



# The Risk Connection

ISSUE 3

MARCH — MAY 2012

- Presented by Risk Management & Employee Benefits
- News You Can Use
- Safety Information
- Benefits Information
- Wellness Articles
- Training Schedule

## INSIDE THIS ISSUE:

Test Your Knowledge	2
Office Potlucks	2
The Silent Danger	3
Claims Funnies	3
Training Schedule	4
Devo's Safety Corner	4

## Workers Comp Fraud Hurts Everyone



County Risk Management is dedicated to assisting departments and employees in the timely filing and resolving of legitimate work injuries. We also focus on preventing abuse and fraud within the Workers' Compensation Program. The County is self-insured for workers' compensation. Payments for workers' compensation treatment and benefits are paid directly with County dollars. Money spent on injuries takes away from dollars that could be spent delivering services.

Risk Management is aware that abuse and fraud are present in the workers' compensation system. The law authorizes employers to investigate all injury

claims in order to determine if a claim is accepted or denied as compensable. Employees who file claims are required to provide accurate and complete information about their past and present medical history, outside life and activities, and other information sought in the investigation.

All workers' compensation claims filed by County employees are investigated and evaluated. If there is an indication that abuse or fraud may be present further investigation is done. If fraud is not found, but abuse of the system is seen, evidence obtained can be presented to the treating physician to seek return to work and/or discharge from care of the abusing employee. Any claim with

sufficient evidence of fraud is presented to the County's District Attorney's Office for prosecution. This approach has contributed to a reduction in claims without substance, a lowering of claim costs, and criminal prosecution.

We encourage employees to report all legitimate injuries. We also encourage employees to provide information if they are aware of abuse or fraud occurring within the County's Workers' Compensation Program. **The County's Fraud Hotline may be reached at: 1-800-297-3571 or (559) 600-4211 or Risk Management can be contacted directly at 600-1850.**

## Employee Benefits at Your Service

Employee benefits is only half of what is handled in "Employee Benefits". They oversee and administer comprehensive benefits and services for eligible employees, retirees and their dependents including group health insurance, group life insurance, disability insurance, flex spending accounts, deferred compensation, the employee assistance program and other ancillary/voluntary benefit programs. These programs are designed to provide options for employees that meet the needs of a diverse workforce. As may be expected, health benefits represent the majority of the

budget as nearly \$77 Million in health insurance premiums are included in the current budget. The County formed and joined a purchasing coalition in 2010 with the County of Tulare called the San Joaquin Valley Insurance Authority (SJVIA) to ensure maximum purchasing leverage for health benefits. This strategy has reduced County health premiums and allowed a 0% rate increase in 2012.

In addition to the benefits administered, Employee Benefits also coordinates the management of personnel records for the County. This includes the review, approval and processing of all personnel,

compensation and benefit eligibility functions in the Peoplesoft HR/Payroll system. On average, they process around 15,000 transactions per year. They also advise County departments on compliance with federal and state law regarding leaves of absence that are protected by federal and state law (FMLA/CFRA, ADA/FEHA, USERRA etc...).

Employee Benefits strives to administer programs in a manner that is sensitive, responsible, knowledgeable, and timely. If you need assistance, please call us at 600-1810.

# Test Your Knowledge of Traffic Laws

Take the quiz below to test your knowledge of the rules of the road. These questions were taken from sample tests on the Department of Motor Vehicles website at [WWW.dmv.ca.gov/pubs/interactive/tdrive/exam.htm](http://WWW.dmv.ca.gov/pubs/interactive/tdrive/exam.htm)

1. Unless otherwise posted the speed limit in a residential area is \_\_\_\_\_.

- A. 20 mph
- B. 25 mph
- C. 30 mph

2. It is illegal to park your vehicle:

- A. In an unmarked crosswalk
- B. Within three feet of a private driveway
- C. In a bicycle lane

3. When you are merging onto the freeway, you should be driving:

- A. At or near the same speed as the traffic on the freeway
- B. 5 to 10 mph slower than the traffic on the freeway
- C. The posted speed limit for traffic on the freeway

