

WORKPARTNERS Spotlight



INTERVIEW WITH ...

Tracy Ward

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Every month **WorkPartners** turns the spotlight on individuals making an impact and exemplifying excellence in the field of workers' compensation.

This month we sit down with **Tracy Ward**, President of Forward Talent, Inc., and former VP of Corporate Culture for Welk Resorts.

Hello Tracy. In your last role as Vice President of Corporate Culture, your scope of responsibility encompassed 1900+ employees with \$110M payroll across six resorts, a corporate office, two call centers, and several satellite offices. Given your wealth of experience in risk management and workers' compensation, what is one of the most impactful decisions in controlling costs a company can make and why?

In my last organization we were able to achieve a .87 experience modification factor by establishing a culture that focused on safety, wellness, injury prevention, and claims management. This was done by maintaining a focus on training, behavior and accountability, and instituting physical inspections. When incidents happened, we listened to what happened so that we could identify root causes and mitigate future risks. We explained the workers'

comp process to injured employees so they understood the process, and we were a resource to help them get back to full duty as efficiently as possible. We proactively instituted workshops for our teams to provide education and resources on physical fitness, nutrition, mental health, stress reduction, financial wellness, and even self-defense. By enrolling our employees, brokers, carriers, loss prevention and other partners in our strategy, we were able to achieve lower workers' comp claims and general liability claims, and achieved competitive health insurance renewals as well.

You are very passionate about creating and maintaining an exceptional workplace culture. Under your leadership, your group

was recognized as a San Diego SHRM Workplace of Excellence. How much does culture impact workers' compensation?

Culture is instrumental in driving business results, because when you have a workforce that believes in what you are doing, they will go the extra mile to accomplish your mission. When you establish a safety culture so individuals leave work in the same condition they arrived, they understand that you're looking out for their best interests.

Have someone internally stay in contact with the injured worker throughout the entire claims life cycle to help expedite the resolution of the claim. If the individual can return to work more quickly, they get back to full pay; the overall cost of the claim is managed, and the



Where do you send your injured workers?



impact on the person's department is lessened.

What is your current role?

Earlier this year I launched my own consulting company, Forward Talent Strategies, Inc. Utilizing our expertise in Human Resources, Risk Management, and Executive Leadership, we partner with businesses to identify their unique needs and challenges, and customize solutions that increase efficiency and productivity and improve the bottom line. We are passionate about building great cultures so companies achieve higher productivity and are able to attract and retain key talent.

From your perspective, what is the most common misconception regarding workers' compensation?

Employees are often not aware of what is covered if they have a workers' compensation claim, and may not understand that while workers' compensation will cover medical bills and lost wages while away from work, they will not receive the same level of income as if they are actively working. Those who believe there is a "get-rich-quick" opportunity may be surprised to find that workers' compensation does not include additional compensation for "pain and suffering."

What does the future of workers' compensation look like in California?

California has amongst the highest employer costs for workers' compensation premiums in the country. AB 1124 has established a prescription drug formulary in California's workers' compensation system, with anticipated savings in the hundreds of millions of dollars annually. It will be interesting to see the impact of this new law.

technology in medicine. Telemedicine is convenient because it breaks down geographical barriers, and will make it easier for injured employees to receive treatment at the workplace, allowing them to miss less time due to not having to travel for appointments.

In closing, we realize it can be tough at times balancing your career and life outside of work. How do you keep a healthy work/life balance?

When I've maintained a focus on my own health – physically, mentally and emotionally – I am happier, more present, and enjoy greater connection with others. Some of my best ideas and insights have occurred when I've had time to step away from the office. I have made it a point to set personal goals for myself, whether training for a half marathon, or recently

hiking the Grand Canyon rim-to-rim, which keeps me focused on carving out "me" time. And there's a bonus when you can participate in these activities with a family member or friend!

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When you consider the future of work, "gig jobs" are on the rise. With these types of arrangements, individuals are contracted individually or often perform telework, and workers are less protected as it relates to health and safety. They may not be working on-site at an employer's location and do not have as much access to structured rules and training. Gig jobs can result in less stability for workers due to variable hours, which can also impact individuals as far as the amount of compensation they will receive if they have a workers' comp claim.

There will also be continued efficiencies based on leveraging

ABOUT TRACY WARD

Tracy Ward is the Founder and President of Forward Talent Strategies, Inc., a consulting firm that is passionate about partnering with businesses to strengthen their HR strategy and practices and cultivate a strong company culture.

Tracy is a current member of Vistage, Connected Women of Influence, San Diego HR Forum, 20/20 HR Executive Group, and International Coach Federation.

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