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Trust Intelligence

A Newsletter published by the Workers' Compensation Trust

Inside This Issue

The Trust is giving \$350,000 in Safety Grants for 2018

See page 2 for more information



Workers' Compensation Trust Utilizing TeleTriage

The Trust is launching a new and innovative Teletriage service to our members to assist workers in obtaining appropriate medical care while reporting injuries to the Trust within minutes of the event. This service, called **Trust TeleCare**, is a 24/7/365 telephonic injury assessment program which connects an injured worker and their supervisor to a registered nurse who is highly trained in evaluating workplace injuries. The goal of the program is to assist both the employee and employer with determining the right level of care at the right time, including the ability for the employee to self-care if appropriate to do so.

Since last September, the Trust has been piloting this program. The results and feedback from our pilot members have been outstanding with approximately 60% of all injuries reported having resulted in the employee receiving recommendations for self-care. In those cases the employee did not leave the work site to go to a first treatment centre or an emergency room. This not only avoided an unnecessary medical expense, it also allowed the employee to stay at work, knowing their injury had been reported and documented, should further treatment be needed.

To provide this service, the Trust has partnered with Medcor, a company that has been providing workplace injury telephonic triage for over 25 years. Medcor is URAC accredited and utilizes evidence based medicine to deliver the right care at the right time.

The Trust is holding a Trust TeleCare training program on March 29th and has invited members with high utilization to attend. If you have not received an invitation and are interested in attending or have any questions concerning this new service offering, please contact Brian Downs, Vice President, Quality & Provider Relations at (203) 678-0103 or via email at downs@wctrust.com.

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Trust Kicks Off 2018 Safety Grant Program Funding Increased to \$350,000

Due to the overwhelming response to last year's program, we're pleased to announce that the Safety Grant Program is back for an encore performance. This year we increased funding to \$350,000 for projects or initiatives designed to improve employee safety and/or reduce risk for workplace injury. The program's objective remains focused on encouraging and supporting member efforts to develop innovative safety initiatives by defraying the member's costs of creating, adding to, or enhancing a risk reduction strategy, program or process.

The program will continue to have a maximum grant per member of \$15,000 and applicants must be an active member of the Workers' Compensation Trust at the time funds are disbursed. The \$100,000 increase over last year's \$250,000 funding total will allow us to increase the number of selected finalists from last years total of 29.

The completed grant application must be received by March 23, 2018. The scoring of submissions will be completed by the Safety Grant Approval Committee, made up of members of the Trust executive team. Winners will be announced April 20, 2018. Please contact Carol Fronczek at 203-678-0161 with any questions.



20 Year Members Recognized



Midwestern Connecticut Council of Alcoholism, Inc. is the primary provider of substance abuse prevention, evaluation and treatment services in the greater Danbury area. MCCA was established in 1972 in response to regional needs for high quality professional services for individuals and their families suffering from alcohol and substance abuse. Pictured from left to right, Jaya Daptardar, Chief Operating Officer, Maribel Hammer, Director of Human Resources, Diane Ritucci, President & CEO of the Trust, Stephanie Duran, Administrative Assistant/Safety Coordinator and John D'Eramo, President & CEO



Wellspring Foundation was founded in 1977 by Drs. Richard and Phyllis Beauvais who sought to create a highly structured but intimate treatment approach for people with serious emotional, psychiatric, and behavioral challenges. Their idea was to establish a therapeutic community that would make it possible to work in-depth to bring about significant change. Pictured from left to right; Dee Hughes, Director of Human Resources, Dan Murray, Chief Executive Officer, Diane Ritucci, and Marcia Geddes, Chief Financial Officer.



Geron Enterprises, dba Carriage Manor is a full service residential care facility dedicated to quality services to ensure the physical, social, and emotional well-being of all of their guests. Pictured is Al Desena, President.

Each member was recognized with a plaque of appreciation for longstanding membership and a tray of cookies to share with staff members

Thanks to all of our longstanding members!

New Course!

Workers' Compensation Claims Academy

The Trust will be offering a newly developed two day course designed for those tasked with managing workers' compensation within their organization. Taught by key professionals from the Trust with decades of experience, this program will start at the beginning and provide an in-depth review that will result in increased knowledge and expertise in this important area.

