



1st Quarter 2018

# Trust Connections

Delaware Valley Trusts Member Newsletter

## Delaware Valley Trusts Member Services

Last year, the Delaware Valley Trusts undertook a strategic marketing and communications assessment which helped guide our rebranding efforts and develop our new logos that reflect the synergy in our family of trusts. It also led to the redesign of our new website which launched this past fall. With the focus on the future and our continued growth, the Trusts also created a new senior level “Member Services” position to enhance the member experience, coordinate communication and outreach, and facilitate new member recruitment. This position aligns with the delivery of member services through the Trusts dedicated staff – a group of professionals who take member service to a higher level.

Each individual member of the Trusts is important, and we want them to feel that way every time they interact with us. Whether contacting us to report a claim, request a risk control service, or discuss a health benefit matter, our staff is here to help.

Each individual member of the Trusts is important, and we want them to feel that way every time they interact with us.

Over the years, we have fostered strong partnerships with our public entities who know they can “call the Trusts” when they need help. We are proud of the hard work and dedication of our staff but also understand that our members’ needs may change

and we need to change with them.

In 2018, the Trusts will be reaching out to our membership to obtain feedback on how we are doing and what we can do better. This outreach will be



*When we say our organization is “Built on Trust,” we mean it.*

through member satisfaction surveys, focus groups, and interviews (both email and face-to-face). In addition, we will be implementing an organization-wide communications strategy to ensure more coordinated member communications. Also, look for continuous improvements and updates to our website at [www.dvtrusts.com](http://www.dvtrusts.com).

When we say that our organization is “Built on Trust,” we mean it. For almost three decades, our sole focus has been on public entities. We remain future-focused keeping in mind our remarkable past and the reason for our continued success – providing exceptional member service in the delivery of health, workers’ compensation, and property & liability coverage designed specifically to help public entities save money, stay protected, and keep their employees healthy and happy.

We welcome your comments and suggestions.

*Carol Bigham, Director of Member Services*

### Inside this issue:

- p2 Wellness Works: Cardiovascular Health and Healthy Eating
- p3 Know Your Numbers with a New DVHT Incentive
- p3 Living a Heart Healthy Lifestyle
- p4 DVT Online University Featured Course

- p4 Risk Management Innovation Award Winner for 2017
- p4 Act 22 of 2017 - Civilian Requests for A/V Disclosures
- p5 Recent Revisions to ASTM Standards for Public Playgrounds
- p6 New Standard Operating Guideline - Fleet Safety Program
- p7 Select CPSC Recalls



# WELLNESS WORKS

DELAWARE VALLEY HEALTH TRUST

## CARDIOVASCULAR HEALTH & HEALTHY EATING



### Get Your Heart Pumping

Regular exercise strengthens your heart and lungs. The Health Trust offers annual reimbursements for gym memberships (up to \$300) and fitness races (up to \$200) to help you get your heart pumping. Log eight or more gym visits each month to maximize your health and gym membership reimbursement. Looking for a race to do in 2018? Get involved with fitness events in your area at [www.active.com](http://www.active.com).



### Health Trust Wellness

#### Setting Yourself up For Success

One way to get through a busy day is by creating a “To-Do” list and checking off the list as you complete various tasks. You may be familiar with this concept, but do you keep a checklist for your health each year? Being healthy means keeping up with daily, monthly and yearly behaviors, from making the right nutrition choices to visiting your doctor. It can be difficult to track what you’ve accomplished so far and what still needs to be done.

The Delaware Valley Health Trust Wellness Program is uniquely designed to support holistic health and wellbeing in several focus areas, giving you an annual checklist for staying healthy. Preventive incentives encourage you to participate in screenings and education that can help you know your risk factors, while wellness reimbursements promote physical activity and healthy eating. Check in with your 2018 health checklist at [www.dvtrusts.com](http://www.dvtrusts.com).

