

December  
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Winter  
Safety  
Information  
Inside

## Index

- 2 2021 Trust Rates Holding Level
- 2 OSHA Announces COVID-19 Violations
- 3 Managing Healthcare Workers Stress During COVID-19
- 4 Prepare Your Organization for Winter
- 4 20 Year Members
- 5 Be Safe & Healthy This Winter
- 5 New Trust Members
- 6 The Legal Corner - CT Paid FMLA
- 7 The Medical Corner - COVID-19 Update
- 8 Member Education

# Trust Intelligence

A Newsletter published by the Workers' Compensation Trust

## \$7.5 Million Record Premium Return Declared for 2020! Happy Holidays!

2020 has given all of us more than its fair share of challenges and difficulties. Fortunately the Trust has some great 2020 year-end news which is sure to bring smiles to many faces just in time for the holidays! The Trust board of directors has declared a new record setting premium return of \$7.5 million for qualifying members and an astounding 98.5% of eligible members will be receiving checks. This is huge news for our members and will no doubt be of great assistance to many who are struggling financially due to the numerous challenges brought about by the pandemic.

This year's new record follows the previous record set last year with a \$7 million return. The Trust has returned a combined total of \$28 million to members in the last 5 years alone and over \$50 million to date. Once again, the Trust's results continue to provide value to our members. Unlike competing carriers who return their profits to outside shareholders, Trust members have those profits returned directly to their businesses where it is most needed. The Trust has a very impressive track record of producing strong, profitable financial results in some of the most loss intensive occupational classes in the workers' compensation industry.

Diane Ritucci, President and CEO stated: "In such a challenging year as this, it gives me and our entire staff great pleasure and pride to announce yet another record setting premium return of \$7.5 million to our members. We know the struggles our members are facing on a daily basis and we are thrilled to be able to assist them with this return. Our "team" approach between the member, and our loss control and claims management staff creates an extremely effective working partnership which has repeatedly proven to produce exceptional results. I'd be remiss if I didn't also mention the positive impact of our safety grant program in reducing losses. This program also sent another \$450,000 in grants to members this year for loss reduction projects which have proved very worthwhile.

We applaud you, our members, on a job well done and we thank you for working with us to produce another record premium return. The services our members provide to all of us are immeasurable particularly during this pandemic and we are proud to be able to assist you by helping to keep your employees safe and healthy. Thank you for being a Trust member and we wish you a joyous, happy, healthy and safe holiday season."

## Heavy Renewal Season Underway

With results like this, along with unmatched services to our members, it's not surprising that the Trust's renewal retention rate hovers near 100%. As the Trust approaches its heaviest renewal season, January 1, please keep in mind the competitive workers' compensation premium you receive from the Trust is even more attractive when your premium return is applied! Also keep in mind that the Trust caps every employee's payroll at a maximum of \$75,000 at the audit. Other carriers will not.

### 2021 Trust Rates Holding Level



More good news for Trust members! The bottom line net impact for the Trust's filed rate changes resulted in no change overall. While individual class codes may see fluctuations up or down, the net impact on the Trust's overall book of business was a zero change. In addition to the premium returns mentioned in the lead article, these continued favorable loss results allow us to maintain competitive pricing for our members.

### Sexual Harassment Prevention Webinar Offered by the Trust

Trust members and their staff have access to a free 2 hour sexual harassment training video. This video, put together in partnership with Letizia, Ambrose & Falls meets the requirements of Public Act 19-16 and 19-93, which mandates that all current employees be trained by February 9, 2021.

This video will run every Tuesday from 1:00 - 3:00 p.m. through the end of March. See our website for enrollment instructions or e-mail [lcadmin@wctrust.com](mailto:lcadmin@wctrust.com).

