

THE SDIC ADVISOR

A Publication of SDIC

October 2007

THE NEWSLETTER FOR MEMBERS OF THE SCHOOL DISTRICTS INSURANCE CONSORTIUM



*From the Director:
Cheryl LaPotin*


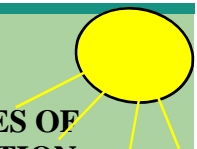
Greetings!

A wise man once said, "It is better to keep your mouth closed and appear to be a fool than to open it and remove all doubt". We are constantly reminded of the importance of communication but what does that really mean for workforce professionals. The dictionary defines communication as the act or process of imparting or interchanging thoughts, opinions or information by speech, writing or signs. The written word is the most useful for disseminating information that is direct, procedural, objective and factual. The written word provides documentation of information for future reference. The spoken word is much more abstract. It is a good way to express thoughts, feelings and opinions. However it is important to know if the receiver really understands what is being said. Ask the other person that exact question: "Do you understand what I mean?" You never really know what the other person is thinking until they tell you and sometimes they don't even know themselves until they repeat it back. This is where listening, unspoken communication, is key. The best way to ensure appropriate communication is to know in advance the outcome you desire, the exact steps necessary to achieve the outcome and the rea-

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WHAT'S HOT :

ELECTRIFYING THE LINES OF COMMUNICATION



In our continuing effort to keep the lines of communication open between SDIC and the school districts which comprise the consortium, we are implementing new programs that we are confident will improve your knowledge and control of workers' compensation claims. Listed below you will find three pieces of information that we hope will prove useful to you now, and in the future.

- **Safety Alerts**—The Safety Alerts are taken directly from your employees' First Reports of Injury. When a possible safety concern comes to the attention of an adjuster or an associate, we alert Kathy Robinson. Kathy will present the safety issue to you and she will suggest possible solutions. You can then present the problem and possible solutions, to your safety committee.
- **New Packet**—Our packet of information has gone through a major overhaul. The Medical Authorization form authorizes the release of not only medical infor-

mation, but also employment and prior accident data. The Witness/Employee/Supervisor form includes several more sections that will be helpful to the school district and to SDIC. There is also a pamphlet from the Department of Labor and Industry advising the employee of their rights under the Workers' Compensation Act.

- **Pamphlets**—Our new pamphlet is addressed to the Workers' Compensation Coordinators, and is enclosed with each group of packets. This pamphlet is a quick over-view of what to do when an employee is injured at work and the list of the documents included in the Claims Kit and what to do with them.

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WHAT'S INSIDE:

*From the Director
What's Hot
Safety & Medical
Financial & Legal
Safety Alert
Ask the Judge
Bulletin Board
Yellow Pages*





SAFETY AND MEDICAL

SAFETY COMMITTEES

Can you list the key elements for the successful operation of a safety committee?

1. Common Objective
2. Commitment
3. Mutual Trust
4. Mutual Support
5. Communication

First take time to create reasonable, attainable and measurable objectives. Establish a safe environment for discussions, problem solving and utilize all members' resources. The committee should have a balance of power, equal representation of employee and management. Identify and prioritize hazards, develop action plans and establish responsibility and accountability. Management commitment and employee participation are critical to the success of any safety committee. Without those two key ingredients, it WILL fail. Provide effective communications: Develop an agenda for each meeting, record the minutes of each meeting and distribute these to each member prior to the next meeting date. Encourage everyone to participate by having a contest, quiz, scavenger hunt etc. You could even have a classroom competition for the best Safety Poster. Foster enthusiasm, avoid negativism. Keep content and process focused on results/goal. SDIC requires 6 meetings a year and that the Bureau of Pennsafe perform the initial Safety Committee training to the permanent members of the committee. This training is free to SDIC members.