**Health Trust members can log onto [www.dvtrusts.com](http://www.dvtrusts.com) and click “Member Resources” to learn more about how to earn wellness incentives and reimbursements.**

### Wellness Events

#### February is American Heart Month

Raise awareness and fight cardiovascular disease and stroke by increasing your heart health! Visit [www.heart.org](http://www.heart.org) for more information about reducing your risk and getting involved with heart health events in your area.

#### March is National Nutrition Month

Refresh your eating routine with nutrient-dense whole foods. Focus on fresh produce, whole grains, and lean proteins that are minimally processed for maximum health benefits. Log onto [www.choosemyplate.gov](http://www.choosemyplate.gov) for healthy eating information and tips.

## Know Your Numbers

### INTRODUCING A NEW HEALTH TRUST INCENTIVE PROGRAM

Having your cholesterol and blood pressure checked regularly can help you monitor your heart health long-term. In 2018, the Health Trust introduced a new \$150 Biometric Screening incentive to encourage members to know their numbers each year. (This program replaces the \$100 incentive for an annual physical.) Biometrics include a blood draw (total/HDL/LDL cholesterol, triglycerides, glucose), blood pressure, height, weight, and waist circumference.

Get started today! For more information on the Biometric Screening and other wellness programs, please visit [www.dvtrusts.com](http://www.dvtrusts.com), click on “Member Resources” to access the Health Trust Wellness Programs page (member log in is required).

## Have a Heart to Heart

### LIVING A HEART HEALTHY LIFESTYLE

According to the Centers for Disease Control, heart disease is the leading cause of death for men and women in this country. Protect your heart with healthy eating, exercise, and regular check-ups with your doctor.

**Focus on Whole Grains and Healthy Fats** Choose whole grains such as whole wheat, oats, brown rice, freekeh, bulgur, barley, and quinoa to help reduce your risk of heart disease. Healthy unsaturated and omega-3 fats from foods like fish, nuts, and avocados can also help boost your healthy HDL cholesterol to clear clogged arteries!

**Move Often** Get up and move at least every two hours during the day and incorporate aerobic training for maximum heart benefits.

**Quit Smoking** Among the many hazards of smoking is damage to the lining of your blood vessels, leading to buildup of fatty material over time.

**Talk to Your Doctor** Your primary doctor is the best resource to discuss your family history, medical conditions, and health status to determine your risk for heart disease.

## Superfood: Legumes

We’ve all heard that this magical food is good for your heart, but why? Legumes are a nutritional powerhouse, high in fiber, protein, and vitamins and low in fat. According to the Nutrition and Endocrine Research Center, a diet that incorporates legumes has been shown to decrease risk of diabetes, heart disease, and obesity.

Legumes are easy to incorporate into a daily diet. Add them to soups, salads, and dips or eat them on their own. Try a variety of legumes to get a wide-range of added vitamins:

Chickpeas	Soybeans
Lentils	Pinto Beans
Peas	Navy Beans
Kidney Beans	Peanuts
Black Beans	

Canned and dried beans have the same nutritional content, but avoid cans made with the industrial chemical bisphenol A or “BPA”.

## STAY HEALTHY THIS SEASON

Throughout the winter season, we often wonder how we can protect ourselves and loved ones from the flu and common colds. Here are a few ways that you *can* boost your immune system to help prevent and fight viruses:

- Consume more fruits and vegetables
- Exercise regularly
- Maintain a healthy weight
- Quit smoking
- Avoid alcohol, or drink in moderation
- Get seven to nine hours of sleep every night
- Wash your hands frequently
- Reduce stress

### Sources:

*Nichols, Hannah. Medical News Today, Jan 2018.*

*Excessive Sleepiness. How Much Sleep Do We Really Need? Retrieved February 20, 2018 from <https://sleepfoundation.org/>*



DVHT Wellness | Lauren Holt & Elisa O’Hanlon

[wellness@dvtrusts.com](mailto:wellness@dvtrusts.com) | T: (267) 803-5721 | F: (267) 803-5796



## Work Zone Safety

This self-paced course introduces work zone fundamentals to individuals who work in, around, or drive through highway work zone areas, as well as provides an orientation on work zone safety. Topics include the importance of safety while working in highway work zones, the significance of the Manual on Uniform Traffic Control Devices, types of road signs, general placement of common traffic control devices, and hazards associated with both external and internal traffic controls. The course uses narration as well as required readings of important elements as participants progress through the course. The material is presented in a simple, logical and clear manner. Upon completing the course, participants can print out a certificate of completion.



