

TRUST CONNECTIONS

Delaware Valley Trusts
Member Newsletter

Get to Know Your Health in 2018 and Earn a \$150 Incentive!

Exclusively for Health Trust Members

In January 2018, the Health Trust launched several exciting enhancements to the wellness incentives and reimbursements program to further align with industry trends aimed at reducing modifiable health risks. These enhancements are available exclusively to Health Trust enrollees and covered spouses. At the heart of the 2018 wellness program is the newly introduced \$150 incentive for completing a biometric screening.

This annual incentive is designed to put you in touch with your health data. A biometric screening consists of a blood test for total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides, and glucose, as well as blood pressure, height, weight and waist circumference measurements. Upon completion of the screening, participants receive a comprehensive report that can be shared with their doctor and used as part of an annual physical.

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The Delaware Valley Trusts Campus will become Tobacco-free on November 1, 2018

Effective November 1, 2018, the Delaware Valley Trusts will adopt a campus-wide tobacco-free policy prohibiting the use of tobacco products and electronic nicotine delivery systems (ENDS). This applies to all employees, visitors and vendors within our indoor facilities or on our outdoor property.

The Trusts recognize the hazards caused by the use of tobacco and ENDS (e.g. electronic cigarettes, vaporizers, etc.). We also recognize the danger and risk of exposure to tobacco products and secondhand smoke including serious lung diseases, heart disease and cancer. We believe an environment free from tobacco and ENDS help create a safer and healthier workplace.



The Trusts can assist employees and members who want to quit using tobacco products by helping them access recommended smoking cessation programs and materials. For more information, contact Carol Bigham, Director of Member Services, at cbigham@dvtrusts.com or call 267-803-5720.



WELLNESS WORKS

DELAWARE VALLEY HEALTH TRUST

Q2 2018: CREATING A HEALTHY WORKPLACE



Wellness At Work

The Delaware Valley Health Trust recognizes the value of being healthy at work. Healthier workplaces not only yield a more motivated and productive workforce but also happier employees! Keep these simple tips in mind for staying healthy throughout your workday.

Eat Light, Eat Often – Have a light meal every two to four hours throughout the day to maintain high energy.

Move – Sitting for too long can increase your risk for chronic disease and zap your productivity. Get up and move at least every 90 to 120 minutes during the day!

Recover – Operating at 100% all day every day can lead to burnout. Take mini breaks each day to practice deep breathing, stretching, or connecting with a friend or coworker.

Wellness Events

April 22 – Earth Day: Healthy planet, healthy you! Log on to www.earthday.org to learn more about how to end plastic pollution.

April 26 – Take Our Daughters & Sons to Work Day: Show our children how to be agents of positive change by joining millions of Americans inspiring dream careers for a new generation.

May is Employee Health & Fitness Month: Focus on healthy behaviors in the workplace and encourage your coworkers to do the same!

May 31 – World No Tobacco Day: Tobacco use is an important risk factor for the development of coronary heart disease, stroke, and peripheral vascular disease.

June is National Safety Month: With few exceptions, the vast majority of injuries and illnesses are preventable. Increase safety awareness at home and work to reduce risk and stay safe.

DON'T LET YOUR ALLERGIES GET YOU DOWN

Visit the Delaware Valley Health Trust Center and let us help you with your spring and summer allergies. The Center is available to employees, spouses, and dependents covered under a Delaware Valley Health Trust health plan and provides primary care and innovative services that can help change lives.

The Health Trust Center is conveniently located at 719 Dresher Road, Horsham, Pa. You can schedule an appointment by calling (877) 423-1330 or log onto www.carehere.com.

Make-Ahead Lunches You Can Eat All Week

By Miriam Wolf and The Fruit Guys*

Taking your lunch to work every day can save you a lot of money—and calories. However getting in the habit can be a challenge. Scrounging in the fridge at 7 a.m. to try and throw something together for lunch is not best the way to spend your mornings.

The solution? Meal prep. Take an hour or two on Sunday to shop and prepare food. Many recipes are easy and forgiving. Feel free to substitute different veggies or proteins or add other ingredients. For delicious recipes, visit <https://fruitguys.com>!

Pro tip: Separate out the servings as soon as you make the dish—that way you'll know the portions are equal, and you'll be able to just grab a container and go in the morning.

