# TABLE OF CONTENTS:

- Introduction ........................................................................................................ 2
- Safety Leaders Aren’t Like Everybody Else ...................................................... 3
- Staying Ahead of Risks During Disasters .......................................................... 5
- Tweak Your Safety Paradigm: Manage Risk ....................................................... 8
- Risk Management: Six Steps to Completing an Effective Job Safety Analysis ........................................ 11
INTRODUCTION

When you think about it, safety leaders have two main responsibilities in their jobs: They identify risk and they manage risk. Of course, accidents and unplanned events can happen at any time, for almost any reason, and the cost of these events can often be enormous, so it’s little wonder that risk management has become a key role for EHS professionals.

One of the keys to mitigating risk is ensure that worker safety is your top priority. That requires having the appropriate programs in place to cover all possible contingencies, whether the interruption to normal work operations be the result of a temporary glitch or a widespread disaster.

This ebook will offer timely guidance in how to best prepare for risk. We’ll offer tips on how to tweak your safety management system to better promote safe operations. We’ll look at how best to establish continuity plans. And we’ll walk you step-by-step through the process of developing an effective job safety analysis. Remember: The best time to plan for an emergency is now… before it happens.

During his career Dave Blanchard has led the editorial management of many of Informa’s best-known brands, including IndustryWeek, Logistics Today (now Material Handling & Logistics), Supply Chain Technology News, Business Finance and EHS Today. With over 25 years of experience, Dave literally wrote the book on supply chain management, Supply Chain Management Best Practices (John Wiley & Sons, 2010), and was part of the team that helped launch and promote National Forklift Safety Day. He is a frequent speaker and moderator at major trade shows and conferences. He is a graduate of Northern Illinois University.
Bridging the divide between safety and the C-suite is a risky business.

BY DAVE BLANCHARD
Editor-in-Chief, EHS Today

WHAT IS IT THAT MAKES SAFETY PROFESSIONALS DIFFERENT FROM THEIR FELLOW MANAGERS AND SUPERVISORS AT A COMPANY? WE ALL KNOW HOW HIGHLY REGARDED (AND COMPENSATED) FINANCIAL WIZARDS ARE; PRODUCT DESIGNERS ARE ROUTINELY PRaised FOR THEIR INNOVATIVE SPIRIT; ENGINEERS ARE CELEBRATED FOR THEIR ABILITY TO SOLVE ANY KIND OF STRUCTURAL PROBLEM; AND CHIEF EXECUTIVES ARE LAUDED FOR THEIR LONG-TERM STRATEGIC VISION. BUT WHAT ARE SAFETY LEADERS BEST KNOWN FOR?

“SAFETY LEADERS HAVE A LOT MORE ON THEIR PLATES AND A LOT MORE RESPONSIBILITY THAT THEIR PEERS DON’T HAVE,” SAYS ED FOULKE, PARTNER WITH THE LAW FIRM FISHER PHILLIPS AND FORMER HEAD OF OSHA. “THEY ARE DIRECTLY RESPONSIBLE FOR THE LIVES OF THEIR EMPLOYEES.”

Every employee makes mistakes, Foulke points out, but “our job as safety professionals is to keep our employees from getting hurt or killed when they make mistakes.”
Foulke, along with Barry Spurlock, an attorney and assistant professor at Eastern Kentucky University, was one of the speakers at EHS Today’s recent Safety Leadership Conference 2018 in Louisville, Ky. Together they addressed the many and significant ways that safety impacts on a company’s financial performance, and how safety leaders can earn a seat at the table if they learn to speak the language of the C-suite.

And that includes the use of the word “safety” itself. As Foulke and Spurlock see it, safety leaders should get comfortable with using the word “risk,” which is very much an example of corporate-speak. After all, as Spurlock says, “We do two things as safety leaders: We identify risk and we manage risk.”

Safety actually protects a company’s bottom line, Foulke says. “Safety should be managed as a profit center, not a line item. We should start treating risk and safety management as a business function.”

The emerging ISO 45001 standard requires that safety and operations people need to work together, “and historically that hasn’t really happened much,” he observes. But operations people will discover the importance of recognizing and avoiding safety risks because losing workers to injuries has a direct and negative impact on productivity and profitability.