Work Zone Safety is one of over 250 free online courses available to Workers' Compensation and Property & Liability Trust members through the Delaware Valley Trusts (DVT) Online University.

To view available courses or access online training, please log onto [www.dvtrusts.com](http://www.dvtrusts.com), click "Training & Events" then "DVT Online University. You can also log on directly at <https://firstnetcampus.com/DVT>.



In January of each year, the Delaware Valley Trusts' Executive Director and Risk Control Department staff select a winner from the risk management innovation award applications received throughout the year. Since 2011, this annual program has highlighted examples of "out-of-the-box" thinking by DVWCT and DVPLT members.

### **West Whiteland Township – Wellness Awareness & Improvement Plan 2017 Risk Management Innovation Award Winner**

The 2017 Risk Management Innovation Award winner is the West Whiteland Township Safety and Wellness Committee. The Committee developed and implemented a comprehensive employee wellness plan which encouraged employees to improve their personal health and well-being. The detailed plan includes a variety of initiatives including: building a container garden; Automated External Defibrillator ("AED") training; lunchtime walking event; and healthy vending machine snack options. For a copy of the township's wellness improvement plan, click [here](#).

Congratulations to the West Whiteland Township Safety and Wellness Committee for earning this recognition and agreeing to share their program with other Trust members. The township will receive a recognition plaque, catered luncheon and \$1,000 prize to be used by the township's safety and wellness committee.

#### **2017 "Honorable Mention" recipients:**

Hellertown Borough - The police department developed an innovative technique for sampling the insides of syringes for narcotics while minimizing the risk of a needle stick incident. The technique consists of donning puncture-resistant TurtleSkin-brand gloves and securing the barrel of the syringe (needle pointed away from the employee) to a small bench-mounted vice before proceeding with the evidence collection operation.

Limerick Township – The township's new public works garage was built with a high-quality modern bunkroom where employees who conduct snow plow operations for extended periods can obtain rest in a safe, clean, comfortable environment.

If you are a Workers' Compensation or Property & Liability Trust member and believe you have come up with a risk management innovation, why not submit your idea for formal recognition! For a copy of the current Risk Management Innovation Award application, click [here](#) or visit our website at [www.dvtrusts.com](http://www.dvtrusts.com). Be sure to return the completed application with photos and/or supporting documentation by December 31, 2018. Good luck and may the best idea prevail!

## PENNSYLVANIA'S NEW FRAMEWORK FOR CIVILIAN REQUESTS FOR LAW ENFORCEMENT AUDIO AND VIDEO DISCLOSURES



Prepared by: Nathaniel Simon, Third Year Law Student, Villanova University  
With foreword by Christopher Boyle, Esq., Marshall Dennehey Warner Coleman & Goggin, P.C.

With law enforcement agencies across the country expanding their use of body worn cameras, a natural consequence is private citizens seeking to obtain access to these recordings. On September 5, 2017, Act 22 of 2017 went into effect addressing this potentially sensitive issue for Pennsylvania. At the request of the Risk Control Department, police panel counsel Marshall Dennehey Warner Coleman & Goggin prepared a summary of the legislation for Property & Liability Trust members. The summary can be accessed via the DVPLT "Member Resources" webpage at [www.dvtrusts.com](http://www.dvtrusts.com) (member login is required). Questions? Contact the Risk Control Department at 215-706-0101.

### Highlights of Recent Revisions to ASTM F1487 Standards for Public Playgrounds

By: Mike Pacana, Sr. Risk Control Consultant, CSP, CHMM, CPSI

A new edition of ASTM F1487 Standard Consumer Safety Performance (SCSP) Specification for Playground Equipment for Public Use was released in April 2017.