Source: Wolf, Miriam. *The Fruitguys Magazine*. March 2018.

Try This!

STRETCHES & EXERCISES TO TRY ON THE JOB

No matter what you do for a living, its important to take breaks throughout the day for movement and recovery. Even the most active jobs could benefit from a brief stretch or a few deep breaths.

Upper Back Stretch

Interlace your fingers in front of your chest with your palms facing each other. Face your palms away from your chest and slowly straighten your arms to feel a stretch in your upper back muscles. Hold this stretch for three deep breaths. Repeat.

Why it works

Throughout the workday, the upper back and neck muscles become tight and restrict blood flow. This stretch relieves muscle tension and allows for increased circulation.

Superfood: Beets

The deep red color of beets indicates a wealth of vitamins, minerals, and beta-carotene to fight cancer and chronic disease.

Try swapping regular potato chips for **beet chips** using this tasty recipe:

2 medium beets

1 teaspoon extra-virgin olive oil

Preheat oven to 350° with racks in upper and lower thirds. Peel beets and slice 1/16 inch with a mandoline slicer. Toss beets with extra-virgin olive oil.

On two rimmed baking sheets, arrange beets in a single layer. Stack another rimmed baking sheet on top of each. Bake until edges of beets begin to dry out, about 20 minutes.

Uncover and rotate sheets. Bake another 10-20 minutes, removing chips as they become lightened in color and transferring to a wire rack. Chips will crisp up as they cool.

Source: *Everyday Food*. January/February 2010

Give your Commute a Boost

ACHIEVING AN ACTIVE LIFESTYLE

Looking for an easy way to add activity to your routine? If you live within a reasonable distance, consider walking or biking to work during the warmer months of the year.

Don't have a bicycle helmet? The Delaware Valley Health Trust will reimburse up to \$25 toward the purchase of a bike helmet for enrollees and their covered dependents! **Log onto www.dvtrusts.com and click on "Member Resources" to learn more about this value-added benefit and other wellness reimbursements and incentives!**



DELAWARE VALLEY
HEALTH
TRUST

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Gimme a High Five! - Maintaining Healthy Hands at Work

By: Mike Pacana, Sr. Risk Control Consultant



When people hear the term “hand protection,” their first thought is often associated with wearing gloves. While gloves are an important protective barrier to help prevent potential hand injuries, optimal hand protection starts with smooth, healthy skin. Dry, rough, or cracked skin can make your hands susceptible to occupational skin disorders “OSDs” ranging from simple dermatitis (irritation of skin) to bacterial infections. OSDs are the second most common type of occupational disease and cost U.S. businesses more than \$11.5 billion every year. OSDs can also impact productivity, total worker health, well-being and morale.

Employers should select gloves based on the anticipated hazards of the job. For example, leather work gloves are suitable for handling lumber for a construction project while nitrile gloves are appropriate for vehicle maintenance operations to protect hands from oil/grease. Always inspect gloves prior to use to ensure their structural integrity.

Gloves may occasionally contribute to poor skin health. They can cause the hands to sweat, which can cause the skin to lose moisture making hands cracked and sore. Perspiration under gloves can also encourage the growth of harmful or odor-causing bacteria. Cleansers and detergents used to wash hands or reusable gloves can be overly aggressive and potentially irritate workers’ skin.

Below are some tips for employees on how they can maintain healthy hands:

- ◆ Use hand cleaners that are safe for the skin and contain moisturizers.
- ◆ For heavily soiled hands, choose cleansers with natural ingredients and “bioscrubbers” such as walnut shells, olive pits, or cornmeal. Avoid harsh chemicals and abrasives such as petroleum distillates and pumice.
- ◆ Use pre-work creams or “shielding lotions” made for hands. A shielding lotion is a type of hand cream that bonds with the outermost layer of dead skin cells, enhancing the skin’s ability to retain natural oils and moisture. They also assist the skin’s natural ability to protect against external irritants and allergens.