Topics will cover a host of areas that will give members a greater understanding of the complexities surrounding injured workers. Attendees will walk away with key tools and a better understanding to help manage and reduce costs for any organization, regardless of who is insuring your workers' compensation.

Topics will include:

- Understanding your insurance policy
- Workers' Compensation Insurance Principles
- CT Workers' Compensation Laws
- Injury Reporting & Key Documentation Requirements
- Effective Accident Investigation & Injury Management
- Developing Effective Return To Work Programs
- Combating Fraud
- Evaluating the Effectiveness of your Organization's WC Program Performance



All attendees will receive a Workers' Compensation Resource Workbook along with sample policies, checklists, assessments, and much more. Certificates of Completion will be provided to those who attend both sessions.

This 2-day course will be offered :

Wednesdays, April 18th & 25th, 2018

9:00 AM -3:30 PM.

Cost: \$195 per person.

Continental breakfast and lunch will be served.

Save your seat today and register at www.wctrust.com.

This course has been approved for 5.5 (per class) CEU's by LeadingAge Connecticut.

2017 Safety Grant Program Update

Member: Community Residences, Inc.

Community Residences, Inc. (CRI) is a not-for-profit corporation developed to serve children and adults in the State of Connecticut.

The Trust awarded grant money to enable CRI to purchase an ULTRA Series Cockpit Driving Simulator to train new employees who will be driving company vans and personal vehicles and re-train staff members after a driving infraction or accident. Drivers with infractions are required to complete driver re-training and participate in a "Risky Driving" course using the simulator. This course provides feedback on poor driving behaviors which can then be addressed on an individual basis.

To date, 36 employees have been trained on this amazing training device.





Spring Safety Tips: Winter Weather Makes Tough Spring Driving

Springtime brings rain and the aftereffects of winter weather can be potholes and uneven pavement. Here are some tips to share with your employees whether or not they drive agency or personal vehicles for use in the workplace.

- Wet driving conditions: Slow down on slick roads, and increase the following distance even when mist begins to fall. Just a small amount of water can mix with oil and grease on the road to create slippery conditions
- Share the road: Warm weather brings out motorcycles, bicyclists and pedestrians
- Understand the impact of medications on driving: For many people, spring means seasonal allergies. Over the counter allergy medications can have side effects or interact with other medications to diminish your driving ability
- If possible, go around potholes: Deep potholes can throw your car out of alignment or force the purchase of a new wheel and tire.
- Avoid driving through large puddles: Driving through water can impair the brakes, cloud vision, or cause the vehicle to hydroplane
- Keep tires properly inflated: Full tires can reduce the damage caused by potholes and other road hazards



Spring Safety Tips for Building Maintenance

As temperatures rise and spring arrives, now is a good time to inspect your buildings for any maintenance that may need to be completed.

- Check fire extinguishers and smoke alarms-replace batteries and test the systems
- Safely clear leaves and debris from gutters and down spouts
- Inspect trees for damage or rot and safely remove or trim as needed
- Examine sidewalks and parking areas for cracks, sunken sections or loose stone work that could be hazardous
- Check stairs for any loose boards or railings
- Replace burned out light bulbs in high traffic areas
- Replace any mats with curled edges, or those that do not have non-slip backings
- Repaint tire stops and curbing to ensure they are clearly visible
- Have salt and sand readily available as ice melts during the day and refreezes overnight and continue until temperatures remain above freezing

OSHA News

“Covered” Employers should now begin to electronically report their Calendar Year (CY) 2017 Form 300A data to OSHA. All covered establishments must submit the information by July 1, 2018. Employers can view their submitted CY 2016 Form 300A summary information, but they cannot edit or submit additional 2016 data on this website. Remember, not all establishments are covered by this requirement. To review which establishments need to provide their 2017 data, go online to <https://www.osha.gov/injuryreporting/>

Covered establishments with 250 or more employees are only required to provide their 2017 Form 300A summary data. OSHA is not accepting Form 300 and 301 information at this time. OSHA announced that it will issue a notice of proposed rulemaking (NPRM) to reconsider, revise, or remove provisions of the “Improve Tracking of Workplace Injuries and Illnesses” final rule, including the collection of the Forms 300/301 data. The Agency is currently drafting that NPRM and will seek comment on those provisions.