This industry consensus standard provides safety and performance guidelines applicable to public playgrounds. Compliance with the guidelines reduces the frequency and likelihood of serious injuries and fatalities associated with falls, entanglement of clothing (or similar items) on equipment, head entrapment, impact by moving equipment and contact with protrusions, crush/shear points and sharp edges. Below are some highlights of the revisions that may apply to playgrounds owned and/or operated by Trust members:

- Chimes, tubes, and other musical equipment are exempt from the requirement for end caps or plugs. This equipment must, however, be free of sharp edges.
- Cables, ropes or chains used to attach devices intended to be manipulated by users (for example, a chime mallet) shall not exceed 24 inches in length. Additionally, the cable, rope or chain shall not be attached to a panel at any point higher than 27 in. above the underlying surface.
- Anchoring points for flexible climbers shall be beneath the minimum required depth of the protective surfacing material. When unitary surfacing material is used, maintenance openings are permitted; however, anchoring devices shall not be accessible when tested using a 3.50 in. projection gauge.
- Roofs which are an integral part of a play structure shall maintain a clearance of  $X + 42$  in. above the underlying protective surfacing within the use zone of a swing where  $X$  is the distance from the swing pivot point to the top of the protective surface, and no less than 84 in. above the underlying designated play surface and pivot point of the swing.
- Stepping surfaces on two functionally linked play structures shall be no greater than 12 in. apart (edge-to-edge) for 2-5 year old children and no greater than 18 in. apart (edge-to-edge) for 5-12 year old children.
- Single axis suspended elements (swings) intended for a maximum of two users are exempt from the limit of one multiple occupancy suspended element per swing bay.
- The owner/operator shall make periodic inspections of the play structure and impact attenuating surfacing and remove extraneous materials that could cause harm.
- The owner/operator shall archive assembly instructions for playground equipment.



As the above is not intended to be comprehensive review of the updated publication, playground equipment owners/operators are encouraged to obtain a copy of ASTM F1487-17 which is available for purchase from ASTM at <https://www.astm.org/Standards/F1487.htm>.

Alternately, Delaware Valley Property & Liability Trust members with public playground safety questions should contact their lead Risk Consultant or call the Risk Control Department at 215-706-0101.

## New Standard Operating Guideline - Fleet Safety Program

By: Mike Pacana, Sr. Risk Control Consultant, CSP, CHMM, CPSI



The Delaware Valley Trusts is proud to announce the recent development of a comprehensive model Fleet Safety Program available to Workers' Compensation and Property & Liability Trust members. This new resource has been designed to assist public employers with effectively managing their motor vehicle fleets and encourage employee safe driving behaviors.

Roadway accidents are the leading cause of on-the-job deaths. According to the U.S. Bureau of Labor Statistics, figures show that the number of work-related highway deaths has grown faster than the overall count of occupational fatalities. In 2016, transportation incidents accounted for 40% of workplace fatalities. The National Safety Council estimates that there were 42,200 deaths, a 6.5 percent increase over 2015, among all categories of drivers and passengers.

In 2013, on-the-job motor vehicle accidents cost employers \$25.2 billion, with each fatality costing \$671,000 and each non-fatal injury case costing \$65,000.

*Network of Employers for Traffic Safety*

Costs related to vehicular accidents and injuries are significant. The Network of Employers for Traffic Safety calculated that in 2013, on-the-job motor vehicle accidents cost employers \$25.2 billion, with each fatality costing \$671,000 and each non-fatal injury case costing \$65,000. Indirect costs such as workers missing time from their jobs, damage to an employer's reputation, and liability for injuries to others adds even more to the financial burden.



Fleet safety has historically been oriented toward vehicles, such as purchasing, maintenance, and inspection, with little focus on drivers and driving behaviors. While the U.S. Department of Transportation and state governments have the primary responsibility for setting and enforcing most of the nation's road safety mandates, there are few standards that govern fleet safety. Due to the expanding toll of on-the-job highway fatalities, safety advocates encourage employers to focus more resources on vehicle safety; emphasizing training, maintenance, and driver performance monitoring.