4. When can you drive in a bike lane?

- A. During rush hour traffic if there are no bicyclists in the bike lane
- B. When you are within 200 feet of a cross street where you plan to turn right
- C. When you want to pass a driver ahead of you who is turning right

5. A solid yellow line next to a broken yellow line means that vehicles:

- A. In both directions may pass
- B. Next to the broken line may pass
- C. Next to the solid line may pass



© Joons • www.ClipartOf.com/70665

6. You are about to make a left turn. you must signal continuously during the last \_\_\_feet before the turn

- A. 50
- B. 75
- C. 100

7. When parking uphill on a two-way street with no curb, your front wheels should be:

- A. Turned to the left (toward the street)
- B. Turned to the right (away from the street)
- C. Parallel with the pavement

*Answers on page four.*

## Don't Get Sick at Your Office Potluck



Potlucks are a great way to celebrate. Don't let your next one make everyone sick. Following these few easy steps can ensure the safety of your food and the health of your staff.

- After purchasing, always refrigerate perishable foods within two hours; one hour when the temperature is above 90° F. Read the labels as proper storage instructions will be included.
- Wash your hands before and after handling food, as well as between working with different types of foods and after using the restroom or handling pets. Use a strong antibacterial soap and hot water to help eliminate bacteria that can contaminate your food.
- Food preparation areas and tools should be kept clean and areas where meat is thawed or handled should be thoroughly cleaned and sterilized. Don't use the same cutting board for meats as you use for fresh produce. Always sterilize cutting boards after each use. Use only clean dishes and utensils.
- Cook all meat thoroughly. Do not eat raw ground beef, chicken, eggs, or fish. Do not place cooked meat back onto the same plate that held the raw meat, unless the container has been thoroughly cleaned.
- Do not use foods that have an unusual odor or spoiled taste. Avoid the use of outdated foods, packaged foods with broken seals, or cans that are bulging or dented.
- Rinse and scrub raw fruits and vegetables before eating, especially those that will not be cooked.
- Never thaw or marinate foods on the counter as bacteria can multiply rapidly at room temperature. Always thaw foods in the refrigerator and use them promptly. Do not refreeze foods once they have been completely thawed.
- Keep hot foods hot and cold foods cold. Discard all perishable food left at room temperature for more that two hours; one hour in temperatures above 90°. Reheat leftovers thoroughly before serving.

## The Silent Danger



In January and February many County employees took advantage of a free, confidential onsite health evaluation through Delta TeamCare. The evaluation included a 35-panel blood screening and participating employees received a comprehensive report on the results. Two of the components of the blood test reported on cholesterol. Cholesterol is a soft, waxy substance found in every cell of your body. It's essential for normal body function, but your body produces all of the cholesterol it needs, so cholesterol in your diet is deposited in your blood vessels. Eventually, this surplus can lead to

narrowing of the arteries, stroke and heart disease. In fact, high blood cholesterol is a major risk factor for heart disease, the leading cause of death in the U.S. Depending on race, between 40 and 51% of American adults have high blood cholesterol.

The County screenings reported on two types of cholesterol (LDL and HDL). Low Density Lipoproteins (LDL) builds up on the walls of your arteries and can lead to coronary artery disease, heart attack and stroke. High-Density Lipoproteins (HDL) carry excess cholesterol back to the liver to remove it from the body (often called "good cholesterol"). High cholesterol has no symptoms—only a blood test will tell you if you have a

problem. Risk factors include your diet, physical activity, weight, heredity, age and gender. What can you do? First, if you haven't taken advantage of the FREE health screening, find out your levels today by calling 1800-840-6100 to schedule a "Test on Demand" at a facility near you. Finally, consider losing extra weight, eating heart-healthy foods, exercise regularly and quit smoking. For more information, visit the American Heart Association online at [americanheart.org](http://americanheart.org). In the "Cholesterol" section, you'll find tracking tools, questions to ask your doctor and information about cholesterol-lowering medications.

