

TRUST CONNECTIONS

Delaware Valley Trusts
Member Newsletter

DVT Online University Adds MPOETC-Approved Courses

The Delaware Valley Trusts is pleased to announce the addition of twelve (12) new Municipal Police Officers' Education & Training Commission (MPOETC) approved courses to the DVT Online University offerings. The courses range from 1 to 1.5 hours in length and offer Continuing Law Enforcement Education credits. They include:

- Below 100: Reducing Law Enforcement Deaths
- Bloodborne Pathogens for Law Enforcement Officers
- Community Policing: Part 1
- Community Policing: Part 2
- De-Escalation and Communication: Part 1
- De-Escalation and Communication: Part 2
- Mental Health Overview: Awareness/Response for Law Enforcement
- Use of Force: An Overview
- Use of Force: Community Policing & Community Perceptions
- Use of Force: Decision Making and Judgment
- Use of Force: Ethical Considerations
- Use of Force: Liability and Reasonableness

The DVT Online University is a free online training resource available to Workers' Compensation (DWWCT) and Property & Liability Trust (DVPLT) members. The University

features over 250 topics including law enforcement, workplace health and safety, defensive driving, cyber security, employment liability, child safety for public employers, and employee development and leadership. It also features an interactive user dashboard interface, course management tools, certification tracking and more! DWWCT and DVPLT members can sign up to access the DVT Online University at www.dvtrusts.com/online-dvt-university.

For questions or more information, please contact Carol Bigham, Director of Member Services, at cbigham@dvtrusts.com or call 215-706-0101.



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WELLNESS WORKS

DELAWARE VALLEY HEALTH TRUST

Q3 2019: FITNESS AND SAFETY IN THE SUMMER SUN



Stay Active For Free This Summer

Outdoor running, cycling and other fitness events are a great way to stay active and achieve your fitness goals. During the summer months, it is especially important to prepare for the warmer weather. Consider the following tips this summer while exercising outdoors:

- **Hydrate, hydrate, hydrate!** Plan water breaks throughout your workout and drink water frequently throughout the day when you are not training.
- **Wear protection.** Be sure to wear comfortable, breathable clothing and sunscreen.
- **Know the symptoms** of heat exhaustion. Monitor yourself and training partners for confusion, cool moist skin, extreme fatigue, dizziness or headache. If you're experiencing any of these conditions, stop the activity and move to a cooler location.

Health Trust enrollees and their covered spouses can earn up to a \$200 reimbursement each year toward fitness events and races. Submit proof of payment and registration to the Wellness Team at wellness@dvtrusts.com!

Wellness Events

August is National Immunization Awareness Month: Are you up-to-date on your immunizations? Talk to your doctor about which immunizations are appropriate for your age, lifestyle, and health conditions.

August 2019 - National Financial Awareness: Make the time this month to make a budget. Find out where you spend your money by making a spreadsheet or using one of the many online services and apps that will do it for you.

September is Whole Grains Month: Whole grains provide loads of heart-healthy fiber, vitamins B and E, and flavor! Try a new whole grain this month such as quinoa, farro or bulgur.

September 10 World Suicide Prevention Day: According to the Centers for Disease Control and Prevention, suicide was the 10th leading cause of death in the U.S. in 2017. If you or someone you know is having thoughts of self-harm, call the National Suicide Prevention Lifeline at 1.800.273.8255. Health and Workers' Compensation Trust Members can also call the Employee Assistance Program at 877.240.6863.

September 29 World Heart Day: Small lifestyle changes can make a powerful difference to our heart health: 30 minutes of activity a day, giving up smoking and eating a healthy diet can help prevent heart disease and stroke.

What Health Trust Members Are Saying:

"If it weren't for the DVHT wellness program, I wouldn't be going to the doctor regularly or getting my blood checked every year. It's so easy to participate, why wouldn't you? And it keeps me healthy when I know what my health is every time I get it checked."