During his SLC 2018 presentation, Spurlock listed “Ten Things Executives Should Know about Traditional Safety Metrics”:

1. The metrics are often influenced by luck.
2. They can be manipulated.
3. They don’t prescribe what went wrong.
4. They have limited diagnostic value.
5. They have limited impact on stakeholders.
6. They’re often inconclusive for safety failures.
7. They could be impacted by OSHA discrimination risk.
8. They don’t align with modern EHS management systems.
9. Their original purpose may not be indicative of current trends.
10. They don’t drive high performance.

It’s vitally important, Spurlock says, that a company’s policies and procedures do not conflict with its safety mission, vision and values. To that end, he recommends that safety be integrated into all aspects of a company’s general management programs and processes.

“Great safety leaders,” he emphasizes, “artfully determine why risks remain hidden, and then do whatever is necessary to remedy that problem.”

☞ To view this article online, click here
☞ BACK TO TABLE OF CONTENTS
Disasters can happen in the blink of an eye. Whether natural, environmental or just some freak accident, how your business responds to these occurrences can be the difference between successful risk mitigation and risk nightmares.

Unfortunately, for many organizations, natural disasters are often overlooked, pushed aside from the more every day, common workplace incidents. But as the recent Hawaii volcanic eruptions, Hurricane Harvey and even the 2014 Atlanta “Snowmageddon” showed us, businesses must always expect the unexpected.

What exactly does this mean? Simply put, businesses must take the time to proactively identify the potential risks they can face and develop remediation strategies to address these risks. These plans must go beyond the typical workplace incidents, focusing instead on the unique disasters that can potentially arise in their location(s) and how to ensure their ongoing success both before and after these disasters.

How is this accomplished? From my experience, developing comprehensive plans requires addressing three key components: employees, infrastructure and business continuity.

**Worker Safety Should Be Your Top Priority**

Mitigating corporate risk during disasters starts with remembering that your employees are your most important asset. When disaster strikes, business owners must take measures to ensure employees are safe, which often means extending risk strategies beyond the office walls.

Before disasters occur, teams should ensure that they have appropriate preparation programs in place. These
can include dismissal programs that allow their employees to safely and efficiently prepare for the incoming disasters, remote work environment capabilities and even extended absence plans to account for the disaster aftermath. Plans must be developed for both anticipated and unanticipated disasters, allowing teams to act swiftly and efficiently.

After the disaster occurs, teams must also recognize the well-being of their employees. While we often hope for the best, the reality that employees could be facing damaged or destroyed homes, personal injuries or even the loss of loved ones. Additionally, non-weather related disasters such as fires, earthquakes or volcanic eruptions can cause hazardous conditions at your physical location or even road closures, making it difficult or unsafe to get to work. Properly developed risk strategies must take into account their employee well-being to ensure they do what they can to take care of their employees until they are willing and able to return to work.

Remember, invest in your employees, and they will invest in you. Lastly, don’t forget your vendors. While not directly your employees, they remain a vital part of your operations. Whether your vendors are local or miles away in another state or country, you want to be aware of how disasters affect them as well.

Vendor disaster risk management strategies should include plans to combat their unique environmental vulnerabilities – ensuring that their physical operations are compliant – and diversion strategies to maintain efficiencies and production.

Remember, while your operations may not be in a disaster area, your vendors’ might. Thus, teams must always be thinking ahead and have back-up plans in place should your vendors’ operations stall.

LOOK AT YOUR BUSINESS INFRASTRUCTURE BOTH PRE AND POST DISASTER

While employee safety remains the top priority, proper disaster risk management strategies must also account for protecting the business infrastructure. Specifically, risk teams must examine all potential disastrous events that could occur and develop preemptive strategies to combat these situations and ensure remediation strategies are in place. A few questions to ask yourself include: is your building and operations prepared for pop up threats like tornadoes as well as more forecasted disasters like hurricanes? Do you have access to the necessary equipment to complete your disaster preparations? Does your corporate insurance plan cover all appropriate disasters?

Following the disaster, ensure that your work environment is safe for continued operations. This includes examining all equipment within the building as well as the building structure itself. Risk nightmares can occur when employees come back
to unsafe conditions, so the team must work together to develop a comprehensive inspection checklist before employees are allowed back to the office.

If a disaster compromises your infrastructure, despite your strategically executed precautions, it is helpful to have a location already identified as your interim site during recovery. This will help your employees return to work quickly while avoiding any unnecessary hiccups in your business operations.

