



# Trust Connections

*Delaware Valley Trusts Member Newsletter*

## Delaware Valley Trusts New Website Launch and Rebranding

We are very excited to announce the launch of our new website – [www.dvtrusts.com](http://www.dvtrusts.com) – in addition to the rebranding of Delaware Valley Trusts and each of our trusts!

All viable business entities must update their strategy, understanding of customer needs and the current competitive landscape. The Trusts are no different. Earlier this year, we undertook a strategic marketing and communications assessment. The results of this assessment informed the design of the new website and identified the need to develop branding that reflected the synergy inherent in our family of trusts.

The new website is contemporary, easy to navigate and mobile-responsive. It has a public-facing component that allows non-members to learn about who we are and what we do, as well as a member-only component so our valued members can get up-to-date information in a timely manner.

Our rebranding effort commenced with a tagline – “Managed Risk. Collective Rewards.” – to emphasize the power of pooling risk and culminated with a new logo for each of our trusts and the Delaware Valley Trusts “umbrella” organization. The designs are simple and clean. The color schemes are vibrant. Each Trust logo has the prominence to stand on its own while providing a coordinated elegance when used in concert. Like the Trusts, the familiar DVMMA column logo has evolved, but still evokes strength, reliability and security – the pillars of Delaware Valley Trusts.

### Our New Brand and Family of Logos



Throughout 2017, much of our work has been future focused and directed towards building a more sustainable business operating model. However, through all of this, we have not forgotten our remarkable history – a small group of entrepreneurial local government leaders who took bold and decisive action in response to the commercial insurance industry’s decision that municipalities no longer fit their desired customer profile. Twenty eight years later, the Delaware Valley Trusts, along with its 158 (and growing) member entities benefit from the risks taken by our founding leaders and charter members. Our new branding is designed to honor this history while positioning us for the future.

I hope you will enjoy browsing the new website and that the new logos instill a renewed sense of pride in this excellent and unique member-based organization. On behalf of all Delaware Valley Trusts staff, thank you for your loyalty and support. We strive to best serve you...those who serve the communities in which we live, work and play.

*Bob Solarz, Executive Director*

#### *Inside this issue:*

- p1 Delaware Valley Trusts new brand and family of logos
- p2 Employee Assistance Program provider has a new name
- p2 Winter Risk Management: Survival Tips
- p3 Trust Online University expands to over 250 Courses
- p3 Baby boomers and the Hepatitis C virus

- p4 Non-emergency care and walk-in clinics
- p5 DVPLT offers scholarships for PSAB NEMO course
- p5 DVHT Wellness Program enhancements and information
- p6 DVHT Health Center - More than a Health Clinic
- p6 US CPSC select safety recalls



## IMPORTANT – EAP+Work/Life Update - HMS has a new name: **HealthAdvocate**



On January 1, 2018, the Employee Assistance Program (EAP) provider for our Health and Workers' Compensation Trust members will have a new name – Health Advocate!

Our current EAP provider Human Management Services became part of Health Advocate several years ago. Recently, the decision was made to unify all programs under the nationally-known and respected Health Advocate name. Health Advocate is a leading EAP provider and consistently recognized by its members for providing a first-class customer service experience.

The program is not changing. Except for the name, everything remains exactly the same in terms of how the program works. However, on January 1 the EAP will transition to a new telephone number (877) 240-6863. This new number will continue to be answered by the same trusted experts who have been serving our Health and Workers' Compensation Trust members for years. If by chance a member calls the old number, the same people will still be on the other end of the phone to answer the call. Look for more information on the EAP value-added benefit and Health Advocate name change on our website at [www.dvtrusts.com](http://www.dvtrusts.com) under "Member Resources."

## Winter Risk Management Survival Tips: Avoiding Seasonal Injuries and Property Damage



By Peter Erndwein, Director of Risk Control

Although we have been enjoying some mild fall weather, winter is not that far off. With the impending freezing temperatures and winter precipitation comes the threat of seasonal injuries and property damage. What follows are prudent precautions to hopefully avoid the pain, suffering and expense which are all too common this time of the year.