*DVHT Biometric Screening Participant
Potter County, PA*

Take Charge of Your Health

Who's in charge of your health – you or your healthcare provider? Both of you! You each play a different role and with proper self-advocacy, you can take charge of your own health. Successful self-advocacy can help you improve your quality of life and get the healthcare services you need.

Be sure to prepare before each appointment by identifying your concerns and questions. Speak up at the beginning of your appointment to tell your provider your goals. Finally, take time to review information provided to make informed decisions about your health.

Source: CareHere, LLC, 2019. National Institutes of Health.

Know Your Facts: Sunscreen

Think twice before purchasing that 100 SPF sunscreen! According to the FDA, even high SPF sunscreens may not protect against the sun's harmful UVA rays which can lead to skin cancer. UVA rays penetrate the skin more deeply and are harder to block with sunscreen. UVA exposure also suppresses the immune system, causes harmful free radicals to form in skin and is associated with higher risk of developing melanoma. When purchasing sunscreen for you and your family, be sure to choose options that protect against *both* UVB and UVA rays, regardless of the SPF.

When it comes to protection from the sun, there are a few measures that can be taken. Seeking shade, covering up, wearing hats/sunglasses and most important, wearing sunscreen. Sunscreens must be at least SPF 15 broad spectrum, but also must be applied generously every 30 minutes to fully protect your skin. Don't forget, clouds do not block UV rays so you must protect the skin even on a cloudy day.

Source: Environmental Working Group. Centers for Disease Control, 2018.

Superfood: Papaya

A single papaya contains a nearly three-day supply of vitamin C, which boosts your immune system and muscle development. This tropical fruit also contains other vitamins and minerals that boost overall health.

Roasted Papaya with Brown Sugar

- 2 tbsp dark brown sugar
- ¼ tsp ground ginger
- 2 papayas (Solo; 14 oz each), halved lengthwise and seeded
- ¼ tsp cayenne pepper
- 1 lime, cut into 4 wedges, for serving

Preheat oven to 450°F. Stir together sugar and ginger. Arrange papaya halves, cut side up, in a 10"x13" baking dish. Sprinkle sugar mixture evenly over halves.

Bake, brushing papaya edges with melted sugar mixture (it will collect in well of fruit) 2 or 3 times, until mixture is bubbling and papaya edges are beginning to darken, 35-40 minutes.

Remove from oven and sprinkle fruit with cayenne. Serve immediately with lime wedges.

Source: Power Foods, Martha Stewart Living Omnimedia, Inc. 2010.

Did You Know? Health Trust Incentives & Reimbursements

All enrollees and their covered spouses are eligible for the Health Trust wellness incentives and reimbursements each calendar year. Log onto www.dvtrusts.com and click "Wellness Programs" under Member Resources for a complete list. Questions? Call the Health Trust Wellness Team at 267.803.5721.

Earn your incentives today! All 2019 incentive and reimbursement requests must be submitted to the Health Trust by January 17, 2020.

(Please note that COBRA members and child dependents are not eligible for incentives and reimbursements.)



DELAWARE VALLEY
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Protecting Workers During Roadside Mowing

By: Mike Pacana, Senior Risk Control Consultant, CSP, CHMM, CPSI



Roadside vegetation control by mowing is important to maintaining roadway safety. Among other benefits, mowing helps to keep road shoulders accessible and improves visibility associated with driveways, intersections, and curves. Mowing also maintains the visibility of signage, roadside delineators and hazard markers.

Working in or near roadways exposes municipal employees to a variety of hazards – especially other vehicles. Distracted drivers may not notice the mowing operation encroaching into the roadway and as a result may collide with the mowing equipment resulting in tragic consequences. To minimize the risk of such incidents, mowing crews need to be ever vigilant to protect themselves against the threat of distracted drivers. This can best be accomplished through the use of warning signs, amber flashers/strobe lights on equipment and the use of shadow vehicles.

