



# The Risk Connection

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Presented by Risk Management & Employee Benefits

- News You Can Use
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## Workers' Compensation Coordinators

Do you know your department's Workers' Compensation Coordinator? You should! The County of Fresno has twenty-three departments and each department has at least one Coordinator. The Workers' Compensation Coordinator is responsible for obtaining and processing claim documentation from the supervisors of injured workers. Each department Coordinator is the main contact for both Risk Management and our Third Party Administrator. Our Risk Management Workers' Compensation Analysts and department

Workers' Compensation Coordinators work together to ensure that claims are properly documented and reported in a timely manner. Coordinators work as liaisons managing employees' work statuses, obtaining requested information and/or documentation and arranging schedules to accommodate the investigations that take place. Workers' Compensation Coordinator is not the only title that Coordinators own. Many of our Coordinators serve a variety of roles in their department. Some Workers' Compensation Coordinators

serve as their department's Safety Coordinator as well. Others handle personnel and administrative duties in addition to workers' compensation matters. Needless to say, Workers' Compensation Coordinators have demanding roles and are some of the busiest employees in many of our County departments. If you would like to know who your department Workers' Compensation Coordinator is, see the list of current Coordinators on the Risk Management page of the County's Personnel Department website.

## Swimming Pool Safety Tips

With summer upon us, it is time to get out there in the pool and cool off. However, before we jump in, let's discuss some tips to keep in mind so that we can enjoy ourselves and keep our families safe. First of all, everyone in the family should know how to swim. The more comfortable you are in the water, the better off you will be. Always keep an eye on children when they are in or around the pool. If you haven't done so already, install fencing around your pool with a self-closing gate with a latch. Keep children away from

drains, pipes or any other openings in which they could become entrapped. Make sure that your drain covers are compliant; if you are not sure, ask your pool service provider. Avoid running and horseplay around the pool. Maintain a first aid kit near the pool and have a phone handy in case an emergency does occur. Additionally, keep a flotation device available in case a water rescue is necessary. Take a class in CPR and First Aid and keep your skills up to date. If you are enjoying a community pool, in addition to the points above,



check and see if there is a life-guard on duty, particularly during high traffic periods. Having access to a pool is a great way to stay cool as our temperatures continue to rise. Unfortunately, tragic events happen in and around pools every year so it is imperative to discuss safety precautions with family and friends prior to pool use. Even a single pool related death is one too many.

# Recognizing the Signs of a Stroke

We've all heard the term "Stroke" before, but do you know the signs to look for if you suspect someone may be having a stroke? Failure to recognize the signs of a stroke quickly could be detrimental to the outcome— the quicker they get treatment, the likelihood that having the stroke will cause permanent paralyzing effects or even death is reduced.

React **FAST** if you suspect someone is having a stroke.

Remembering the acronym **F.A.S.T.** will help you determine if someone is suffering from a stroke.

**F**– Face: Tell the person to smile. If they can't smile or one side of the face droops, it may mean stroke.

**A**– Arms: Instruct the person to raise their arms. This will test if the person is paralyzed. If they are unable to lift their arms or if uneven lifting of arms occurs, it could be a sign of stroke.

**S**– Speech: Speak to the person. A stroke may cause facial paralysis making it difficult to speak clearly or without slurring. Sudden difficulty with speech and comprehension may be the result of a stroke.

**T**– Time: Act quickly! Time is crucial for stroke victims. The less time it takes to receive treatment, the less possibility of lasting paralysis, or even death.