- ◆ Barrier creams or lotions specifically made to be worn under gloves should be selected based on the specific hazard present in the work environment. For example, IvyBlock is an FDA-approved barrier cream that blocks the penetration of the resin contained in poison ivy and sumac sap capable of causing allergic dermatitis. Another product, Derma Shield, is a skin protectant foam that creates an invisible barrier on the skin to protect against irritants like abrasives, ammonia, poison ivy, solvents, gasoline, paint thinner, glues and cement. Note: Barrier creams and lotions should never be used in place of personal protective equipment or “PPE”.
- ◆ Post-work hand creams should be selected based on the dryness or severity of skin conditions and applied directly after cleansing. Keep in mind that some conventional lotions, moisturizers, and skin creams coat the skin with petroleum or wax-based substances that tend to clog pores and inhibit the skin’s ability to breathe and perspire.
- ◆ Avoid hand creams with perfumes or dyes as they can trigger skin irritation/allergies.

Skin care should be viewed as an integral part of a comprehensive safety program. Educating employees about the importance of skin health and safety while working is highly recommended. Many employees are simply used to having dry, rough, and cracked hands. They may not consider skin care to be a necessary part of their work routine. Remember - healthy hands are happy and helpful hands!

Sources:

Cloward, Matt. “Redefining Healthy Hands in the Workplace.” *Professional Safety*, vol. 63, no. 2, Feb. 2018

Blanciforti, L.A. (2010). Economic burden of dermatitis in U.S. workers. *Journal of Occupational Environmental Medicine*, 52(1), 1045-1054. doi:10.1097/JOM.0b013e3181f475b2

Shah, K.R. & Tiwari, R.R. (2010). Occupational skin problems in construction workers. *Indian Journal of Dermatology*, 55(4), 348-351. Retrieved from www.ncbi.nlm.nih.gov/pmc/articles/PMC3051294

Sorock, G.S., Lombardi, D.A., Hauser, R., et al. (2004). A case-crossover study of transient risk factors for occupational acute hand injury. *Occupational and Environmental Medicine*, 61(4), 305-311. Retrieved from www.oem.bmj.com/content/61/4/305

Transitional Work – Beneficial to the Employer AND Employee

By: Marie Wallace, Claims Supervisor



Let's face it – workplace injuries can happen despite an organization's best safety practices and risk control measures. When an employee becomes injured or ill on the job, they may not be able to carry out their regular job duties but often times they are able to perform temporary transitional work. Having alternate meaningful work ready to offer through a transitional work program can not only prevent or limit lost work time but it can also help employees physically and psychologically during the recovery process.

Consider the example of John, a code enforcement officer who was walking across his employer's parking lot that was recently cleared of snow. He slips and falls on black ice and sustains a right knee injury with pain in his right shoulder and lower back. John is normally on the road most days doing inspections; however, due to the injury his treating Workers' Comp panel physician has restricted his driving for eight weeks. He is however able to sit and the physician wants him to bear weight on his right leg periodically. His employer has a temporary transitional work program and works with the physician to approve a sit-stand desk which allows John the mobility to continue working.

John returns to work on a modified schedule after two weeks. He is able to catch up on paperwork and help other departments taking phone calls and responding to resident emails while he is rehabilitating. He also avoids the salary reduction associated with being out of work. Because his

employer had a transitional work program in place, an eight week workers' comp indemnity claim turned into limited disability, primarily medical-only claim.

A transitional work program benefits both the employer and employee. As in the example above, it can be offered through modified hours and/or duties, temporarily changing work areas and/or functions, training and/or upgrading skills, and sometimes working from home. For the employer, it can

A transitional work program benefits both the employer and employee.

prevent unnecessary lost time and increased claim costs, help retain experienced workers and allow an opportunity for cross training other employees. For the employee, it can reduce salary loss, maintain a "routine", keep the employee motivated, engaged, and connected with coworkers, and reinforce job security and worker value.

It's also important to find the right balance when offering a transitional work program to prevent an employee from returning to work too soon. We also know that the longer an employee is out of work, the more difficult it can be for them to return. Proactively working with your Workers' Comp carrier, panel physician(s) and other medical providers can reduce the risk of a relapse or re-injury while safely getting employees back to productively contributing to the workplace. In addition, employers should keep in mind the interplay of the Family Medical Leave Act and other federal and state regulations and discuss compliance-related questions with their legal counsel.



The Delaware Valley Workers' Compensation Trust (DVWCT) offers its members access not only to professional staff including a nurse case manager who can help guide the injury and claims' process, but also a model transitional work program which members can tailor to their organizational needs. DVWCT members can access the model program via the "Member Resources" webpage at www.dvtrusts.com (member login is required) or by contacting their lead Risk Consultant.



