now, thanks to FHM, there's an effective way to send a strong, zero-tolerance message to your employees – and reduce your liability for drug-related workplace accidents.

FHM's Post-Injury Drug Testing Program is an alternative to state drug-free programs and provides drug and alcohol testing program as an automatic part of the regimen for work-related injuries. Employees must be treated through an FHM Managed Care Provider in the WECARE Network. Should an employee test positive for drug or alcohol use after an injury, an investigation is begun by your adjuster. Open to all policyholders, the benefits to your company include:

- Create a drug-free workplace environment without the cost of testing new hires and out-of-pocket testing expenses.
- Lower your cost of workers' compensation insurance by reducing your claims exposure from problem employees.
- Send a clear message to employees that drug and alcohol use at work will not be tolerated.
- Test employees only after a work-related accident. Employees are tested even when refusing medical treatment. The cost of the testing is added to the claim.
- Consider all tests "positive" when employees refuse to be tested.
- Evaluate the facts of each case by your adjuster to determine if claims can be denied or accepted.

FHM created this program as an alternative to the costs and restrictions many businesses incur with a state drug-free program while helping policyholders reduce their workers' comp costs and improve the lives of workers. FHM's Post-Injury Drug Testing is another example of FHM's commitment to a policy to do more.

Experience the Power

Each year, FHM's Post-Injury Drug Testing program helps hundreds of policyholders avoid the cost of workplace injuries caused by employee drug use.



www.fhmic.com | 888-346-3461 ext. 312

FHM INSURANCE
COMPANY

A POLICY TO DO MORE®

Workers' Comp Since 1954