Page 4 Heat Quiz Answers: 1) d 2) a 3) b 4) c 5) d

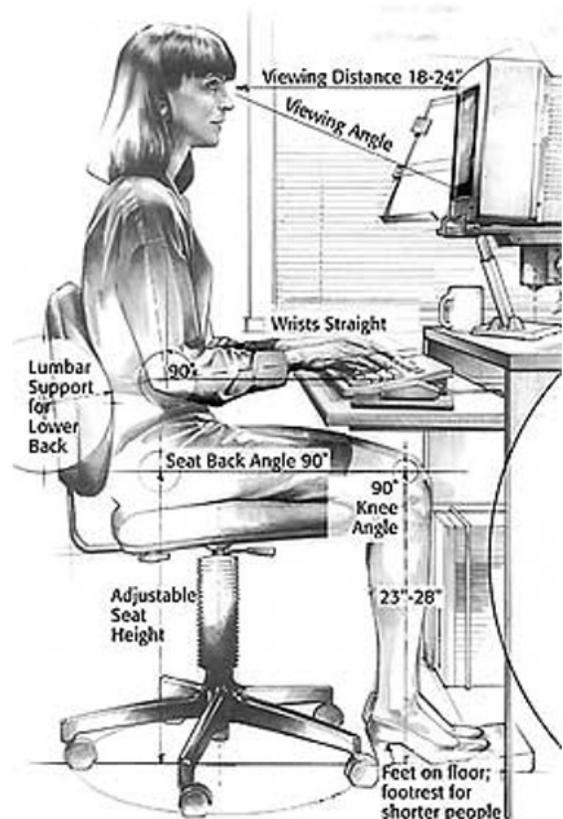
## Workstation Ergonomics

Do you remember your Ergonomics training? If your workstation is set up properly it can make your work much easier, but if it isn't, it can literally be a pain in the neck. Take a look at the picture to the right and see how you can improve your workstation to best fit your needs.

Adjust your chair so that your feet are flat on the floor or on a footrest while your back is firmly against the backrest. The backrest of the chair should be adjusted to match the curve of your back as closely as possible.

The computer monitor should be about an arm's length away and centered. When looking straight ahead, you should see the top of the screen.

These are just a few simple things that all employees can do to make the workstation more comfortable. We are all different shapes and sizes with different task demands, so our needs are all slightly different. For more information, visit the Risk Management website and take a look at the Ergonomic Handbook. While there, sign up for a free class; they are offered on a monthly basis. **Remember, safety is your responsibility!**



# How to Avoid a Beneficiary Horror Story



There are enough difficult things to deal with when losing a loved one. No one wants to worry about experiencing a horror story such as the following one, excerpted from Forbes.com.

*A widow recently came to the office and told a sad story from which everyone could learn. Her husband “John” went to school, got married, built a successful company, had 3 children, got divorced, remarried and later died. The problem is that his Transamerica life insurance policy and his 401(k) retirement plan at Merrill Lynch listed his first wife as the primary beneficiary, not his children or current wife. Guess who got these assets upon his passing? You’re right, the ex-wife. John would be turning in his grave if he were aware that his oversight sent over \$1 million to the wrong person. – Forbes.com*

This scenario happens at the County of Fresno. Some employees haven’t updated or even designated who will receive their final paycheck, life insurance proceeds, deferred compensation or retirement! If you have not specifically designated who will receive your final paycheck, it may put your family in a difficult position during a very difficult time. In order to be assured that your beneficiary information is current, ask yourself the following questions:

Have I designated a beneficiary? – It’s possible that you never named one.

When was my beneficiary information last updated? – Updating a beneficiary is important so that mistakes like the story above don’t happen to you. It’s a good idea to recheck your beneficiary designations at least every few years, or whenever there is a change in your family or personal circumstances (e.g. marriage, divorce, death of beneficiary, etc.).

Have I designated a contingent beneficiary? – Including a contingent beneficiary is as equally important as indicating a primary beneficiary. If you outlive your primary beneficiary and you never update your information, who will receive your last paycheck or life insurance proceeds? In the unfortunate event that both you and your beneficiary die, who will receive these benefits?

What insurance policies do I have? Are my beneficiaries updated for each policy? – Below is a sample of different policies you may need to review in order to ensure your beneficiary information is up to date.

- Final Paycheck
- Retirement
- Deferred Compensation 457(b)
- Life and AD&D
- Supplemental Life Insurance Policy (e.g. Cigna, ING)

Please review your most recent annual Employee Benefits/Retirement Statement as it lists your beneficiaries for your Final Paycheck, Life, AD&D and Retirement. Are the beneficiaries listed the same or different? Was this intentional? Please note that updating your Final Paycheck/Life AD&D beneficiary does not also update your Retirement beneficiary, and vice versa. Don’t forget to check any other policies you may have. Failure to update your beneficiary information can be costly, and worse, they can leave your loved ones out in the cold.

Have I made my beneficiaries aware of my policies? After your beneficiaries have been named and updated, making sure they are aware is another important step.