### OSHA Announces \$2,025,431 in Coronavirus Violations

OSHA and CONN OSHA have many requirements that apply to preventing occupational exposure to SARS-CoV-2 that causes COVID-19. Through October 22, 2020 OSHA has cited 144 establishments for violations relating to coronavirus, resulting in proposed penalties totaling \$2,856,533. OSHA has published "Lessons Learned: Frequently Cited Standards Related to COVID-19 Inspections." The article can be found at <https://www.osha.gov/SLTC/covid-19/covid-citations-lessons.pdf>

OSHA inspections have resulted in the agency citing employers for violations, including failures to:

- Implement a written respiratory protection program;
- Provide a medical evaluation, respirator fit test, training on the proper use of a respirator and personal protective equipment;
- Report an injury, illness or fatality;
- Record an injury or illness on OSHA recordkeeping forms; and
- Comply with the General Duty Clause of the Occupational Safety and Health Act of 1970

In addition other standards apply including:

- Hazard Communication standard (29 CFR 1910.1200) for such items as sanitizers and sterilizers.
- Personal Protective Equipment (29 CFR 1910 Subpart I)

The Trust has several resources to assist our members with helping to meet compliance including webinars, Personal Protective Resource (PPE) resources, Fit Testing Resources, sample programs and additional trainings. Contact your Loss Control Consultant or email us at [losscontroladm@wctrust.com](mailto:losscontroladm@wctrust.com) for assistance.

To access OSHA COVID-19 information, visit [www.osha.gov](http://www.osha.gov)

## Managing Healthcare Workers Stress During COVID-19

Almost 10 months into the pandemic, and what appears to be yet another major surge spreading in Connecticut and throughout country, the wellbeing and emotional resilience of healthcare workers are key components of maintaining essential healthcare services during these extraordinary challenging times. Therefore, it's crucial for management of healthcare organizations to anticipate the stresses associated with this work and put in place supports for their employees. Monitoring and assessment of mental health and well-being of healthcare personnel continues to be important, along with efforts to ensure their successful reintegration with work colleagues, should they themselves become infected. Both organizational support and self-care strategies are important.

As the pandemic lingers on, it is well documented at this point that healthcare workers who are called upon to assist or treat those with COVID-19 have experienced stress related to:

- physical strain of wearing protective equipment for long hours at a time
- physical isolation including restrictions on touching others, even after working hours
- constant awareness and vigilance regarding infection control procedures
- the anxiety of exposing loved ones after caring for those with known COVID-19
- the overall death -toll this disease has caused on so many, especially on the elderly and those with underlying medical conditions

Given all of this, employers should remain vigilant in encouraging supportive mental health care in an atmosphere free of stigma, coercion, and fear of negative consequences. Self-care for healthcare workers can be complex and challenging, given that people in these roles may prioritize the needs of others over their own needs. Therefore, employers should make all efforts available to not only offer professional external coping resources, but to encourage and promote employee self-care strategies as well. For instance, during work shifts,

healthcare workers should consider engaging in these types of positive mental health behaviors:

- regular check-ins with colleagues, family, and friends
- working in partnerships or in teams
- brief relaxation/stress management breaks
- regular peer consultation and supervision
- time-outs for basic bodily care and refreshment
- regularly seeking out accurate information and mentoring to assist in making decisions
- keeping anxieties conscribed to actual threats
- doing their best to maintain helpful self-talk and avoid overgeneralizing fears
- focusing their efforts on what is within their power
- acceptance of situations they cannot change

At the same time, they should avoid:

- working too long by themselves without checking in with colleagues
- working "round the clock" with few breaks
- feeling that they are not doing enough
- engaging in self-talk and attitudinal obstacles to self-care, such as:
  - "It would be selfish to take time to rest."
  - "Others are working around the clock, so should I."
  - "The needs of survivors are more important than the needs of helpers."
  - "I can contribute the most by working all the time."
  - "Only I can do. . ."

As the pandemic lingers on and continues taking its toll on all essential healthcare workers, the realization that everyone has a breaking point needs to be front and center in our minds. Employers should be aware that if the healthcare worker's stress persists for longer than two to three weeks and interferes with their day to day functioning, a confidential and open conversation should take place suggesting that the employee may want to consider participating in formal mental health treatment.