### Slips and falls due to slick surfaces

- Wear shoes appropriate for slick walking surfaces. Footwear with deep grooves are preferred. Avoid flat bottom dress shoes or high heels. If necessary, carry office shoes into work and change once inside.
- Consider traction enhancing footwear for the walk from the parking lot into the office or if your job requires you to walk/run across slick surfaces. Examples of such footwear include: Stabilicers Original Heavy Duty Traction Cleats, Yaktrax Pro Traction Cleats and Ictrekkers Diamond Grip.
- Ensure snow/ice clearing operations are completed before employees arrive or leave the building. Consider a delayed opening until walking surfaces can be cleared and treated.
- Make salt and/or traction enhancing materials along with a scoop or shovel easily available near building access points so employees feel empowered to spot treat problem areas.
- Use snow/rain mats at entrances where pedestrians trek in precipitation. Periodically inspect these areas and clean them as necessary. Deploy "slip hazard/wet floor" warning signs to alert pedestrians.
- Look where you are stepping and walk around obvious problem areas. If not feasible to avoid hazardous conditions, slow down and carefully place your steps. On slick surfaces, shuffle your feet to maximize the parts of your shoes making contact with walking surfaces.
- If despite your best efforts you find yourself starting to fall, try to roll with the fall rather than stop yourself with locked hands/arms. In a matchup between the human skeleton and hard surfaces, concrete and asphalt typically wins.

### Motor vehicle accidents due to slick roadway surfaces

- Wear your seat belt at all times when driving.
- When roads are covered with winter precipitation, accelerate slowly and reduce speed. Double the normal following distance to a minimum of six seconds. To check your following distance, count the seconds after the vehicle in front of you passes a fixed object. Note the elapsed seconds when you pass the same fixed object.
- Ensure vehicle tires have sufficient tread. Worn tires are more likely to lose traction.
- Clear snow and ice from your windshield and lights. Drive with lights on and keep car windows clear for optimal visibility. Refill windshield washer fluid frequently so you can clean the road spray from your windshield.
- Keep both hands on the wheel and focus on driving. Avoid hand held devices and other distractions. This improves focus, situational awareness and optimizes reaction time critical for collision avoidance.
- If your car starts to skid, ease off the accelerator. Try to steer into the skid in order to regain steering control. If you have antilock brakes, apply brake pressure smoothly. If your vehicle lacks antilock brakes, "pump the brakes" which serves to alternate periods of braking with periods of traction.
- If possible, practice skid steering in an area free of obstructions such as an empty snow covered parking lot. Practicing under controlled conditions can help you develop the reflexive skills necessary to survive an unexpected skid.

*Continued on page 4*



## Trusts Online University Expands to Over 250 Courses

On November 29, 2017, the Delaware Valley Trusts Online University expanded its course selection from 30 to over 250 courses!

This free online training tool empowers our Workers' Compensation and Property & Liability Trust members to increase their knowledge, protect their employees, and reduce the frequency and severity of illnesses and injuries.

The Online University is available 24/7 and features topics on workplace health and safety, defensive driving, law enforcement, cyber security, employment liability, child safety for public employers, employee development, leadership and more! In addition, several courses offer PADEP Water and Wastewater Operator credits. The Online University also features an interactive user dashboard, tutorials, course management tools and certification tracking.

Members who previously used the Online University can simply log in using the same user name and password. New users will need to create a user account.

We are very excited to bring this expanded value-added benefit to our Workers' Compensation and Property & Liability Trust members. Questions? Please contact Director of Member Services Carol Bigham at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or Sr. Risk Control Consultant Linda Poole at [lpole@dvtrusts.com](mailto:lpole@dvtrusts.com).