ENSURE CONTINUITY PLANS ARE ESTABLISHED

According to the Federal Emergency Management Agency (FEMA), 40 percent of businesses never reopen after a disaster. Without a disaster contingency plan built for continuity, your business is more susceptible to increasing that percentage.

Critical to ensuring business continuity is understanding the upstream impact of a disaster, specifically the effects on supply lines and inventory. To avoid interruptions in operations, risk teams should work to develop pre-event strategies to successfully redirect supply lines as well as identify potential emergency/back up vendors that could be available to offset any lost materials. These stopgaps can prove beneficial and allow for uninterrupted operations while working to re-establish your supply chain post disaster.

Lastly, team must recognize the importance of thinking long term with their strategies. While a natural disaster may only last a few days or weeks, this doesn’t mean that the damage ends with the storm. On the contrary, full damage evaluations and recover plans can take months and possibly even years to complete. Thus, continuity plans must be built to account for these extended recovery timeframes.

YOUR PLAN IS ESTABLISHED, NOW DON’T FORGET TO COMMUNICATE IT

Once your plans are built, it is important to be as proactive as possible in the communications of these plans. Though disasters move quickly, there are situations in which proactiveness is possible. In the event of a hurricane, a disaster that is slightly foreseeable, it’s good practice to alert employees, vendors, customers and stakeholders about any potential shifts in operations as well as to inform them that you are prepared. When proactivity is not as feasible, as with more spontaneous disasters like earthquakes and fires, maintaining transparency and responsiveness matters. Once employees are safe, business owners should distribute communications about the effects of the disaster and steps moving forward.

REMEMBER, IT’S NEVER TOO EARLY TO GET STARTED

Implementing a proactive risk management approach can help companies better prepare themselves, their employees and their communities to minimize damage and loss in the face of these destructive events. But these strategies cannot simply be created when a natural disaster strikes. As with anything, careful planning before a catastrophe happens is vital to the continued health and success of a business.

If you haven’t already worked on your unique disaster recovery plans, today is the day to start. When it comes to remediation strategies, it’s better to have it and not need it, than to need it and not have it.

Quin Rodriguez is vice president, strategic marketing with Riskonnect Inc., a provider of integrated risk management solutions. As vice president of strategic marketing,
A safety management system should include barriers which prevent hazards from becoming an incident.

BY WARD METZLER & DONALD BYRNE

While nearly every company will say that safety is a priority, are they really doing what they can to promote safe operations? Companies may possess a strong and sincere commitment to safety, but all too often, the approach is reactive, with leaders responding to incidents hoping to stop them from recurring.

For those companies that find themselves in such a position, the highest safety priority is the current incident. They find that changes only happen after the incident occurs, and safety culture returns to what it was before the incident. The organization can feel overwhelmed by new, reactive safety rules and requirements, some of which seem to have little connection to a broader purpose.

Promoting safe operations should not feel like a game of “whack-a-mole” in which incidents are dealt with as they happen. It’s much better to anticipate and prevent incidents. Companies can know when and where the next incident is likely to occur; they can know which hazards deserve more attention than others and they can involve their workers, empowering them to be proactive in anticipating and avoiding hazards.

MANAGING RISK, NOT JUST SAFETY

Most companies utilize a safety management system that includes various components which act as barriers to prevent a hazard from becoming an incident. These components include an analysis of potential hazards, permits to operate machinery, procedures for operations and past incident investigations, to name a few.

Unfortunately, these components are not perfect – they all have defects of some kind. This is illustrated in the “Swiss cheese” model shown in Figure 1. When the defects in the layers line up (holes in the Swiss cheese) hazards can become incidents. The object of many safety activities is to respond to incidents, and try to close the holes in the layers of Swiss cheese.

An alternate approach to closing the holes is to think beyond the hazards and consider associated risks. Taking the time to recognize all risks that exist in a company’s operations, the conditions in which they occur and implementing steps to mitigate them can significantly improve safety performance. Risk is the quantification of both the likelihood and the po-
tential consequence of a given hazard. Once quantified, risks can be prioritized by plotting them on a graph. *(See Figure 2)*

For purposes of such an analysis, DuPont Sustainable Solutions (DSS) associates each hazard (and its risk) with an activity. The frequency of the activity (number of times it occurs in a year) is referred to as the “Opportunity Frequency” (shown as a diamond in Figure 2). Next, it is necessary to quantify how often something goes wrong, increasing the chance that the hazard will cause an incident. Most companies define a near miss as an opportunity for the incident to occur, under slightly different circumstances.

