

TRUST CONNECTIONS

Delaware Valley Trusts
Member Newsletter

From the Risk Control Department Blotter

By: Peter Erndwein, Director of Risk Control

The fundamental mission of the Risk Control Department is to prevent pain, suffering and waste of limited public resources. One of the many ways we achieve this mission is by providing risk management technical assistance to our Workers' Compensation and Property & Liability Trust members. At the end of each month, an accounting of Risk Control's member service activities are distributed to the Trusts Executive Director and respective Executive

Committees. Several members of the Executive Committee recently suggested that the membership might find some of these service activities helpful to their own operations. Accordingly, "From the Risk Control Department Blotter" will be a regular feature of the *Trust Connections* newsletter to share examples of Risk Control services, technical guidance, and/or recommendations initiated by member requests.

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Attention Property & Liability Trust Members

Has your public entity recently purchased a new vehicle, equipment, traffic signal, building or property? If so, please notify us!

As a value-added service of membership, the Property & Liability Trust provides an annual customized asset report which lists the public entity's vehicles, equipment, property in the open and buildings. The report was emailed to designated member contacts in spring 2018. It is important to keep this data up-to-date as the information is used to determine future premium contributions as well as ensure proper reinsurance coverage for sizeable high-value exposures.

If your public entity has not already done so, please review your 2018 asset report for accuracy and alert us to any asset discrepancies, additions and/or deletions. Vehicles and equipment changes can be submitted via our [online form](#) or by logging onto www.dvtrusts.com, click Member Resources then Property & Liability Trust / Forms to download a form.

If assistance is needed to access a form or if you have questions, please contact Linda Poole at lpool@distrusts.com or your lead Risk Control Consultant.



WELLNESS WORKS

DELAWARE VALLEY HEALTH TRUST

Q3 2018: SUMMER HEALTH & SAFETY



Summer Fitness Events

Summer is a great season for a variety of wellness activities and events. Whether you're an avid runner or walker or thinking about signing up for your first race, there are many outdoor events in your local community to get you moving and benefit a worthy cause. From one-mile fun walks to inflatable 5Ks and half marathons to rock climbing competitions, there is something for everyone. Contact your local municipal recreation department or log on to active.com to find nearby events that suit your activity level and interests.

The Health Trust reimburses members and covered spouses up to \$200 each (annually) toward fitness events. You can send multiple requests for reimbursement throughout the year up to the annual maximum amount. Reimbursement requests must include proof of registration and proof of payment.

Looking for more wellness information? Please visit www.dvtrusts.com to log in and access "Wellness Programs" under Member Resources.

Wellness Events

August is National Immunization Awareness Month: Vaccinations not only protect the person receiving the vaccine but also help prevent the spread of disease, especially to those who are most vulnerable to serious complications - the very young, old and chronically ill. Contact your doctor to update your vaccination record this month!

September is Whole Grains Month: Make at least half of your grains whole this month. Sick of brown rice? Try experimenting with other whole grains such as quinoa, amaranth, and farro.

September 29 – Family Health & Fitness Day: A family that gets healthy together stays healthy together. Explore healthy snacks and activities for the whole family.

September 29 – World Heart Day: Cardiovascular disease continues to be the leading cause of death and disability in the world. Take action to protect your heart! Learn more at heart.org. Walk for a cause by joining a Heart Walk in your area. Visit www.heartwalk.org/ for events near you.

Back to School Snacking

TIPS FOR WORK AND SCHOOL

Finding the time to choose and prepare healthy snacks for the entire family can be challenging. Try these easy tips for effortless prep and healthy snacking options at school and at home.

- **Meal Prep** can go a long way toward having convenient snacks on-hand. Pre-slice fruit and vegetables and store them in individual containers or buy single servings for grab-and-go options.
- **High Fiber, High Protein** snacks will support sustainable energy levels throughout the day. Focus on foods that have at least 5 grams of protein and/or fiber per 100 calories for best results.
- **Snack Small** - Snacks are not meant to replace meals, and you shouldn't feel full after eating a snack. Aim for snacks to provide between 100-150 calories, and snack at least every 1-2 hours between meals.