Information obtained from the National Center for PostTraumatic Stress Disorder

# Prepare Your Organization for Winter

The winter months bring challenges, but with some foresight and preparation employers can mitigate the risks and hazards. Don't wait until the first snowflake arrives. Plan NOW.

**Footwear** - remind staff on proper footwear and provide icy grippers to staff who are more at risk for slips/falls  
**Company Vehicles** - make sure your vehicles get the winter maintenance checkup. Provide a basic winter survival kit. Ensure each vehicle with necessary items such as ice/snow scraper and brush, road flares and jumper cables. Provide kitty litter/salt/sand to employees who are "on the road"

**Employee Training** – review safe methods of removing snow, slip/trip/fall prevention, working outdoors and safe winter driving training

**Parking and Walkways** - Before the storm, have plenty of ice melt, sand and Magic O salt on hand, plan for snow removal before staff/visitors/clients arrive. Remove leaves, acorns prior to the first snowfall. Check outside lighting, change timers if necessary. Consider awnings over entrances and exits to deter water accumulation. Specify a location for snow to be plowed.

**Parking and Walkways** - After the storm, treat water accumulation as necessary and if possible stagger parking areas by shift to allow for effective snow removal. Design and designate a safe walking route for staff, create a map and review with employees. Close down long or steep walkways from use until the snow/ice is gone.



To assist our members with winter safety the Trust has developed and researched a number of resources available. Check out our Winter Preparation Checklist, Winter Walking Poster which can be found on our website under the Loss Control Tab. Also available is our On Demand webinar titled "Winter Safety". This can be found on our website in Education Programs in the Loss Control tab.

## Thank you to our Longstanding Members 20 Year Anniversaries

Alternative Services CT Inc.  
Chapel Haven, Inc.  
CT In-Home Assistance LLC  
EFK of Connecticut Inc.  
Hispanic Health Council, Inc.  
Horizons, Inc./Horizons Programs, Inc.  
InterCommunity, Inc.  
Interim Healthcare of Hartford, Inc.  
Mary Buel Memorial, Inc.  
Perception Programs, Inc.  
Recovery Network of Programs, Inc.  
Reg. Hospice and Home Care of Wstrn CT

SARAH, Inc.  
Sunset Shores of Milford, Inc.  
The Bradley Home Corp.  
The Bridge Family Center, Inc.  
The Caring Community of Connecticut, Inc.  
The Village for Families & Children, Inc.  
Unison Health Services, Inc.  
United Services, Inc.  
Vista Life Innovations, Inc.  
West Lake Property, LLC  
Youth Continuum, Inc.

# Be Safe and Healthy This Winter

## Don't Forget to Prepare Your Car

Get your car ready for cold weather use before winter arrives.

- Service the radiator and maintain antifreeze level.
- Check tire tread or, if necessary, replace tires with all-weather or snow tires.
- Keep gas tank full to avoid ice in the tank and fuel lines.
- Use a wintertime formula in your windshield washer.
- Prepare a winter emergency kit to keep in your car in case you become stranded. The kit should include:
  - cell phone, portable charger, and extra batteries;
  - blankets;
  - food and water;
  - booster cables, flares, tire pump, and a bag of sand or cat litter (for traction);
  - compass and maps;
  - flashlight, battery-powered radio, and extra batteries;
  - first-aid kit; and
  - plastic bags (for sanitation)

## Take These Precautions Outdoors

Outdoor activities can expose you to several safety hazards, but you can take these steps to prepare for them:

- Wear appropriate outdoor clothing: wear a tightly woven, preferably wind-resistant coat or jacket; inner layers of light, warm clothing; mittens; hats; scarves; and waterproof boots.
- Sprinkle cat litter or sand on icy patches.
- Learn safety precautions to follow when outdoors.
- Work slowly when doing outside chores.
- Take a buddy and an emergency kit when you are participating in outdoor recreation.
- Carry a cell phone

## Do This When You Plan to Travel

When planning travel, be aware of current and forecast weather conditions.