Recently, a committee of representatives from safety consulting groups, the Teamsters, employer organizations, individual companies and several insurance carriers revised an industry consensus standard for vehicle fleet safety, ANSI/ASSE Z15-2017 Safe Practices for Motor Vehicle Operations. This standard provides a comprehensive framework for effectively managing risks associated with motor vehicle fleets. The standard also addresses the neglected human side of motor vehicle safety (driver and driver training) as well as the mechanical elements of vehicle safety. The update to the standard includes revisions to sections on distracted driving and driver qualifications, as well as a new section pertaining to operational policies.

The Delaware Valley Trusts has a Fleet Safety Program available to Workers' Compensation and Property & Liability Trust members that is in conformance with all elements contained in ANSI/ASSE Z15-2017. To download a copy, please visit our website at [www.dvtrusts.com](http://www.dvtrusts.com) and click on "Member Resources." Members with fleet safety questions should contact the Risk Control Department at 215-706-0101.

### Sources:

Rolfen, Bruce. *Rise in on-the-Job Motor Vehicle Deaths Spurs Safety Concerns* | Bloomberg BNA, 30 Aug. 2017, [www.bna.com/rise-on-thejob-motor-n73014463917/](http://www.bna.com/rise-on-thejob-motor-n73014463917/). Occupational Safety and Health Reporter, August, 2017

"Safe Practices for Motor Vehicle Operations." *ASSE Weekly Update for January 22, 2018*, American Society of Safety Engineers, 23 Jan. 2018, [www.asse.org/safe-practices-for-motor-vehicle-operations/](http://www.asse.org/safe-practices-for-motor-vehicle-operations/).

## March is National Nutrition Month



### Try Weight Watchers®

Balanced Nutrition that fits your lifestyle

Use the Weight Watchers® point system to eat more fruits, veggies, lean protein, and less sugar and unhealthy fats. The Health Trust offers up to a \$200 reimbursement each year for in-person and online programs. Participate at least three times per month and achieve your healthy weight without deprivation.

Log onto [www.dvtrusts.com](http://www.dvtrusts.com) and click on "Member Resources" to learn more about how you can earn wellness incentives and reimbursements in 2018 or email [wellness@dvtrusts.com](mailto:wellness@dvtrusts.com).



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

Recall details and additional information and recalls can be found at [www.cpsc.gov/recalls](http://www.cpsc.gov/recalls)

#### Cordless electric chainsaws recalled due to injury hazard; distributed by Hong Kong Sun Rise Trading.



**Hazard:** The chain brake guard in the cordless electric chainsaw can fail and allow the chainsaw to continue operating; posing an injury hazard to users.

[DETAILS](#)

#### John Deere recalls crossover gator utility vehicles due to crash hazard.



**Hazard:** The steering shaft can separate from the steering rack assembly and result in a loss of vehicle steering control, posing a crash hazard. [DETAILS](#)

#### John Deere recalls compact utility tractors due to injury hazard.



**Hazard:** The rollover protective structure (ROPS) at the back of the tractor can loosen and fail to protect the operator in a rollover accident, posing a risk of injury.

[DETAILS](#)

#### American Honda recalls portable generators (model # EB2800i & EG2800i) due to fire and burn hazards.



**Hazard:** The carburetor can leak gasoline, posing fire and burn hazards. [DETAILS](#)

#### Westinghouse portable generators recalled due to fire hazard.



**Hazard:** The portable generators can overheat, posing a fire hazard to consumers. [DETAILS](#)

#### Western Gas recalls to inspect propane gas due to fire and burn hazards (est. 45.7 million gallons).



**Hazard:** The recalled propane may not contain sufficient levels of odorant to help alert consumers to a gas leak. Failure to detect leaking gas can present fire, explosion, and thermal burn hazards. [DETAILS](#)