Source: ChooseMyPlate.gov

Sun Safety

PROTECT YOUR SKIN FROM THE SUN

With the warmer weather and longer days, we are spending more time in the sun than any other time of year. Skin cancer is the most common form of cancer in the United States, and one of the most easily prevented. Take steps this summer to protect your skin from the damaging UV rays of the sun so you can enjoy the outdoor fun!

Try to limit your exposure to the sun when UV rays are the most intense, typically between 10 a.m. and 4 p.m. When you are in the sun, wear protective clothing such as a hat, sunglasses, and long-sleeves. Apply sunscreen every day as part of your daily routine. Look for broad spectrum sunscreen of at least SPF 15 and reapply at least every two hours that you are in the sun's rays.

Source: Centers for Disease Control and Prevention

Health Trust Tip: Use your **CVS ExtraCare Health Card** to save **20%** on **CVS-brand sunscreen products!**

Did You Know?

An easy way to Track Your Health

Aetna Navigator is a members-only website that offers health benefit information, self-service features, interactive tools - and much more. Log on at www.aetna.com to:

- ◆ to locate a doctor/specialist
- ◆ print an ID card
- ◆ manage prescriptions
- ◆ research health information
- ◆ estimate the cost of care
- ◆ compare hospitals
- ◆ learn about discount programs

You can also add Aetna Mobile to your smart phone for on-the-go access. Log in and register today at www.aetna.com.



Stay Hydrated

THE IMPORTANCE OF DRINKING WATER

Staying hydrated is essential, especially during warmer months. Proper hydration ensures that your cells, organs, muscles and brain function optimally. Be sure to sip water frequently throughout the day and monitor your body for signs of dehydration. Learn more at www.mayoclinic.org

Superfood: BERRIES



In-season throughout the warm summer months, berries are a delicious and nutritious addition to any healthy diet. While all berries contain disease-fighting antioxidants, each vibrant color of berry variety has different health-boosting properties. For example, blue and purple varieties have been shown to improve cognitive functions, while red varieties are linked to heart health. Add these nutritional powerhouses to snacks and meals throughout the day in smoothies, on salads, in cereal, or simply plain. Enjoy!

Source: [Franziska Spritzler, RD, CDE, HealthLine, November 2016](#)



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NFPA Releases Active Shooter Response Standard



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

The National Fire Protection Association (NFPA) recently released the first comprehensive multidisciplinary consensus standard addressing active shooter and other hostile events. NFPA 3000 (PS), Standard for an Active Shooter / Hostile Event Response (ASHER) Program is intended for “any community, authority having jurisdiction, facility, and member of any organization who responds or prepares for ASHER incidents.” This marks only the second time in NFPA’s 122-year history that they have issued a provisional standard. Provisional standards are developed in an expedited manner to address an emergency or other special circumstance.

NFPA 3000 (PS) provides the minimum criteria for organizing, managing, and sustaining an active shooter and/or hostile event preparedness and response program. The standard addresses all aspects of the process, from identifying hazards and assessing vulnerability to planning, resource management, command level incident management, first responder competencies and recovery/continuity.

NFPA worked alongside fire service, law enforcement, EMS, emergency management, higher education, and facility management professionals to develop this landmark document. Committee members include representatives from more than a dozen agencies and associations such as the U.S. Department of Justice, Federal Bureau of Investigation, Department of Homeland Security, International Association of Chiefs of Police, and International Association of Fire Chiefs.