*"We make a living by what we get, we make a life by what we give"*

*Sir Winston Churchill*

## Claims Funnies



### Weird Workers' Comp Claims

- Hot grease splashed on me and fried my thumb.
- I ran down the steps and when I got to the end, my feet wouldn't stop.
- I hit my arm against the hopper, and got flea bites.
- In performing the job of which I am capable, I didn't know the machine was on and was showing my new helper what not to do and did.
- I looked into the hose to see why the water did not come out. It came out.
- I sprained my ankle the same way I sprained my ankle before.
- I inherited this occupational disease.
- The doctor gave me a disease for my occupation and said I must change jobs.
- Acting on behalf of my employer, I hit another automobile.
- Carrying roll roofing, I caught my toe on a piece of tin that was froze in the ground. The tin flipped against me causing me to trip, letting the roofing fall into the bucket of tar. Tar splashed out, burning my arm, and causing me to jump back into the ladder which fell against me, knocking me into the building, breaking my tooth. Thus I burned, bumped, and broke me.

# CAO Personnel Services

## Risk Management

County Plaza | 6th Floor

559-600-1850

Personnel-RiskManagement@co.fresno.ca.us

## Employee Benefits

County Plaza | 4th Floor

559-600-1810

Personnel-Benefits@co.fresno.ca.us

(Continued from Page 2)

### Answers:

1) B 2) A 3) A 4) B 5) B 6) C 7) B

## Safety Class Schedule

### Back Safety

3/13/12 9:00-11:00 AM

5/9/12 9:00-11:00 AM

### Hazard Communication

3/14/12 9:00-11:00 AM

5/8/12 9:00-11:00 AM

### Office Ergonomics

3/2/12 9:00-11:00 AM

4/11/12 9:00-11:00 AM

5/10/12 9:00-11:00 AM

### Supervisor Safety

4/26/12 8:00-12:00 PM

### CPR and First Aid

3/15/12 8:30-4:30 PM

4/12/12 8:30-4:30 PM

5/24/12 8:30-4:30 PM

### Workplace Violence

4/25/12 9:00-11:00 AM

### Office Safety

3/29/12 9:00-11:00 AM

5/23/12 9:00-11:00 AM

Spaces for these classes may be reserved by emailing the Personnel-training mailbox. Please provide your name and employee ID number and copy your supervisor on all emails. All courses are free. See the Training Schedule on Personnel's Risk Management website for more information.

## Devo's Safety Corner By Devon Benbrook County Safety Officer

Say, if you were involved in a County vehicle accident, would you know what to do?

Here are some important tips to remember:

- 1) Check yourself, passengers and other parties involved in the accident for injuries. Call Sheriff Dispatch at 488-3111 for ANY type of vehicle accident. They will dispatch EMS if needed and contact the appropriate law enforcement agency to investigate. Only call 911 if you are outside the County.
- 2) While at the accident scene, for your safety, stay as far away from the edge of busy streets and highways as much as possible.
- 3) Contact your supervisor to report the incident. If any parties are seriously injured or killed, call Risk Management at 600-1850 immediately!
- 4) DO NOT admit liability for the accident even if you think it is 100% your fault. Speak with law enforcement about the circumstances of the accident in private if necessary. Scams happen so protect yourself and the County!
- 5) Make sure that you carry with you the County's Motor Vehicle/ Property Damage Report. Let's face it, when we are involved in an accident, we often panic and forget to obtain important information concerning the accident. This guide will help you get key information.
- 6) If you have a camera or a cell phone with a camera, take photos of the vehicles involved. Pictures of the front, sides and rear of the vehicles are best. Also take photos of anything that may have contributed to the accident.
- 7) For County owned vehicles, make sure that in addition to having the Motor Vehicle/ Property Damage Report, the vehicle has the memo from Personnel Services dated October 17, 2011 which explains that the County is self insured. In essence, this is the vehicle's insurance card and should be produced if asked for proof of insurance by law enforcement.

**DRIVE SAFELY!**