Near miss reporting is strongly encouraged as a way to learn from “near incidents” through usual incident investigation methods. When DSS started to refer to “near incidents” as near misses, operators and mechanics became discouraged, thinking someone would eventually try to get them to report all near misses. To avoid this issue, DSS labeled “near incidents” as “Oops!” events, and encouraged operators and mechanics to define the “Oops!” frequency. Upon doing so, it was alarming to see the high frequency with which “near incidents” occur.

Once the Frequency is defined, the Potential Consequence must be defined. DSS assigns “buckets” for the Potential Consequence (First Aid, Recordable, Lost Time, Fatality, etc.). With Frequency and Potential Consequence defined, the Graph looks like Figure 2.

This kind of risk determination provides a fundamental basis.
for a company to determine which risks most warrant mitigation efforts, predict which work activity most likely is to experience the next incident, and then allocate resources accordingly. Over time, as the highest risks are reduced, effort can shift to lower risks. It also is a good idea to look for hazards and risks that have been overlooked previously.

**ADJUST YOUR THINKING TO CONSIDER RISK**

Changing existing behavior within a company to anticipate risks requires workers, managers and executives to add risk thinking to their safety paradigm. (See Figure 3) It’s not that the safety principles listed in Figure 3 are wrong, they just don’t tell the whole story. The first point is to understand that risk can never totally be eliminated. This may seem to contradict the statement “All incidents can be prevented.” It does not. By understanding that risk always is present, workers more likely are to maintain hazard awareness and act more safely by anticipating situations that present potential for an incident to occur.

Clearly, management is responsible for both safety performance and risk reduction. But the last two points in the “Risk Thinking” column in Figure 3 interact, and are critical to this discussion. DSS’ work in this area has shown that effective risk management requires the involvement of the employees who do the work. Employees operating equipment and machinery know where hazards and risks exist, and how often they almost have an incident. It is common for workers to eventually identify an “Oops!” frequency that is much higher than anyone might have previously guessed. While management is responsible for risk reduction, they can only do so effectively with worker involvement.

The fortunate byproduct of worker involvement is increased hazard and risk awareness. When workers are involved in identifying hazards, quantifying risks and reducing risks, they are more aware of the hazards and risks in their work.

Companies that want to improve their safety performance actively should manage risks. By measuring and quantifying the many risks that exist throughout the organization, companies are better able to anticipate, prioritize and mitigate those opportunities that most likely are to lead to an incident. It requires that everyone in the company change their outlook to be aware that risk always is present and alert to situations that could lead to a potential incident. By endeavoring to manage risk, companies will find they operate even more safely.

*Donald Byrne is program manager with DuPont Sustainable Solutions. Ward Metzler is a principal with DuPont Sustainable Solutions. DuPont Sustainable Solutions (DSS), a business unit of DowDuPont Specialty Products, is a provider of world-class operations consulting services to help organizations transform and optimize their processes, technologies and capabilities. DSS is committed to improving the safety, productivity and sustainability of organizations around the world. Additional information is available at: www.sustainablesolutions.dupont.com.*

☞ To view this article online, click here
☞ BACK TO TABLE OF CONTENTS
RISK MANAGEMENT: SIX STEPS TO COMPLETING AN EFFECTIVE JOB SAFETY ANALYSIS

Without a solid understanding of the hazards and risks your employees face with the tasks they accomplish each day, it’s impossible to keep them safe.

BY GLENN TROUT

Effective risk management starts with identifying and addressing hazards before incidents occur. While most safety professionals understand that a thorough job safety analysis (JSA) is a trusted process for evaluating workplace hazards, the challenges of carrying them out often derail companies from completing them. Furthermore, even when JSAs have been carried out, too often the initial assessments are not revisited or updated as needed to be effective.

Without a solid understanding of the hazards and risks your employees face with the tasks they accomplish each day, it’s impossible to keep them safe. The bottom line is that performing JSAs for each job or process, updating them on a regular basis and providing employees with easy access to their findings is essential to generating greater awareness of safety risks.
Let’s review the critical steps to completing an effective JSA, and discuss the many ways technology can help ease the process.

