

# POST-INJURY DRUG TESTING



## 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.



## A Policy to Reduce Workplace Drug Use

Keeping your workplace accident-free is challenging enough without adding drug use to the mix. Employers without a drug-free program in place accept those job applicants who are rejected by the drug-free employer, and assume the associated costs and liability involved with such employees.

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 certified drug-free programs and provides drug and alcohol testing programs as an automatic part of the regimen for work-related injuries. Employees must be treated through an FHM-approved 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.

As an FHM policyholder, you are automatically enrolled in the Post Injury Drug Testing Program, and the benefits to your company include:

- ▶ Fosters a drug-free workplace environment without the cost of testing new hires and out-of-pocket testing expenses.
- ▶ Potentially lowers your cost of workers' compensation insurance by reducing your claims exposure from problem employees.
- ▶ Sends a clear message to employees that drug and alcohol use at work will not be tolerated.
- ▶ Employees are tested only after a work-related accident and employees are tested even when refusing medical treatment. The cost of the testing is added to the reported workers' compensation claim, with no out-of-pocket expense to you.
- ▶ Ability to evaluate the facts of each case by your adjuster to determine if claims can be denied or accepted.

FHM's Post-Injury Drug Testing Program is another example of FHM's commitment to a policy to do more.

If you would like to initiate a state-certified drug-free workplace program, please call Total Compliance Network to enroll at 1-800-881-4826.

[www.fhmic.com](http://www.fhmic.com) | 888-346-3461 Ext. 6401

**FHM** INSURANCE  
COMPANY

A POLICY TO **DO MORE**®

Workers' Comp Since 1954