Trust Staff Updates



Bidding Farewell to Kathy Callahan

In December, we said farewell to Kathy Callahan who retired from the Trust after 16 years. Kathy joined the Trust in January of 2001 as a Claim Support Representative and quickly worked her way up to a Medical Only Claims Adjuster.

We wish her a very long, happy and healthy retirement.



Antonella Montanye Joins the Trust

The Trust is pleased to announce that Antonella Montanye has recently joined the Trust as a Medical Only Claims Adjuster. Antonella comes to us from Chubb where she worked as a Medical Clams Analyst and Certified Professional Coder.

We are excited to have Antonella be part of the Trust Team!



Lisa Marando Celebrates 25 Years!

Congratulations to Lisa Marando for celebrating 25 years with the Trust. Lisa is a Claim Support Representative and handles all of the Trust First Reports of Injury.

She is an invaluable member of our team and we appreciate her longstanding efforts!

In Memory of Alexandra Eva Powitz

The Trust was deeply saddened to hear of the loss of Alexandra Eva Powitz, who passed in August, 2017. Alexandra joined the Trust in March of 2001 as the Director of Loss Control Services. She made numerous contributions to the Trust that changed the way we worked with our members. To name a few, she launched Trust University, now used by nearly a quarter of our membership and also established the Trust as the sole national Safety Council Training Center in Connecticut and one of only three in all of New England.

Alexandra retired from the Trust in March, 2014.



Staff Charitable Giving

This past December, Trust staff took part in Family Centered Services of Connecticut's Adopt-A-Family program. Family Centered Services has been a Trust member since 2002. Their work is based on the belief that all people and families have strength. It's those strengths that are built upon to create safe and nurturing environment for children.

Staff was able to fulfill the wishes of five families this year, who otherwise may not have had any gifts to open on Christmas morning. We were happy to be able to help.



The Legal Corner

Attorney John Letizia, Managing Partner
Letizia, Ambrose & Falls, P.C. New Haven

Big Changes May Be On The Horizon for Mandatory Sexual Harassment Prevention Training

The recent media attention regarding workplace sexual harassment and the #MeToo movement has led current legislators and employers to re-evaluate sexual harassment prevention training obligations and practices. To no ones surprise, Connecticut legislators and Governor Dannel Malloy proposed a bill that would significantly expand employers' present sexual harassment prevention training obligations.

Current Employer Obligations to Provide Sexual Harassment Prevention Training Under current CT law, employers who have 50 or more employees must provide 2-hours of sexual harassment prevention training to all supervisory employees within 6 months of becoming a supervisor.

CT law does NOT require employers to provide training to non-supervisory employees, and it does not require supervisory employees to attend additional, future trainings after completing one 2-hour session. Employers with 3 or more employees are required to post a notice indicating that sexual harassment is illegal and stating the remedies for victims of sexual harassment but not to provide any formal or informal training.

Bill Proposing Sweeping Changes to Training Obligations

The new bill, entitled An Act Promoting A Fair, Civil, and Harassment-Free Workplace, proposes massive increases in employers' obligations to provide sexual harassment prevention training to their employees, and in fact, requires the training to address all types of workplace harassment, including harassment based on race, color, religion, age, sex, gender identity or expression, marital status, and national origin, rather than just sexual harassment.

Most importantly, all employers with 15 or more employees would be required to provide anti-harassment training to all employees every 5 years.

Under the proposed law, the training would still be 2 hours, and it would have to cover federal and state laws, remedies available to victims of harassment, information about the employer's policy against harassment, examples of conduct that do and do not constitute harassment, strategies to prevent harassment, bystander intervention training, and a discussion of "workplace civility," including what is acceptable and expected behavior in the workplace.

Finally, employers with 3 or more employees would be required to post a notice regarding all types of harassment (rather than only sexual harassment), and "directly communicate such information and remedies to employees on an annual basis," which could be achieved by sending a yearly memo or e-mail to all employees.

What Should You Do Now To Protect Your Organization and Employees?