- Avoid traveling when the weather service has issued advisories.

- If you must travel, inform a friend or relative of your proposed route and expected time of arrival.
- Follow these safety rules if you become stranded in your car:
  - Make your car visible to rescuers. Tie a brightly colored cloth to the antenna, raise the hood of the car (if it is not snowing), and turn on the inside overhead lights (when your engine is running).
  - Move anything you need from the trunk into the passenger area. Stay with your car unless safety is no more than 100 yards away.
  - Keep your body warm. Wrap your entire body, including your head, in extra clothing, blankets, or newspapers. Huddle with other people if you can.
  - Stay awake and stay moving. You will be less vulnerable to cold-related health problems. As you sit, keep moving your arms and legs to improve circulation and stay warmer.
  - Run the motor (and heater) for about 10 minutes per hour, opening one window slightly to let in air. Make sure that snow is not blocking the exhaust pipe—this will reduce the risk of carbon monoxide poisoning.

## Welcome To Our Newest Members

Change Meadowbrook Manor, Inc.  
Church Homes, Inc  
Dunbar Patient Transport Corp.  
Global Horizon Home Care  
Governor's House Simsbury OPCO  
Human Resources Agency of  
New Britain  
Immanuel Church Housing Corp  
St. Camillus Stamford OPCO, LLC  
Windham Nursing & Rehabilitation  
LLC dba Douglas Manor

## The Legal Corner

Attorney John M. Letizia, Managing Partner  
Letizia, Ambrose & Falls, PC

### Notable Changes to Connecticut's FMLA Beyond a Paid Leave

Many employers are now aware that a law passed last year allowing employees that meet certain requirements to be eligible for paid leave starting January 1, 2022. Employers must begin the deductions from the employee's salary starting January 1, 2021. However, there have been substantive changes to the Connecticut's FMLA that go into effect January 1, 2022 and July 1, 2022 which have not been highlighted in the articles on this new paid leave law. The most important of which are listed below:

1. The Federal FMLA is applicable to employers with 50 or more employees, while CT FMLA currently applies to employees with 75 or more employees. However, the new CT FMLA paid leave applies to all private employers with at least one employee.
2. Beginning on January 1, 2022, the current CT FMLA protected leave time of 16 weeks in a 24-month period will end and will be replaced by 12 weeks of leave in a 12-month period, consistent with Federal law. However, if the serious health condition results in incapacitation that occurs during a pregnancy, 14 weeks of leave is provided under the new CT FMLA.
3. Unlike the federal law, the new CT FMLA also allows for sole-proprietorships and self-employed individuals to apply for coverage under this paid leave law.
4. CT FMLA provides leave for those caring for family a member with a serious health condition, which will include parents, spouses, siblings, children, grandparents and grandchildren and other individuals related by blood and affinity whose close association the worker shows to be the equivalent of those family relationships, as approved by the Department of Labor. This means that the CT FMLA expands the categories of individuals who may be considered family members in comparison to Federal law. By January 1, 2022, the Connecticut Department of Labor must adopt regulations to determine when an individual's close



association with an employee is the equivalent of a family member.

- 5. Unlike the present CT FMLA, Employers will have an obligation to inform employees of their rights under the new CT FMLA law, including the obligation to provide notice to new hires. The notice obligations are effective July 1, 2021.
- 6. The new CT FMLA also appears to cover leaves related to an employee or family member being a victim of family violence, although Connecticut employers already have an obligation under Connecticut law to provide a limited leave to employees for this purpose. Guidelines on this obligation are expected later this year from the Connecticut Department of Labor.

If any of you would like a copy of the new Connecticut Paid Leave law especially as to the six changes to the Connecticut FMLA as noted above, please do not hesitate to call or email Attorney John M. Letizia, Managing Partner, Letizia, Ambrose & Falls or Senior of Counsel, Phyllis M. Pari of Letizia, Ambrose & Falls at the following emails or phone number; letizia@laflegal.com, pari@laflegal.com or (203) 787-7000.