**STEP ONE: SELECT WHICH JOB TO ANALYZE**

To start the JSA process, choose the jobs or tasks that need to be evaluated. Selecting the jobs—or job in some cases—to be analyzed may sound simple, but can be a vital consideration when employers have limited time and resources to analyze all of the various jobs associated with their operations. Another important consideration when picking the job to analyze is that each JSA will require revision with the introduction of new equipment, raw materials, processes or work environments. For these reasons, a good best practice is to prioritize the jobs to be analyzed. This way, even if analysis of all jobs does not occur, it will ensure that the most critical jobs are examined first.

So how do you determine which job or task to evaluate first? A good practice should be prioritized jobs using the following criteria:

- jobs with the highest injury or illness rates,
- jobs with the highest potential for injury or illness,
- jobs in which one simple human error could lead to a severe accident or injury,
- newly implemented jobs and processes, or ones that have undergone changes in processes and procedures and
- jobs complex enough to require written instructions.

Regardless of the jobs or tasks selected for evaluation, it’s critical to have accurate information about the hazards that workers performing them face. Today, mobile-optimized incident management apps can be a valuable tool for employers to evaluate and prioritize which jobs to analyze. By offering frontline workers the ability to report more accurate information and data around hazards, incidents and near misses as they occur, employers more easily can identify areas where immediate analysis needs to take place.

**STEP TWO: JOB TASK BREAKDOWN**

To perform a thorough and accurate JSA, each job must be broken down into a defined sequence of individual tasks. It’s important to avoid defining individual job tasks too narrowly or too broadly. Generally speaking, a job should contain no more than ten individual tasks. If your JSA exceeds this number, consider separating the job into two or more separate phases. It also is vital to maintain the proper sequence of job tasks to ensure that during the hazard identification phase, hazards are addressed in the order they are encountered by employees.

Job task breakdown typically is accomplished through direct observation, with at least one EHS professional or direct supervisor familiar with the job and recording the series of individual tasks as they are performed by an experienced employee. Observation of an experienced employee helps ensure that job tasks are performed in the proper sequence with a high level of precaution, helping to identify unforeseen hazards more easily. This also helps ensure that all tasks, even frequently missed steps like set-up and clean-up, are being reviewed as well. Remember, if a task isn’t identified, risks can’t be identified either.

Once the observation is complete, participants should convene to review the findings and ensure that all steps sufficiently were identified.

**STEP THREE: IDENTIFYING HAZARDS**

Hazards should be identified soon after the observation and job task breakdown, while the sequence of job tasks and potential hazards still is fresh in the minds of all participants. If one or more job tasks need to be repeated, it should be done immediately, if possible.

A number of questions should be asked to assess the potential hazards in performing individual job tasks. Proceed through the sequence of job tasks one at a time and answer questions such as:

- Are there any pinch points or potential for body parts to be caught between moving machinery or objects?
- Does the equipment in use present any potential hazards?
- Is there a potential for slips, trips or falls?
- Is there a risk of injury due to excessive strain from lifting, pushing or pulling?
- Is there a risk of exposure to extreme heat or cold?
- Does the task expose employees to excessive noise or vibration?
- Is there potential for exposure to toxic/hazardous substances, harmful radiation or electrical hazards?
This list is by no means exhaustive, and the questions asked should reflect the unique potential hazards and work environments associated with each job. Employees performing the tasks for which the job safety analysis is being conducted should provide input and insight into the hazard identification process, and strive to consider every possible outcome in the performance of each task. Proper controls should then be developed to limit the potential for the job hazards to result in an environmental or safety incident.

This is another area where accurate hazard and injury information is important, and where technology can be a helpful resource. A simple risk analysis solution can help you produce JSAs for any job, and ensure that the risks are communicated to employees and prioritized for mitigation. This software can collect recorded injuries, illnesses, near misses and hazards also makes it faster and easier to identify trends and risk factors. The best systems allow users to create custom reports and dashboards for even greater visibility and identification of critical incident metrics and areas where a new or updated JSA is needed.