As we have seen in the media, employers that (allegedly) allow workplace harassment face harsh penalties that go beyond monetary judgments awarded to plaintiffs with meritorious claims, and this issue is not going away any time soon. In fact, the new federal tax law includes a provision that bars corporations from deducting the value of settlements paid for sexual harassment claims (and legal fees associated with reaching such settlements) from their taxes if the settlement is subject to a non-disclosure agreement.

In the context of workplace harassment, your best defense is a good offense. Beyond fulfilling your legal obligations, anti-harassment training is important to teach all of your employees how to identify and handle harassment in the workplace so that you can eradicate harassment from your workplace before an employee files a claim with the CT Commission on Human Rights and Opportunities ("CHRO"), U.S. Equal Employment Opportunity Commission ("EEOC"), or state or federal court. Additionally, if your organization is faced with a claim of harassment, the CHRO, EEOC, and courts look favorably upon evidence that the employer has a comprehensive anti-harassment program. Therefore, we recommend that all employers, regardless of size, implement or have their key hourly and all of your salaried employees attend a comprehensive anti-harassment training program, even if you are not currently required to provide sexual harassment prevention training or this bill does not pass.

If you have any questions regarding your anti-harassment training obligations, please email John M. Letizia at letizia@laflegal.com.

The representations made in this article are the analysis of the law offices of Letizia, Ambrose & Falls, P.C. This article is provided gratuitously and for information purposes only.

Bad Flu Season

At time of writing, influenza remains widespread in nearly all states. Whether we look at how much influenza-like illness is being seen in outpatient clinics, how frequently individuals with flu-like symptoms are visiting emergency departments, how many people are being treated in the hospital for flu, or how many people are dying of the disease or its complications, the 2017-2018 influenza season has been severe.

As in nearly all years, the group most severely affected by influenza is the elderly. Hospitalization rates and mortality rates among those over 65 are well in excess of those for every other age group across the country. In Connecticut, for example, of the overall 77 deaths and more than 1600 hospitalizations currently attributed to influenza, the largest proportions have occurred among those over the age of 65. That said, we also are seeing higher than usual tallies across the country of hospitalization in the 50-64 year old age group and among those under the age of 4.

To date, a total of 84 pediatric deaths across the U.S. have been reported to the CDC. That is a high tally for mid-February. By way of comparison, the overall pediatric deaths during the 2014-2015, 2015-2016 and 2016-2017 flu seasons were 148, 92, and 110 respectively. Unfortunately, there continues to be less than desirable adherence to vaccine recommendations. Among reported pediatric flu deaths this season, only 26% of children eligible for vaccination had received any flu vaccine before becoming ill.

The most recent estimates from the CDC with respect to effectiveness of this year's flu vaccine are that it is approximately 25% effective against the strain of influenza (H3N2) which has predominated so far. While this is much less efficacious than desirable, it should be noted that the vaccine has generally never been as effective against H3N2 strains as it is against other strains. An analysis of vaccine effectiveness against H3N2 strains over the period from 2005 to 2014 showed an average effectiveness of 33%. Fortunately, the vaccine is somewhat more effective against the non-H3N2 strains currently circulating, and the overall effectiveness to date in the U.S. is estimated at 36%.

Even when the vaccine is not completely effective at preventing



influenza, it may make the clinical course of flu milder, so vaccinating as high a percentage of the overall population as possible remains an important defense. Other strategies, which we should also practice, are frequent handwashing, avoiding people who are coughing, remaining at home if we develop fever and respiratory symptoms, and being certain all family members received vaccine. Also important is early administration of anti-influenza medication, e.g. Oseltamivir, for individuals at increased risk for severe influenza, such as pregnant women, anyone over age 65 or under age 2, those with chronic medical conditions, severe obesity or immune suppression, and anyone hospitalized with influenza.

POST YOUR REVISED NOTICE TO EMPLOYEES



State of Connecticut Workers' Compensation Commission

Revised 10-01-2017

The Trust is providing the newly issued Notice to Employees that is in compliance with State law. All policy renewals will include the new posting notice. If you would like your posting notice prior to your policy renewal period, please go online to www.wctrust.com and click on the "NOTICE TO EMPLOYEES" link under the member tab. You will get an updated Notice sent to your organization and the Trust will upload your new information to the State's website so you will be in full compliance. If you have questions, call Jennifer at (203) 678-0107.