Reminder: The 2018-2019 Risk Control Grant cycle is underway! These grant funds are intended to provide extra-budgetary funding for purchases designed to reduce the frequency and severity of employee injuries and illnesses and/or property and liability losses. Members can download the grant form by logging onto www.dvtrusts.com under "Member Resources" or by contacting their lead Risk Control Consultant.



There are four flexible options available to participants to complete a biometric screening:

Option 1:

Delaware Valley Health Trust Center, Horsham, PA.

Log onto www.CareHere.com and click "Appointments" to schedule a Health Risk Assessment OR an annual physical with a Health Trust Center physician to earn your biometric incentive. First time users will need to register using the access code "DVHT" and Aetna ID number (e.g. W12345678901) as the Unique ID. No paperwork is necessary! Incentive requests (no individual results) will be automatically submitted to the Health Trust upon completion of the screening.

Option 2:

Your Primary Care Physician.

Log onto <https://My.QuestForHealth.com> using access code "DVHT" to register then select "Physician Results Form" to download your pre-populated Physician Results Form. Take the form to your physician to complete the lower portion. The completed form must be faxed to Quest at (844) 560-5221 or uploaded to My.QuestForHealth.com under "Upload Completed Form." The Physician Results Form is also available on our website at www.dvtrusts.com under "Member Resources". Incentive requests (no individual results) will be automatically submitted to the Health Trust upon completion of the screening.

Option 3:

Quest Diagnostics® Patient Service Center. Log onto <https://My.QuestForHealth.com> use access code "DVHT" to register then select "At a Patient Service Center." To schedule a screening, choose the Quest location closest to the zip code of your choice and click "Next". This will take you to a calendar of available dates and times to schedule an appointment convenient for you! Click "Confirm" to finalize your appointment. In the event you need to re-schedule or cancel an appointment, you may do so from the "screening" tab. You can also schedule your appointment by calling (855) 623-9355. No paperwork is necessary! Incentive requests (no individual results) will be automatically submitted to the Health Trust upon completion of the screening.

Option 4:

Attend an on-site biometric screening event. On-site biometric screenings are available upon request at participating member entities. Contact your Human Resources Department for more information about screenings at your location.

For all options, please allow four to six weeks after completion to receive the \$150 incentive.

Confidentiality and privacy are important to us, and essential to our core values. Your individual biometric data will never be shared with Health Trust or your employer without your consent. De-identified aggregate reports for groups of 40 or more may be assessed to create wellness programming geared toward Health Trust membership risk areas. This can provide our members more opportunities to improve their health and wellness. More information can be found on our website at www.dvtrusts.com under "Member Resources."



DVT ONLINE UNIVERSITY



Online training just got a whole lot better and easier to use!

The DVT Online University offers Workers' Compensation and Property & Liability Trust members 24/7 access to over 250 online courses as a value-added benefit of membership. Topics include workplace health and safety, defensive driving, law enforcement, cyber security, employment liability, leadership and more! In addition, several online courses provide PADEP Water/Wastewater Operator credits. Most courses are 30 to 60 minutes in length. Log in directly at <https://firstnetcampus.com/dvit2> or go to our website at www.dvtrusts.com, click "Training & Events", then "DVT Online University".

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

New Summer Day Camp Emergency Action Plan Resource

By: Mike Pacana, Sr. Risk Control Consultant



The Delaware Valley Trusts Risk Control Department has developed a comprehensive model Summer Day Camp Emergency Action Plan (EAP) for the benefit of our Workers' Compensation (D VWCT) and Property & Liability (DVPLT) members. This new resource is designed to assist public entities with developing basic contingency plans for various emergency situations that could arise while conducting summer camp recreational programs.

