



The Risk Connection

ISSUE 2

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

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You Can Help With the Budget Problems



Risk management is often misunderstood. It can be perceived as responding to accidents that take place which result in property damage or injury. That is reactive risk management, where activities are undertaken to mitigate the costs resulting from such incidents. The County spent \$13,000,000 last fiscal year for claims in the General Liability and Workers' Compensation programs alone. In order to reduce these costs, the focus must be on prevention. One of the most important elements of prevention is training. The most impacting aspect of training is the application of what is learned in training to the work we do. This requires not just class participation, but

also requires personal accountability in using the principles learned in training. This is the only approach that can impact prevention and cost savings.

Risk Management offers County-wide training. For example, Risk Management offers Ergonomics and Defensive Driving training, which are important to avoiding many of the claims handled each year related to repetitive strain injuries and general liability claims related to auto accidents. Training also takes place at the department level, where departments are tasked with informing employees of hazards inherent in their workplace and how to avoid these hazards.

To be effective at reducing costs, training should not only provide skills to prevent exposures to specific work place hazards. Training should contribute to an awareness of the need to work with a focus on safety and prevention. This awareness creates a culture of safety, which in turn increases prevention of incidents. This corollary reduces the need for the costlier reactive risk management described earlier in this article. A culture of safety keeps everyone accountable for doing things that avoid the reactive mode, which consumes dollars.

How to Stay Healthy this Flu Season

Vaccination is not the only way to help prevent the flu. Here are steps you and your family can take to stay healthy this winter.

Perhaps the simplest and most effective way is to wash your hands often with soap and warm water. Rub your hands vigorously together and scrub all surfaces. Wash for at least 20 seconds. It is the soap combined with the scrubbing action that helps dislodge and remove germs. When soap and water are not available, use alcohol-based disposable hand wipes or

gel sanitizers. If using a gel, rub the gel in your hands until they are dry. The gel doesn't need water to work; the alcohol in the gel kills the germs that cause colds and the flu. However, disposable hand wipes or gel sanitizers do not remove dirt.

Avoid touching your eyes, nose or mouth. Germs are often spread when people touch something that is contaminated with germs and then touch their eyes, nose or mouth. Germs can live for a

long time (some for 2 hours or more) on surfaces like door-knobs and desks.

The flu usually spreads from person to person when an infected person coughs or sneezes. So, always cough or sneeze into a tissue and then throw it away. If you do not have a tissue, cover your cough or sneeze with your hand or sleeve then wash your hands thoroughly every time. These simple steps can help you to have a healthier, more productive winter.



Driving in the Fog

It's winter again in the San Joaquin Valley and that means we'll soon be dealing with the valley fog. It's always better to avoid driving in the fog, but if you can't postpone your trip until the fog lifts, be sure to be extra cautious and follow these tips.

- Drive with lights on low beam. High beams will only be reflected back off the fog and actually impair visibility even more.
- Reduce your speed and watch your speedometer. Fog creates a visual illusion of slow motion when you may actually be speeding.
- Listen for traffic you cannot see. Turn down any interior noise (i.e. radio). Open your window a little, to hear better.
- Use wipers and defrosters as necessary for maximum visibility.
- Use the right edge of the road or painted road markings as a guide.
- Be patient. Do not pass lines of traffic.
- Watch out for slow-moving and stopped vehicles. Increase your following distance to ensure enough reaction time and stopping distance.
- Signal turns well in advance and brake early as you approach a stop.
- Do not stop on the roadway. If you must stop, be sure to pull off completely, turn off your driving lights and turn on your flashers so others know you're there but won't think you are driving on the road.
- Watch for CHP pace cars.

Holiday Safety Tips

The Holidays are a wonderful and busy time of the year. Following a few safety tips can help to keep the joy in your Holidays.

When shopping always lock your car and close the windows completely. Park your car only in well-lighted areas and try to park as close to your destination as possible. When possible, shop with a friend as there is safety in numbers. Don't leave packages in view in your car, lock them in your trunk if possible. It is important to stay alert and be aware of your surroundings. Don't overload yourself with packages as it is important to have a clear view and the freedom to move quickly if necessary. When shopping in crowds it is important to

be extra careful with your purse and wallet. Ladies should always hold their purses tightly to their body and gentlemen should carry wallets in their front pocket.