*Millions of Americans are missing out on billions in forgotten cash. Currently, states, federal agencies and other organizations collectively hold more than \$58 billion in unclaimed cash and benefits. That’s roughly \$186 for every U.S. resident. The unclaimed property comes from a variety of sources, including abandoned bank accounts and stock holdings, unclaimed life insurance payouts and forgotten pension benefits. – CNN.com*

Whom can I contact with questions about updating my beneficiaries?

Final Paycheck/County Life AD&D	Retirement	Deferred Compensation 457(b)	Supplemental Life Insurance
Employee Benefits 600-1810	FCERA 457-0681	Great-West 877-693-2457	CIGNA 800-828-3485
<a href="http://www.co.fresno.ca.us/Personnel">www.co.fresno.ca.us/Personnel</a>	<a href="http://www.fcera.org">www.fcera.org</a>	<a href="http://www.fresno457.com">www.fresno457.com</a>	ING 888-238-4840

# Personnel Services Department

## Risk Management

County Plaza 16th Floor  
559-600-1850 Stop 188

## Employee Benefits

County Plaza 14th Floor  
559-600-1810 Stop 188

*To access previous copies of The Risk Connection please see the Risk Management website under Reports and Resources.*

## Safety Class Schedule

### Supervisor Safety

6/6/13 8:00-12:00 PM

8/15/13 8:00-12:00 PM

### Workplace Violence

6/19/13 9:00-11:00 AM

8/14/13 9:00-11:00 AM

### Hazard Communication

7/18/13 9:00-11:00 AM

### Office Ergonomics

7/2/13 9:00-11:00 AM

8/1/13 9:00-11:00 AM

### Back Safety

7/17/13 9:00-11:00 AM

### Office Safety

7/31/13 9:00-11:00 AM

### CPR and First Aid

6/20/13 8:30-4:30 PM

7/5/13 8:30-4:30 PM

7/26/13 8:30-4:30 PM

8/16/13 8:30-4:30 PM

8/8/13 8:30-4:30 PM

8/29/13 8:30-4:30 PM

Spaces for these classes may be reserved by emailing the Personnel-training mailbox. All courses are free. See the Training Schedule on Personnel's Risk Management website for more information.

## The Safety Corner By Devon Benbrook, County Safety Officer



### Working in the Heat? Don't Lose Your Cool!

With the hot summer now in sight, are you protecting yourself from the effects of high temperatures both at work and at home? Take this short quiz to see how well you are doing.

- 1) **While working in the heat, you should drink plenty of cool water:**
  - A. The evening before working out in the heat the next day.
  - B. Only when you thirst for water.
  - C. Multiple times throughout the day.
  - D. A & C
- 2) **While working in the heat you should avoid drinking liquids such as soda because they can cause dehydration?**
  - A. True
  - B. False
- 3) **How often should you drink water while working out in the heat?**
  - A. Only when you are thirsty.
  - B. One cup of water every 15 minutes.
  - C. One cup of water every 30 minutes.
  - D. One cup of water every hour.
- 4) **Which of the following heat related illnesses is the most serious and could result in death if not treated immediately?**
  - A. Heat Rash
  - B. Heat Cramps
  - C. Heat Stroke
  - D. Fainting
- 5) **While working in the heat, it is important to:**
  - A. Recognize the symptoms of heat related illnesses and DO NOT ignore them.
  - B. When starting to exhibit signs of heat related illnesses, take a short break in the shade.
  - C. Keep your eye on other workers that may be exhibiting heat related illnesses.
  - D. All of the above.

Well, how did you do? Check out page 2 for the correct responses. The dangers of working in the heat are often ignored because symptoms of heat related illnesses take time to manifest. For many victims, once they have exhibited the most serious symptoms, it is too late. So don't lose your cool this summer, take steps to protect yourself from the scorching sun. See the links below for more information.

[http://www.dir.ca.gov/dosh/dosh\\_publications/HeatIllnessEmployeeEngSpan.pdf](http://www.dir.ca.gov/dosh/dosh_publications/HeatIllnessEmployeeEngSpan.pdf)

<http://www.cdc.gov/niosh/docs/2011-174/pdfs/2011-174.pdf>