**Ready to start training?**  
**Login today at <https://firstnetcampus.com/DVT>**

## Attention: Baby Boomers! Did you know you might be a carrier of HCV?

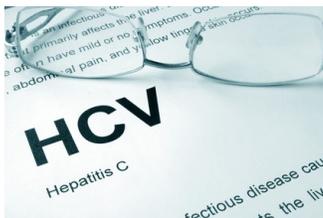
By: Dana Graser, DVHT Member Services Representative / Claims Specialist



Hepatitis C is a liver infection caused by the Hepatitis C Virus (HCV). The virus is found in human blood and can be passed when individuals are exposed to the blood of an infected individual. The U.S. Centers for Disease Control and Prevention recommends HCV testing for those who are potentially at-risk including:

- Injection drug users
- Individuals with HIV
- Recipients of donated blood, blood products, and organs (once a common means of transmission but now rare in the U.S. since blood screening became available in 1992)
- Infants born to an HCV-infected mother
- Individuals who have sex with an HCV-infected person
- Individuals who share personal items contaminated with infected blood, such as razors or toothbrushes
- Healthcare workers and emergency responders who are occupationally exposed to infected blood through needle sticks, sharps, or mucosal exposures

For some, hepatitis C is a short-term illness. For a majority (70%–85%), the infection can become a long-term, potentially fatal health concern. Many who are infected may not know that they harbor HCV in their blood because they do not show signs or symptoms of the disease. There is currently no vaccine for hepatitis C. As with most viral diseases, avoiding exposure is key to preventing infection. This means avoiding behaviors that can expose you to the virus, such as injecting intravenous drugs.



For DVHT members, Aetna considers one-time testing *without* prior ascertainment of HCV risk medically necessary for persons born between 1945 to 1965 (see Aetna's Clinical Policy Bulletin 0835 which can be found at [http://www.aetna.com/cpb/medical/data/800\\_899/0835.html](http://www.aetna.com/cpb/medical/data/800_899/0835.html)). Members are encouraged to consult with their health care provider for questions or concerns regarding HCV.

Source: "Viral Hepatitis." *Centers for Disease Control and Prevention*, Centers for Disease Control and Prevention, 31 May 2015, [www.cdc.gov/hepatitis/hcv/index.htm](http://www.cdc.gov/hepatitis/hcv/index.htm).



**Property damage from snow plow operations**

- Before snow falls, survey the areas that you will be plowing. The objective is to spot and avoid vulnerable surface features and tight tolerances which will be challenging once snow and ice is on the ground.
- The probability of personal injury and property damage can increase with the length of time a driver remains behind the wheel. In addition, driving skills can deteriorate with increased fatigue. Significant fatigue can cause drivers to nod off with potential catastrophic consequences. Fatigue best management practices include:



- ⇒ Management and drivers should work together to place reasonable limits on the length of time a driver remains behind the wheel. Although not enforceable during declared snow emergencies, the US DOT’s hours-of-service limits for CMV drivers are based on well-vetted human fatigue studies.
- ⇒ The US DOT specifies that non-passenger carrying CMV drivers should not drive beyond 11 hours and should take at least a 30 minute non-driving break during the 11 hour driving period so they are not driving continuously for more than 8 consecutive hours. Additionally, drivers should not work beyond 14 hours in a 24 hour period.
- ⇒ After driving, drivers should get several hours of quality sleep before resuming their next 11 hour driving period. The National Sleep Foundation recommends 7 to 9 hours of quality sleep for the average adult for optimal performance. Even if you can’t get that much, some quality sleep is better than no sleep.

For a summary of the Federal Motor Carrier Safety Administration’s Hours of Service Rule, visit: <https://cms.fmcsa.dot.gov/regulations/hours-service/summary-hours-service-regulations>.

**Property damage due to burst pipes**

- Whenever possible, drain pipes in late fall as part of a systematic winterization program. Maintain a checklist of areas of concern to ensure nothing significant is overlooked. Pipes that cannot be drained should be insulated or otherwise protected with spot heaters or heat tracing.
- Fire sprinklers exposed to the elements should ideally be a dry pipe system (the pipes exposed to freezing temperatures contain only pressurized air). Wet pipe systems can be protected with anti-freeze additives, insulation, spot heaters and/or heat tracing.