<i>MEETING TIPS</i>	<i>RESPONSIBILITIES</i>	<i>IMPLEMENT SOLUTIONS</i>	<i>TOPICS</i>
<ul style="list-style-type: none"> • Start on time • DO NOT go over allotted time • Use sign in sheet • FOLLOW Agenda • Record Minutes • Problem Solve • Decision making • Brainstorming • Retain records for 5 years 	<ul style="list-style-type: none"> • Investigate accidents • Identify hazards • Document Hazard abatement • Conduct Workplace Inspections • Conduct follow up evaluations • Provide training • Post Safety Procedures • Delegate subcommittees 	<ul style="list-style-type: none"> • Review hazard assessments • Prioritize Hazards • Recommend solutions • Establish Action Plan • Implement Solutions • Establish proper job procedures • Train all employees in safer and more efficient work methods. 	<ul style="list-style-type: none"> • Bloodborne Pathogens • Ergonomics • Fire Safety • Electrical Safety • MSDS/Haz Com • Right-to-Know • Emergency Action Plan • Accident reporting • Personal Protective Equipment (PPE)

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Glossary of Workers' Compensation Terms: We thought it would be helpful to inform you of some of the terms used in Workers' Compensation.

Injury: An insult to the body, regardless of the employees' previous physical condition arising in the course and scope of his employment and related thereto.

Cumulative injuries (i.e. carpal tunnel, etc.): The injury is not required to have resulted from any sudden occurrence; but may be due to daily trauma or aggravation of a pre-existing condition.

Notice: An employee must give notice within 120 days of injury.

Posted Panel of Physicians: The claimant must treat with one of the providers listed on the Posted Panel for 90 days after his first visit. After 90 days, the claimant may go to another provider, provided he gives 5 days notice to the employer.

HEALTH AND SAFETY TIP



It's all in a good night's sleep !

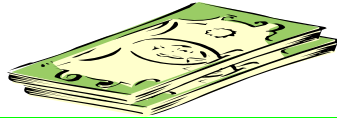
The following is a list of suggestions which may increase your chances for a good night's sleep:

- Go to bed & get up the same time every day
- Regular exercise improves sleeping habits, at least 5 hours prior to bedtime.
- Don't lie awake in bed, get up and do something until you feel sleepy
- Limit alcohol, nicotine and caffeine.
- Try to avoid food and fluids for at least two hours prior to bedtime
- Develop a relaxation routine before you go to bed. Meditation, relaxation techniques and breathing exercises may also work.

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THE SDIC ADVISOR STAFF:
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FINANCIAL UPDATE:



Money Talks!

If I had a nickel for every time I heard that expression...you know the rest. But the truth of the matter is that it does. This time of year we send out the Application for Premium Discount. The completion of this application will result in money for your district. The range of discount is from one-half percent of your total premium for having either a written safety policy or a posted panel of medical providers. One whole percent of your total premium for both. Add another two percent for a valid safety committee and an additional two percent for adopting an 'alternative duty' return to work program. Five percent of a premium of \$300,000 is \$15,000. Money talks. It speaks volumes to your School Board and can afford the district with additional stepladders, safety training, rewards for safe buildings, etc. And like investing money in a secure vehicle the dollar amount grows for additional savings. Investing in a safety committee, stepladders, and training will generally result in fewer accidents on the job, less absence and better loss control. The premium Discount Application will be mailed in September to the Administrative Representative at your district. Please call us if you do not receive your copy by October 2007. And please remember that the application and instructions are also on the www.sdicwc.org website under the financial tab.



What's Hot in Workers' Compensation Law COMMUNICATION



The Good, The Bad and The Ugly !

Keep lines of communication open! Once the employee has had an accident, provide them with the claim kit, and have them call SDIC. Once SDIC receives the employee's call, we will give them further guidance and begin the process.

When the employee is cleared to return to work, if there is a problem, the employer should inform SDIC about their concerns, and we can work together to avoid problems with future litigation.

THE GOOD: A 92 year old teacher's aide was leaving school and injured herself in a fall. The employer notified SDIC immediately and we were able to assign a nurse to the case. The nurse was able to visit the claimant and assist her with the medical necessities. The case ended positively for everyone and she returned to work within 4 months.