Why bother to compile an EAP for your summer camp? Consider the following:

- ⇒ According to the American Camp Association, there are 14,000 youth camps in the US with 14 million participants attending camp each year.¹
- ⇒ In 2011, a Norwegian domestic terrorist shot and killed 69 people at the Workers Youth League Summer Camp on the Island of Utoya. The shooter accessed the camp property after killing a security guard at the entrance. Teenage campers attempted to escape the shooter by running and swimming away from the camp property.²
- ⇒ The non-governmental organization, *Everytown for Gun Safety*, compiled data from various sources and reported 306 school shootings in America since 2013.³
- ⇒ In a 2015 Huffington Post blog, security consultant, Joshua Gleis, warned that many summer camps are failing to adequately deal with the fact that they are “soft targets” for violent actors. Gleis observed that schools have begun to tighten their security protocols making them more difficult to attack; however, summer camps remain wide open and are consequently vulnerable.⁴



Emergency situations that could occur at summer camps include general facility-type emergencies such as fires, medical and severe weather as well as activity-related emergencies such as lost campers, fights, intruders. Unfortunately many camps are not adequately prepared to respond to these potential emergencies.

Having an emergency action plan and training staff to manage potential high-stress situations is an important priority for camp administrators. To be ready for emergencies, consider who needs to know what and realize that all staff and campers need basic information so they can respond properly. Camp administrators should realize that their staff is the “eyes and ears” of the operation. Train them accordingly for different emergency scenarios so they will be able to mount an appropriate response.

The Trusts model summer camp EAP contains important elements needed to determine and execute appropriate emergency actions. Included are sections addressing: staff responsibilities, emergency communications with parents/guardians, emergency contact numbers and procedures for specific emergency situations. The document is designed to be easily tailored for a member's specific camp situation. The Risk Control Department recommends that each member with a summer camp program develop basic emergency response procedures for their operations.

For a Word version of the DVT model Summer Day Camp Emergency Action Plan, [click here] or visit our website at www.dvtrusts.com, click “Login” then “Member Resources”. D VWCT and DVPLT members with questions or concerns should contact their lead risk control consultant or call 215-706-0101 and ask for the Risk Control Department.

Sources Cited:

- 1 “ACA Facts and Trends.” *American Camp Association*, 17 Jan. 2018, www.acacamps.org/press-room/aca-facts-trends.
- 2 CBS News. “A Look Back at the Norway Massacre.” *CBS News*, CBS Interactive, 18 Feb. 2013, www.cbsnews.com/news/a-look-back-at-the-norway-massacre/.
- 3 “The Long, Shameful List of School Shootings in America.” *EverytownResearch.org*, 21 Mar. 2018, everytownresearch.org/school-shootings/.
- 4 Gleis, Joshua. “Burying Our Heads in the Sandbox: Ignoring Security at Summer Camps.” *The Huffington Post*, TheHuffingtonPost.com, 31 May 2015, www.huffingtonpost.com/joshua-gleis/burying-our-heads-in-the-_b_6986244.html.

Additional Resource:

“What If It Does Happen? Camp Security – Plans to Make and Actions to Take.” *American Camp Association*, 20 Feb. 2018, www.acacamps.org/resource-library/camp/line/what-if-it-does-happen-camp-security-plans-make-actions-take.



Health Trust - dvhtclaims@dvtrusts.com

Workers Compensation Trust - dvwctclaims@dvtrusts.com

Property & Liability Claims 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

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

Scotch thermal laminators recalled by 3M due to burn hazard.



Hazard: The plastic enclosure can overheat, posing a burn hazard.

[DETAILS](#)

Amazon recalls portable power banks due to fire and chemical burn hazards (recall alert).



Hazard: The power bank's battery can overheat and ignite, posing a fire and burn hazard.

[DETAILS](#)

H-E-B recalls halogen lightbulbs due to laceration and fire hazards.

Hazard: The halogen light bulbs can shatter while in use in a lamp or light fixture, posing laceration and . Fire hazards to consumers.



[DETAILS](#)

Lenovo recalls ThinkPad laptops due to fire hazard.



Hazard: An unfastened screw can damage the battery causing overheating posing a fire hazard.

[DETAILS](#)

Kidde recalls dual sensor smoke alarms due to risk of failure to alert consumers to a fire.



Hazard: A yellow cap left on during the manufacturing process can cover one of the two smoke sensors and compromise the smoke alarm's ability to detect smoke, posing a risk of consumers not being alerted to a fire in their home.

[DETAILS](#)

Goodman Company recalls packaged terminal air conditioners and heat pumps due to burn and fire hazards.



Hazard: The outdoor fan motors can overheat, posing burn and fire hazards.

[DETAILS](#)