**Property damage from ice dams**

- Address water leaks due to building envelope issues when they occur. It can be challenging to make roofing repairs during cold weather so it’s better to address these issues in the warmer months.
- Clean gutters after the trees have lost a majority of their leaves.
- Deploy roof heat tracing in known problem areas. If portable heat tracing will be used, ensure extension cords are heavy duty grade and plugged into a circuit equipped with a ground fault circuit interrupter (GFCI) to minimize the risk of an electric fire or shock.
- Respond promptly to water infiltration events. Clear drains and obvious ice dams to encourage drainage. Contact your insurance provider and promptly engage a restoration company to remove water which has infiltrated into buildings. Reacting with haste reduces the likelihood of significant structural damage and mold growth. (Mold can begin to grow in as little as 24-48 hours after a leak.)



**My doctor is so busy - I can’t get an appointment.  
Consider a retail walk-in clinic**



Dana Graser, DVHT Member Services Representative / Claims Specialist

If you think a hospital emergency room (ER) is the only place that can handle your health issue, think again. ERs are designed for true emergencies and are an expensive, inefficient provider choice for non-emergency medical needs. Why not consider a retail walk-in clinic for minor illnesses and injuries? You might not be aware that such neighborhood providers conveniently care for a variety of routine medical services including:

- ◆ Suture removal
- ◆ Routine allergy care
- ◆ Colds and flu
- ◆ Poison ivy
- ◆ Immunizations
- ◆ Ear infections
- ◆ Athlete’s foot
- ◆ Sprains
- ◆ Physicals
- ◆ Strep throat
- ◆ Minor insect bites



The next time you have a non-emergency medical need, why not give a walk-in clinic a try? Health Trust members can easily locate an Aetna participating walk-in clinic by visiting [www.aetna.com](http://www.aetna.com). Select “Individuals and Families” from the top menu and log in as an Aetna member. From the displayed menu, select “Hospitals and Facilities” then “Walk-In Clinics” to search for a nearby walk-in clinic. Health Trust members can also visit our Health Center located at 719 Dresher Road, Horsham, Pa for non-emergency medical care and routine lab work. To make an appointment, Health Trust members can simply log on to [www.carehere.com](http://www.carehere.com) (new users enter Access Code “DVMMA” when registering) or call (877) 423-1330.

## 2018 Newly Elected Municipal Officials Boot Camp DVPLT Scholarships Available

The Delaware Valley Property & Liability Trust has partnered with the Pa State Association of Boroughs (PSAB) to bring the 2-day course "2018 Newly Elected Municipal Officials Boot Camp" to our Horsham location on Friday, March 2 and Saturday, March 3, 2018. In addition, the Trust is pleased to offer up to 20 full scholarships to Property & Liability Trust member elected officials who complete the course (limit 2 scholarships per member entity - first come, first serve basis).

This is an introductory course designed for newly elected officials and a refresher course for experienced elected officials. It provides an overview of the basics elected officials need to know. Day one focuses on Pa Local Government law including the Sunshine Act, Municipalities Planning Code, and Right-to-Know Act (Open Records). Day one also covers purchasing and emergency services. Day two looks at municipal budgets, finance and taxation, and provides an overview of municipal services.

The cost to attend is \$135/PSAB members and \$185/Non-PSAB members. **You must register directly with PSAB (see below).**

### How to Claim a Delaware Valley Property & Liability Scholarship:

- 1) **Property & Liability Trust members should first contact the Trust to confirm availability and reserve your scholarship by emailing Carol Bigham at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or calling (267) 803-5720.**
- 2) **Next, register directly with PSAB at [www.training.boroughs.org](http://www.training.boroughs.org) or email Terri Dickow at [tdickow@boroughs.org](mailto:tdickow@boroughs.org).**
- 3) **After completing the course, forward proof of completion and payment to Carol Bigham [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or fax (267) 803-5770.**
- 4) **Upon approval, the Property & Liability Trust will issue a reimbursement check for the value of the scholarship (up to two per member entity). Questions? Please call Carol Bigham at (267) 803-5720.**



## Attention Health Trust Members! The Health Trust is making it easier for you to connect with your wellness in 2018!



Visit our website at [www.dvtrusts.com](http://www.dvtrusts.com) for 2018 Wellness Program details.