THE BAD: A bus driver filed a claim for bilateral carpal tunnel in April 2004 this claim was denied. Claimant filed a petition to collect benefits for this injury. Unknown to SDIC at this time the claimant had already had a pre-retirement meeting in May of 2004. If that information had been given to SDIC at the time the petition was filed we would have included that in our response and the claim may have been denied. SDIC must be notified of any claimant's intention to retire, resign, disability retirement, sabbaticals and questionable activity, as soon as possible. It could change the outcome of a very bad claim.

THE UGLY: A bus driver was involved in a motor vehicle accident and developed back pain . She treated for 6 months

and remained out of work. Claimant was sent for an Independent Medical Exam which resulted in an affidavit of full recovery. The employer was asked to offer claimant her pre-injury job. SDIC requested a copy of the letter in which the offer was made and to be notified of her return to work date. SDIC never received the return to work notice and called the district only to find out that the district suspended the claimant four days after her return to work, for issues not related to the workers' compensation claim. SDIC was not aware of this action taken by the district. The claimant's treating doctor continued to disable her from work and her WC benefits continued. As a result, SDIC had to file a petition to terminate her benefits and the judge ruled against us. This claim remains open with \$136,000 paid to date.

Good communication involves reporting the injury as soon as possible and informing the adjusters of any ongoing information about the claimant.

SAFETY ALERT NOTICE

Over the past 3 months the primary Safety Alert Notification involved:

Standing on chairs, counters, bookcases

Safety Solution:

Safety suggestion would be to have the Safety Committee write specific rules and hold employees accountable for their actions. Gap Analysis letter "K" A written document that provides for enforcement of safety rules and regulations...

SDIC BULLETIN BOARD

ATTENTION !

- Sign up for our next **PENNSAFE Safety Committee Training session**
September 12, 2007
October 10, 2007

See the SDIC Website for the application form you must send to Harrisburg



- Reminder, if you need any safety training call Kathy Robinson

PLEASE VISIT OUR WEBSITE AT
WWW.SDICWC.ORG

ASK the JUDGE:

GOT A QUESTION ?

What happens if I tell a co-worker that I was hurt?

ANS.

While this person may serve as a witness of your statement, a co-worker is not the proper authority to report your injury. You must advise your supervisor, manager or the workers compensation coordinator in your district. Your benefits may be delayed or placed in jeopardy. You have 120 days to report your injury to your employer. You may be barred by Pa. Workers' Compensation Statute. If you have a legitimate injury, report it immediately to secure prompt payment of medical bills and potential loss of earnings.



Please submit your question, for the Judge, to krobinson@sdicwc.org. You will be able to read the answer in our next Newsletter.

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son for the action; organize your thoughts before you begin to speak or write; listen, really listen, to the feedback as opposed to preparing your reply; solicit thoughts from peers and co-workers regarding your communication skills; re-view your draft for clarity and completeness; and, follow-up to see if the outcome is achieved.

Communication is the greatest tool if it is used appropriately. With a new school year approaching, try to employ some new communication techniques. Plato said: "Wise men talk because they have something to say; fools because they would like to say something." Thanks for listening!

SDIC NAMES & PHONE NUMBERS Email Address's

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<i>Trudy Thomas</i>	<i>ex 101</i>	gthomas@sdicwc.org

MAIN: 800-445-6965 FAX 215-393-0531
Report a Claim: 800-445-6965 ex. 101

INFORMATION WEBSITES

Bureau of Workers' Compensation
1171 S. Cameron St. Room 324
Harrisburg, Pa. 17104-2501
717-772-4447
Website: www.dli.state.pa.us

Pa. Chamber of Commerce
417 Walnut St.
Harrisburg, Pa. 17101
Website: www.pachamber.org

Occupational Health & Safety (OSHA)
Website: www.ohsonline.com

Coastal Safety Videos for Schools
Website: www.coastal.com

National Safety Compliance Safety Training Videos by OSHA
Website: www.osha-safety-training.net