The representations made in this article are the analysis of the law offices of Letizia, Ambrose & Falls, P.C. This article is provided for information purposes. You are encouraged to consult with the appropriate legal counsel prior to relying on this information or analysis.

## The Medical Corner

Mark Russi, M.D., MPH,  
Medical Director

### COVID-19 Update

At time of writing we are approaching a cumulative total of 5,000 deaths from COVID in the State of Connecticut and 250,000 deaths nationwide. Based on the actual COVID mortality rate, those numbers imply a cumulative number of infections in Connecticut of between 415,000 and 830,000, and a cumulative number of infections nationwide of between 21 and 42 million. In other words, between 12 and 24 percent of Connecticut residents, and between 6 and 12 percent of Americans have probably been infected with COVID. Unlike the spring epidemic, which affected principally the Northeast and West Coast, and the summer outbreaks across the middle of the country, the current rapid rise in cases has occurred in much more widespread fashion.

As has been widely publicized, it is likely the result of inadequate adherence to basic principles of social distancing and universal masking, along with the movement of groups into indoor spaces as the weather cools. We are tired of wearing masks, tired of keeping to ourselves, tired of our lifestyles being hemmed in by a virus.

Fortunately the phase three vaccine trials have been encouraging; efficacy of the Pfizer and Moderna vaccines appears to be in the range of 90-95%. And those numbers are based not on whether the vaccines could generate antibodies to the virus, we already knew that. The phase three trials assessed whether those who received vaccine were better protected from actual COVID infection occurring in communities across America compared to those who received placebo.

The Pfizer and Moderna vaccines are based on novel technology: Chemically synthesized viral messenger RNA is injected into the body, which causes our own cells to produce viral spike proteins, to which our immune systems develop a response. If we're exposed to the virus after we've received two vaccine doses,

chances are high we either won't become infected or if we do, that the illness will be mild. We don't know yet how long immunity will last, though we know two vaccine doses result in longer lasting immunity than one, and both vaccines require two doses.

High priority groups for early vaccination are likely to include healthcare workers, other essential workers, those with co-morbidities and the elderly. Unfortunately very little is known regarding vaccine safety in pregnant women because pregnant women were excluded from the phase three trials. Guidance from the CDC regarding that issue is expected in the near future.

While plans for vaccine rollout among certain priority groups are already underway, it will likely be several months before administration to the general public can begin. Until then, we must all do our best to continue social distancing, mask wearing, and avoiding large gatherings. Viruses thrive during the holidays; let's continue to keep ourselves and our loved ones safe.





## Upcoming Educational Programs

*The following webinars are designed to assist members in gaining knowledge of issues that surround and support the reduction of work related injuries and create a safe and healthy workplace. To register, or obtain detailed information, go to [www.wctrust.com](http://www.wctrust.com). Your attendance is encouraged.*

### **Workstation Ergonomics: Train-The-Trainer**

Thursday, January 14 10:00 AM - 11:00 AM

### **Protect Your Workers From Flammable and Combustible Liquids**

Thursday, January 21 10:00 AM - 11:00 AM

### **Tabletop Exercises for Emergency Planning**

Thursday, January 28 10:00 AM - 11:00 AM

### **Safety Solutions: Preventing Manual Material Handling Injuries**

Thursday, February 4 10:00 AM - 11:00 AM

### **Risk Management Series - Part 1: Safety Program Overview Essentials**

Thursday, February 11 10:00 AM - 11:00 AM

### **Risk Management Series - Part 2: Self Auditing Your Safety Program**

Thursday, February 18 10:00 AM - 11:00 AM

### **ON DEMAND WEBINARS**

The Trust has recorded webinars that are available 24 hours a day, 7 days per week.

Visit [www.wctrust.com](http://www.wctrust.com) to view these offerings.



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