### Highlights include:

- *Less paperwork!*
- *Greater member incentives for biometric screenings, gym memberships and race registrations*
- *More options for preventive screenings and wellness education*
- *Consistent submission timelines - all programs will be offered on a calendar-year basis (no more rolling timelines!)*

### **IMPORTANT: What you need to do now...**

Health Trust members should submit **ALL** 2017 wellness incentive and reimbursement requests (including fitness/race reimbursements and women's health screenings) regardless of anniversary date by **December 31, 2017.**

Note: All 2017 requests will be prorated based on the current program. 2018 requests will be processed on a calendar year basis.

### Submit requests to:

[wellness@dvtrusts.com](mailto:wellness@dvtrusts.com)  
267-803-5796 (fax)  
719 Dresher Rd, Horsham, PA 19044

Questions? Please contact  
[wellness@dvtrusts.com](mailto:wellness@dvtrusts.com) or visit our  
website at [www.dvtrusts.com](http://www.dvtrusts.com).

## Welcome to the Delaware Valley HealthTrust Center



Did you know the Delaware Valley Health Trust Center is open to all Health Trust enrollees and their covered dependents? The Center is much more than a Health Clinic. It provides a full range of primary care and wellness services that are helping to change lives! This includes:

- Diabetes treatment
- Health coaching services
- Cold, flu & allergy Treatment
- Well-woman exams
- High cholesterol treatment
- Annual health screenings
- Hypertension treatment
- Wound care/minor stitches
- Routine blood work & pre-op testing
- Skin checks & biopsies
- Sports physicals
- Other non-urgent health care

In addition, there are \*no deductibles, \*no co-pays, free prescriptions for over 300 select generic medications, and little to no wait time! The Center is located at 719 Dresher Road, Horsham, Pa with convenient daytime, evening and weekend hours. To make an appointment, Health Trust members can simply log on to [www.carehere.com](http://www.carehere.com) (new users enter Access Code "DVMMA" when registering) or call (877) 423-1330.

\* High Deductible Health Plans with a Health Savings Account may have a nominal cost.



## Select recalls issued by the US Consumer Product Safety Commission

Recall details and additional information can be found at <https://www.cpsc.gov/recalls>

**Kidde recalls fire extinguishers with plastic handles due to failure to discharge and nozzle detachment: one death reported.**



**Hazard:** The fire extinguishers can become clogged or require excessive force to discharge and can fail to activate during a fire emergency. In addition, the nozzle can detach with enough force to pose an impact hazard. [DETAILS](#)

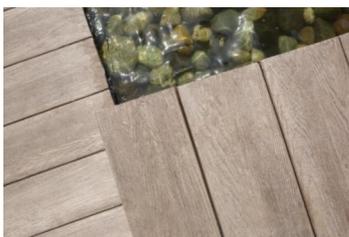
**Kubota recalls RTV-X Series utility vehicles due to injury hazard.**



**Hazard:** The seat belt stays can break, posing an injury hazard to consumers in the event of a crash. [DETAILS](#)

**Plycem recalls Allura decking due to fall and injury hazards**

**Hazard:** The recalled decking can deteriorate and crack, causing the deck surfacing to break. Consumers can fall through broken decking and suffer serious injuries. [DETAILS](#)



**Omega Pacific recalls carabiners due to risk of injury or death.**



**Hazard:** The carabiner can break while in use, posing a risk of injury or death to the user.

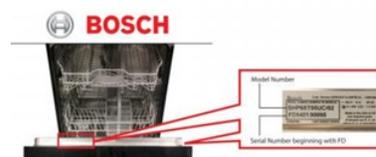
[DETAILS](#)

**Bush Hog recalls riding lawn mowers due to laceration hazard.**



**Hazard:** The mower blade can separate from the spindle, posing a laceration hazard to the operator or bystanders. [DETAILS](#)

**BSH Home Appliances expands recall of dishwashers due to fire hazard. Includes Bosch, Gaggenau, Jenn-Air and Thermador brand dishwashers.**



**Hazard:** The dishwasher power cord can overheat and catch fire. [DETAILS](#)

Bosch dishwasher model and serial number location