In December 2015, PennDOT issued a Strike-off Letter (SOL) clarifying the requirements for the utilization of signs and shadow vehicles during mowing operations along conventional highways and freeways/expressways. For conventional highways, a shadow vehicle is mandatory when the mower must operate from a travel lane. A shadow vehicle is not required when the mower works entirely from the shoulder or outside the travel lane. A shadow vehicle is also not required for brief encroachments into travel lanes to maneuver around obstructions such as traffic poles and culverts.

The Trust strongly recommends the use of shadow vehicles over warning signs especially when encroaching on travel lanes and mowing on the back side of blind curves or hills.

PennDOT offers the option for employers to deploy an advanced warning sign in place of the shadow vehicle; however, the Trust strongly recommends the use of shadow vehicles over warning signs especially when encroaching on travel lanes and mowing on the back side of blind curves or hills. A warning sign offers little “stopping power” against errant vehicles compared to higher-mass shadow vehicles.

Below are some additional risk control recommendations when performing roadside mowing from the PA Local Roads Program:

- Mow in the direction of oncoming traffic. This results in less impact if a missile is thrown out. It also provides better visibility.
- Ballast or weight the tractor properly especially when mowing on a hillside or when using boom mowers.
- Be sure your mower has a roll-over protection structure (ROPS) and use the seat belt at all times.
- Visually inspect the area before you mow. Remove debris and work carefully around washouts.
- Wear protective equipment including Class 2 or Class 3 high visibility apparel, safety glasses, a hard hat and hearing protection.
- Protect yourself from the sun. Use a canopy on the mower, wear sunscreen, and a hat and shirt.
- Keep all guards, shields, and safety devices in place. Guards reduce the chances of being hit by a missile.
- Never carry riders or allow others nearby when mowing.
- When mowing, let others know your intentions. Use hand signals.
- Be aware of the danger zone to the right side rear of the mower. Field experiments with rotary mowers show that most debris exited the right side rear of the mower.

Maintaining a high level of awareness and following prudent risk control practices can help protect municipal workers during roadside mowing operations.



A shadow vehicle is not required when the mower works entirely from the shoulder or outside the travel lane.

Download the 2015 PennDOT SOL on Roadside Mowing at www.dot.state.pa.us/public/Bureaus/BOMO/Portal/SOL_Mowing.pdf

Download the PA Local Roads Program “Roadside Mowing Safety Tips” Technical Bulletin at http://www.dot7.state.pa.us/BPR_pdf_files/Documents/LTAP/TechSheets/TS_46.pdf



Police Department Accreditation – Is it Worth the Money?

by: Christopher Boyle, Esq.



Foreword by Peter Erndwein, Director of Risk Control, DVT: The Delaware Valley Trusts has been hearing “chatter” from its professional contacts that the value of law enforcement accreditation is again being questioned by some members. The root cause behind this resurgent challenge is not clear (perhaps the plaintiff’s bar which stands to benefit most from facing fewer accredited police departments). Bottom line – law enforcement accreditation is a recognized risk management best practice, providing multiple benefits to agencies and those who insure them. We have asked panel police attorney, Chris Boyle, to share his thoughts on the issue.

I am often asked, “Is there any real benefit to accreditation for most departments?” While my answer is always an automatic and enthusiastic, “Absolutely!”, the follow up question is a far more difficult one to answer: “Can you put a dollar figure on it?” If someone can, I would love to know what that number is and how it was derived. I am not that someone. But, I can certainly tell you at least anecdotally why I believe the cost in time and money associated with accreditation is time and money well spent. My opinion is informed by 16 years as a police officer and 14 years as a civil rights defense attorney. I have worked with and for accredited and non-accredited agencies, and defended both in court. My experience is that accredited departments fare better, not because of a lack of dedication and professionalism among their employees, but because of the better resources provided and the sense of morale instilled in those individuals by their agencies.

