

THE SDIC ADVISOR

March, 2010

FROM THE DIRECTOR:

I know that our own Punxsutawney Phil saw his shadow, which means we have about three hundred more weeks of winter, but I think we have had enough snow now for a few more years. And we all know how snow and ice contribute to our accident and illness injuries at work. This year will probably be a record year for numbers of incidents and injuries for everyone.

The workers' Compensation Research Institute (WCRI) has indicated that costs per claim in Pennsylvania showed steady growth this past year

and we can anticipate that our costs may continue to rise. The average cost per claim with three years experience, as reported by WCRI, was approximately \$7,000. With indemnity benefits higher than most states, Pennsylvania was actually somewhat higher than that number. Medical costs per claim compared typically with other states though. The cost of medical-legal expense per claim was also higher than the median. The best defense against these rising expenses is our effective claims manage-



ment program and our active safety training resources.

Sounds like perfect timing for a visit from our Safety Team. We can provide you with claims trends analyses to target your training needs.

*Respectfully yours,
Cheryl M. LaPotin*

SAFETY AND MEDICAL:

State Certified Safety Committee Training Made-Simple thru SDIC

No doubt everyone has heard about House Bill 1614 requiring all School Districts to have a State Certified Safety Committee. Well, if you are a member of SDIC, you are EXEMPT from that requirement. Cheryl LaPotin has sent out numerous emails and mailings informing all our members of that fact. So now you have a choice

of applying for the SDIC Premium Discount or applying for the Pa. State Safety Committee Certification.

We will help you with both applications. You can only receive one 5% discount. SDIC requires: 1) Safety Policy 2) WC and Safety Program Coordinator with written duties and responsibilities 3) a Panel list of medical providers, posted for access to every employee 4) A signed affidavit that your district will try to accommodate alternative transitional work for injured employees to return to the workforce.

5) Routine building inspections performed annually for each building.

If you receive the State Certification you also need to send us a copy of your safety policy, panel list, signed affidavit for return to work, the name of your WC & Safety Coordinator and a few completed building inspection forms.

The requirements of the PA State Safety Committee Certification focus on the duties and responsibilities of your safety committee.

The PA requirements are: 1) You must have an active safety committee for at least 6 months prior to your

Upcoming Events

2010 Pennsafe Training Schedule in Lansdale FREE 9: am-1: pm	April 14, 2010 June 9, 2010 Aug. 4, 2010 Oct. 6, 2010
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SDIC Seminar Harrisburg, PA. 8:30 am-3: pm FREE	May 7th 2010
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INFORMATION WEBSITES

- www.sdicwc.org
SDIC Website for all services
- www.dli.state.pa.us
Dept. of Labor & Industry
- www.ohsonline.com
Occupational Health & Safety (OSHA)
- www.coastal.com
Coastal Safety Videos
- www.pachamber.org
Pa. Chamber of Commerce
- www.osha-safety-training.net
National Safety Compliance Safety Training Videos by OSHA

SCHOOL DISTRICTS INSURANCE CONSORTIUM

1600 Pennbrook Parkway
Lansdale, Pa. 19446

P.O.Box 1249
North Wales, Pa. 19454

Phone: 800-445-6965
Fax: 215-393-0531
Email: krobinson@sdicwc.org



Cheryl LaPotin, Executive Director
Marie Wallace, Claims Manager
Kathy Robinson, Safety Coordinator

We're on the web...
www.sdicwc.org

SAFETY ALERT NOTICE

Jan. & Feb. SDIC received 133 reports of trips and falls. The cost was \$837,261.00. Two falls on ice cost \$124,300.00

Safety Solution: It is the duty of the safety committee to investigate and prevent accidents. There are three main causes of accidents: 1) Unsafe Acts/personal factors, 2) Unsafe Conditions housekeeping, ice 3) Fundamental Causes, training, work habits. These are described under tab 10 of your Safety Manual.

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application 2) You must provide minutes, topics and agendas for 6 meetings 3) List of all members and their title, the number must be equal representation between employer and employee 4) you must provide a list of future meetings with topics for 1-year 5) Provide a document such as Safety Policy, By-Laws, Goal/Mission etc., 6) Explain how you communicate safety awareness to your employees 7) Describe your safety procedure for: Performing building inspections, Accident Investigation, MSDS, review claim history, cause and prevention of accidents, 8) Provide copy of (one) Accident Investigation, Safety Rules & Regulations, Emergency Action Plan, bloodborne pathogen procedures, etc. 9) Provide annual training records for all members 10) List of accomplishments

The application for the SDIC Premium Discount can be found on our website at www.sdicwc.org - open the Safety tab and click on Loss Control, page down to see the Application for Premium Discount.

To view the PA State Certification application go to www.dli.state.pa.us click open Workplace & Community Safety, then click open PA Workplace Safety Committee Certification Program.

SDIC will be happy to visit your district, speak to your safety committee and give an overview of the requirements and a "cheat sheet" for completing the PA State Application. SDIC will provide all the necessary training, at no cost to the district, by state certified and state qualified instructors. Every SDIC member should maintain an active safety committee which is part of your overall Accident and Illness Prevention Program.

All request for Safety Training must come to Katherine Robinson with at least 30-60 days prior to date of service. Contact number 800-445-6965 ext. 123 or email krobinson@sdicwc.org

Remember PA State Application must be submitted 30-90 days prior to Insurance renewal date which is July 1st., and SDIC Premium Discount application must be submitted to SDIC by Dec. 31st.

LEGAL OR CLAIMS UPDATE



FREQUENTLY ASKED

QUESTIONS FOR 2009-2010

There are many challenges that school district coordinators are faced with each day. The least of which should be the challenges of a workers compensation claim. There are frequently asked questions that are relevant to the daily handling of the employees who are out of work.

1. What determines how long an employee will be out of work?

Answer: The disabled worker will have documentation to support on going disability. Workers compensation benefits will continue as long as the employee is disabled from the work related injury. The treating physician within the first 90 days of medical care will be the panel physician. The panel physician will have knowledge of the employees job description and the tasks that are

necessary in the course of their work day. If there are restrictions of any kind, the panel physician will outline those restrictions and we will determine if the position can be modified in any capacity to allow for a successful return to work. SDIC Claim Staff will coordinate disability and return to work with the school district.

2. Who determines the restrictions for return to work?

Answer: The treating physician is the first line of defense regarding return to work. There are situations that arise when the restrictions are so significant that it prevents return to work. In those instances, we would certainly want to consider an independent examination of the employee with a specialist to confirm the ability for return to work. If the independent doctor issues a full return to work release, this is the opinion we will use for return to work. SDIC will submit documents suspending the employees benefits. If the employee does not agree, they have the right to challenge this

decision by filing a petition. The vast majority of employees will return to work without any complications.

3. What if the treating doctors restrictions are different from the IME physician? (Independent Medical Exam)

Answer: We will use the specialist opinion for suspension of workers compensation benefits.

4. How long do you have to keep the position open?

Answer: This depends on your personnel policy and collective bargaining agreements. Communication is critical. Please let us know if any action is taken. Anytime a claim is settled with a monetary settlement, we require a resignation of employment from the employee. A copy will be sent to the school district for your file.