STEP FOUR: DEVELOP PREVENTATIVE MEASURES

The hierarchy of controls is a well-known and commonly-used tool for developing preventive measures for hazards associated with job tasks. The National Institute for Occupational Safety and Health lists the five controls, in order of effectiveness, with the following description:

- **Elimination** – Physically remove the hazard
- **Substitution** – Replace the hazard
- **Engineering controls** – Isolate people from the hazard
- **Administration controls** – Change the way people work
- **PPE** – Protect the worker with personal protective equipment

Hazard elimination widely is considered to be the most effective, longest-term solution to improving job safety. However, it also often is the most difficult and expensive in the short term to implement. Administrative controls and PPE measures tend to be less expensive to implement initially, but often are less effective at controlling hazards and can be difficult to sustain in the long term.

There are software solutions that can be integrated with risk analysis and incident management solutions so that preventative measures of all kinds can be planned and tracked to completion. These solutions have the additional advantage of making corrective actions and visible to employees, demonstrating progress on closing action items and improving employee buy-in.

STEP FIVE: DOCUMENT AND COMMUNICATE JOB HAZARD ANALYSIS FINDINGS

After a JSA has been completed, the findings should be documented and made available to employees so that they’re aware of the hazards associated with the jobs they will be performing, and know what preventive measures will help keep them safe. Too often, employers spend the time and effort creating JSAs, only to have the documents disappear into a binder, or get filed onto a computer hard drive and forgotten. When this happens, the JSAs are not fulfilling their purpose. JSAs should be living documents that capture information about risks, document controls and inform the employees about both the hazards in their job tasks and the best means of avoiding them.

Employees need to know JSAs exist, and have quick and easy access to them. Furthermore, workers also need to be able to understand and act on them. It’s a matter of training and ensuring that the JSAs are easy to read and understand. If it’s not clear what hazards correspond to which tasks, or which controls correspond to which tasks, then the JSA fails its primary duty and may not adequately prepare employees to understand and avoid risks. When it comes to communicating hazards, it’s important to remove as much ambiguity as possible.

The importance of effective and well-documented training cannot be emphasized enough. In many situations following a serious accident, questions of liability hinge on the issue of whether training on the JSA was conducted, whether it adequately covered what needed to be covered, and whether the evidence sufficiently backs up your answers to these questions. Training management software assists employers in validating that all training requirements are being met through better visibility and control over all training workflows. By removing much of
the guesswork around training needs, today’s software options provide users with greater transparency and insight into schedules and due dates, along with the ability to automate training reminders and follow-ups around noncompliance. With a good training management system in place, employers more easily can run an effective training program, and also demonstrate employee training completion during an audit or inspection.

STEP SIX: GET HELP (IF NEEDED)

Even with the steps to completing a JSA broken down, the reality is that some employers just don’t feel like they have the time or resources to complete them for each job or task. Fortunately, today’s EHS software solutions help simplify the creation, management and implementation of JSAs.

A good electronic risk analysis program makes it easy to develop good assessments and track corrective actions, and when combined with an incident management software solution, you can oversee all aspects of incidents – from reporting to tracking of corrective actions. Often, these programs enable workers to easily report safety incidents and hazards using their mobile devices. Many systems run off a centralized platform available across locations via the cloud, giving workers better access to quickly and easily create risk registers that show the hazards, risk levels, causes and preventative measures associated with any work process. Through the use of these software systems, JSAs can be viewed by employees – even through the use of their mobile devices – giving them better access to hazard and preventive information so they can work safer and more efficiently.

Maintaining a good JSA program is an ongoing and evolving process. If a workplace injury occurs, a review of the relevant JSA should occur to see if it had a shortcoming that may have contributed to the incident. In practice, this reflection doesn’t happen nearly as often as it should, but it’s the only way to ensure that the JSAs are doing everything they can to reduce risk. A good practice is to involve your workforce in a periodic review exercise for existing JSAs to make sure they still accurately capture the job tasks as performed today and address all associated risks.

Better insight into the hazards workers face with their jobs and tasks leads to more effective risk management. By facilitating communication, participation and engagement among everyone involved on the worksite, JSAs offer the opportunity to identify unforeseen hazards and increase support for a stronger, more inclusive safety culture.

Glenn Trout is president and CEO of VelocityEHS, a cloud software provider with environment, health and safety solutions, including products for risk analysis, incident management, corrective actions and training. For more information, visit www.EHS.com or call 1-888-362-2007.