Two favorite maxims come to mind when I think about accreditation. The first one is “A clean car runs better.” It was something my father always said and something I have shared with my own kids. Washing a car in and of itself might not impact its fuel efficiency or other operating characteristics. A washed car might run the same as it did 20 minutes before it was washed, but it will likely perform better than an otherwise identical car that has never been given a thorough cleaning. Why? Because the owner who washed the car is usually the type to also change its oil on a

regular basis, maintain the correct tire pressure and respond promptly to a “Check Engine” light. They are a conscientious owner, who takes care of something that is important to them. The same can be said of an accredited department – the ones that take care of accreditation are usually also the ones that take care of everything else. They keep their policies up to date, are aware of changing laws and trends in law enforcement, and have a chain of command with a progressive and professional attitude from top to bottom. Their evidence room and property control are state-of-the-art, with multiple levels of supervision and review. Their citizen complaint system is top notch with every complaint getting thoroughly investigated. Their cell block is surveilled and their prisoners are evaluated for self-harm tendencies before they are placed in a cell. Most have in-car cameras or body-cameras and, if they do, the captured video is regularly reviewed by the chain-of-command. Why do they do all of this? It may be that they would do it with or without accreditation; however, the truth of the matter is that a department that wants to keep its accreditation has far better motivation – to maintain their accreditation. What gets measured and evaluated tends to get done.

Needless to say that even a well-maintained car may still need to visit a mechanic from time to time. The same is true of the accredited department, which my own experience says finds itself in federal court

(Continued on page 6)

from time to time despite running a “tight ship”. Much like the well-maintained car finds itself in the shop far less often than its poorly maintained peer, so it is with an accredited police department which finds itself at the defense table less often as well.

My second favorite story applicable to accreditation is how a wily old veteran taught me to answer when the Sergeant asked me after roll call what I had done during the previous tour of duty. “Sarge,” the wily vet taught me to say, “I prevented 11 murders and 47 robberies!” The Sergeant would reply that we didn’t have 11 murders and 47 robberies today. “Exactly.” would be my response. You may not be able to put an exact dollar figure on how much being an accredited department saves by maintaining its accreditation, but I will submit that a non-accredited department is often far too easy to pick out. Policies tend to be out-of-date, facilities and equipment may be obsolete, records are incomplete or absent and there is a general low morale from a department that lacks a clear sense of mission and purpose. This is

certainly not the case with every non-accredited department, but it is almost never the case with a department that proudly bears the accreditation seal.

Accreditation is not a cost-free endeavor and the choice to invest in it can be challenging. The truth of the matter is, however, that you can invest in all of the equipment and overtime you like, instead of being accredited, but none of that will help you create the professional organization that accreditation will. For what it is worth coming from the guy who is proud to represent any department, I encourage you to make the investment. You won’t regret it.

Christopher Boyle is an Attorney at Marshall, Dennehey, Warner, Coleman & Goggin and a retired Philadelphia Police Lieutenant. He is a frequent writer and lecturer on law enforcement topics, and panel counsel for DVPLT. He can be reached at: (O) 610-354-8476, (C) 215-919-7879 CPBoyle@mdwvcg.com.

The Health Trust Coverage Corner



What is an Explanation of Benefits?

The Explanation of Benefits (“EOB”) is an important piece of communication between a member and Aetna which is generated every time a claim is processed.

The EOB is not a bill. It simply explains how your benefits were applied to that particular claim. It includes:

- The date of service;
- The amount billed;
- The amount allowed, which reflects Aetna’s negotiated discount;
- The amount Aetna paid to the provider; and
- Any balance a member is responsible for paying the provider.
- The member balance may also include any required deductibles.

The Explanation of Benefits (“EOB”) is an important piece of communication between a member and Aetna...

To view a sample EOB, click here or visit <https://dvtrusts.com/health-trust-resources/>.

Health Trust members can view their EOB’s electronically by registering on Aetna Navigator at www.aetna.com. Members who choose not to register for electronic EOB’s will receive them in the mail at the member address on file with the Health Trust.

We encourage members to review their EOB’s closely and compare it to the billing statement from the medical provider. For members enrolled in a High Deductible Plan, the EOB is an important part of plan management and should be reviewed regularly.