Text messaging or talking on a phone while shopping can be distracting. A thief may take advantage of you while you're not paying attention. Placing your whereabouts on Social Networking sites can also advise burglars when you are not at home. Posting your itinerary online can give the information to the wrong people.

During the holiday season ATM machines can be a vulnerable location. Only use ATMs in a well lit area where other people are present. Always



check the area for suspicious persons before you approach the machine. Cover the key pad as you enter your pin number as thieves can place cameras that can capture your number.

Lastly, drinking excessively during the holidays is a recipe for a potential disaster. If you must drink have a designated driver and limit the amount of alcohol you consume. No one wants a hangover on Christmas morning or worse yet, a hospital or jail stay.

The County of Fresno is offering a NEW Wellness Benefit!!

Wellness is now easier than ever with FREE health care that comes to YOU!

Take 15 minutes for your health

Your results are 100% confidential

The County of Fresno is offering **FREE** onsite preventative health evaluations for All County Employees who are Enrolled in an Anthem Blue Cross Medical Plan beginning **January 2012**.

We are excited to offer "Preventative Health Evaluations" which include:

Blood pressure analysis

Health Risk Assessment

Comprehensive blood test —which includes—

Cardiovascular disease risks (high cholesterol; high blood pressure)

Blood, bone and muscle disease (including certain types of cancer)

Diabetes, Liver and Kidney disease.

Other great health and wellness benefits include...

Unlimited access to a "members-only" health management website, personal health evaluation results packet, educational webinars/classes and personal health coaching.

More Information COMING SOON...



"It's the latest innovation in office safety. When your computer crashes, an air bag is activated so you won't bang your head in frustration."

Claims Funnies

Actual Statements Made in Court

Q: What is your date of birth?

A: July 15th

Q: What year?

A: Every year.

Q: Do you recall the time that you examined the body?

A: The autopsy started around 8:30 pm.

Q: And Mr. Dennington was dead at the time?

A: No, he was sitting on the table wondering why I was doing an autopsy.

Q: Trooper, when you stopped the defendant, were your red and blue lights flashing?

A: Yes.

Q: Did the defendant say anything when she got out of her car?

A: Yes, sir.

Q: What did she say?

A: What disco am I at?

Q: Can you describe the individual?

A: He was about medium height and had a beard.

Q: Was this a male, or a female?

CAO Personnel Services

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Employee Benefits

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We wish you a safe and happy Holiday Season.

Safety Class Schedule

Back Safety

1/18/12 9:00-11:00 AM

Hazard Communication

1/4/12 9:00-11:00 AM

Office Safety

1/19/12 9:00-11:00 AM

Office Ergonomics

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

1/31/12 9:00-11:00 AM

2/14/12 9:00-11:00 AM

Supervisor Safety

12/8/11 8:00-12:00 PM

2/16/12 8:00-12:00 PM

CPR and First Aid

12/1/11 8:30-4:30 PM

1/20/12 8:30-4:30 PM

2/3/12 8:30-4:30 PM

Workplace Violence

12/7/11 9:00-11:00 AM

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

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.

Devo's Safety Corner By Devon Benbrook County Safety Officer

Would you know what to do if a fellow employee, client, or customer collapsed at your work location and stopped breathing? Department of Social Services employee Patricia White knew what to do. On October 19th while working at the Sunnyside office, Patricia used CPR skills that she had learned in a class to save a client's baby that was not breathing. Additional DSS staff also assisted by ensuring that 911 was called and the area was cleared of employees/ clients. Way to go Patricia!



Remember these important steps:

- Do not move a seriously injured person unless there is a life threatening situation (i.e. fire in the building).
- If the victim is unconscious or has physical injuries, render First Aid/ or CPR if you are trained. If not, and others are present, ask if anyone knows these skills.
- Advise a supervisor of the situation and instruct someone to call 911 (9-9-1-1 if in a County building) and then call Security.
- If the victim appears to be unhurt or has minor injuries and is conscious, ask the victim if an ambulance is needed.
- If the victim is an employee and they do not want to be transported via ambulance to a hospital, contact a friend or family member to take them to seek treatment.
- Do not become a victim yourself! If the accident scene is not safe, stay clear and call 9-9-1-1.