If you have any questions about your EOB or find a discrepancy in the amount you owe or the services provided, please contact DVHT Claim Specialists at dvhtclaims@dvtrusts.com.

Health Trust Opioid Abuse Resource Guide



Opioid misuse is a widespread problem which affects not only those who use, but also their friends, family and loved ones.

According to the National Institute on Drug Abuse, in 2017, more than 47,000 Americans died as a result of an opioid overdose including prescription opioids, heroin, and illicitly manufactured fentanyl, a powerful synthetic opioid. That same year, an estimated 1.7 million people in the United States suffered from substance use disorders related to prescription opioid pain relievers, and 652,000 suffered from a heroin use disorder. (Source: <https://www.drugabuse.gov/drugs-abuse/opioids/opioid-overdose-crisis>).

The Aetna Behavioral Health Team has prepared, “Stand By Me. Guidebook for supporting someone’s recovery from opioid misuse” as a resource for those who care for someone with an opioid problem.

The Guidebook includes:

- What are opioids
- Understanding opioid misuse
- Warning signs and things to look for
- Treatment options
- Caring for yourself
- Additional Resources



We encourage Health Trust members to download a copy of the Guidebook at <https://dvtrusts.com/aetna-opioid-resource-guide/>.

Risk Control Technical Assistance and Member Guidance



The Risk Control Department regularly provides technical assistance and guidance to Workers’ Compensation and Property & Liability Trust members to help them manage risk and reduce losses. Below are a few examples of these services provided to our members in the last quarter:

Administration

- Guidance on smoke-free policy at all work sites.
- Sample social media policy.
- Sample motor vehicle user policy.

Parks & Recreation

- Guidance on Department of Agriculture regulation of water slides.
- Sample facility use and program participant forms.
- Guidance on gymnasium wall padding.

Law Enforcement

- Guidance on benefits of police accreditation.
- Model foot pursuit policy.
- Clarification on model weapon relinquishment policy.

Public Works/Highway

- Guidance on traffic safety vests.
- Guidance on hepatitis B and measles vaccination.

Members with questions are encouraged to contact their lead Risk Control Consultant: Peter Erndwein (perndwein@dvtrusts.com), Linda Poole (lpole@dvtrusts.com) or Mike Pacana (mpacana@dvtrusts.com) or call 215-706-0101.



Health Trust - dvhtclaims@dvtrusts.com

Workers' Compensation Trust - dwwctclaims@dvtrusts.com

Property & Liability Trust - dvpltclaims@dvtrusts.com

Wellness Programs/Submissions - wellness@dvtrusts.com

or call our main number at (215) 706-0101



Select recalls issued by the US Consumer Product Safety Commission

H.E. Industrial recalls electric garage heaters due to fire hazard. Hazard: The heating element can overheat, posing a fire hazard.



[DETAILS](#)

Amazon recalls AmazonBasics ceramic space heaters due to fire and burn hazards. Hazard: The heater can overheat, posing fire and burn hazards.



[DETAILS](#)

Excel Industries recalls zero-turn mowers due to fire hazard. Hazard: A wire tie underneath the seat could damage the fuel line, posing a fire hazard.



[DETAILS](#)

Target recalls USB charging cables due to shock and fire hazards. Hazard: The metal around the cord can become electrically charged if it contacts the USB wall charger plug prongs while charging, posing shock and fire hazards.



[DETAILS](#)

FIRMAN Power Equipment recalls portable generators due to fire hazard; sold exclusively at Costco. Hazard: The generator's carbon canister can leak gas, posing a fire hazard.



[DETAILS](#)

Honeywell recalls Gamewell-FCI and Notifier photoelectric smoke sensors sold with fire alarm systems due to failure to alert of a fire. Hazard: The photoelectric smoke sensor can malfunction and cause the fire alarm system to fail to alert occupants in commercial buildings of a fire.



[DETAILS](#)

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