Some highlights of NFPA 3000 (PS) of particular interest to public employers:

- ⇒ Guidance for conducting a risk assessment and identifying locations where ASHER incidents can cause death, injury, property or environmental damaged, and system disruptions.
- ⇒ Guidance that facility emergency action plans include evacuation, relocation and secure-in-place procedures as well as a process for notifying employees of ASHER incidents which cannot be confused with building fire alarm systems.
- ⇒ Guidance regarding how first responders can gain access to secure areas from the outside as well as for sharing the facility emergency action plan with the authority having jurisdiction.
- ⇒ A requirement that Incident Command and Unified Command System be utilized at all cross-functional emergency incidents.
- ⇒ Establishing three zones of operation at the incident scene (e.g., “Hot”, “Warm” and “Cold”).
- ⇒ Establishing minimum equipment requirements of a Level III-A ballistic vest, a means of communication and an identifying garment for any personnel operating in the designated Hot and Warm zones.
- ⇒ Establishing minimum equipment requirements of a ballistic helmet, flash light, medical exam gloves, individual first aid kit, radio with shoulder strap and remote microphones with earpieces for Rescue Task Force members.
- ⇒ Consideration for improving the public’s knowledge for preparing and responding to an ASHER incident.
- ⇒ First responder training competencies.
- ⇒ Guidance for hospital preparedness and recovery operations.

NFPA 3000 (PS) can be accessed for free via the NFPA’s public access portal at:

<https://www.nfpa.org/codes-and-standards/all-codes-and-standards/list-of-codes-and-standards/detail?code=3000>

You will need to create an NFPA user account if this is your first time using NFPA Free Access.

Source:

“NFPA Releases the World’s First Active Shooter/Hostile Event Standard with Guidance on Whole Community Planning, Response, and Recovery.” *NFPA*, National Fire Protection Association, 1 May 2018, www.nfpa.org/News-and-Research/News-and-media/Press-Room/News-releases/2018/NFPA-releases-the-worlds-first-active-shooter-hostile-event-standard.

Using Barriers During CPR



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

As temperatures become warmer, many of us are looking forward to summer recreation activities. Although clearly fun pursuits, some activities are not without risk. For example, strenuous exertion coupled with summer heat and humidity could lead to a heart attack for those in questionable health. Individuals are also at risk for accidental drownings due to swimming or boating accidents. Recently, a 12-year-old boy who was visiting an indoor water park in South Carolina became trapped under water by an intake pipe at the bottom of a lazy river ride. The boy removed a protective grate over the pipe in order to retrieve his swimming goggles. He was submerged for close to eight minutes as rescuers tried to free him. Only after the suction pump had been turned off could he be rescued. Responding police officers immediately started cardiopulmonary resuscitation (CPR) and were eventually able to revive the boy.

It is a valuable skill to know how to administer CPR as well as first aid and/or a public-access automated external defibrillator (AED). CPR is a lifesaving technique useful in many emergencies when someone's breathing or heart has stopped such as during a heart attack or near drowning. CPR can keep oxygenated blood flowing to the brain and other vital organs until advanced medical treatment can restore normal heart rhythm. When the heart stops, the lack of oxygenated blood can cause brain damage in just a few minutes. An oxygen starved brain begins to die in several minutes and a victim can expire within eight to ten minutes.

A recent Workers' Compensation Trust claim raised concerns regarding medical first responders providing mouth-to-mouth resuscitation. In this case, a police officer performed unprotected CPR on an overdose victim who was later found to have Hepatitis C, a potentially fatal viral disease. In order to protect the rescuer from infectious diseases, medical first responders are taught to use a mouth barrier device when performing CPR. Mouth barriers are considered to be essential personal protective equipment which can effectively protect rescuers from hazardous chemical and biological exposures.

Viruses such as HIV, hepatitis and herpes could be present on a victim's skin, in their blood or other body fluids. Since there is no way for the medical first responder to know whether a patient is carrying communicable diseases, it is prudent to use a mouth barrier to keep all body fluids away during rescue breathing. This is known as practicing "universal precautions". Barrier devices can frequently be found in AED kits. For an intimate partner or immediate family member, a barrier device may not be necessary unless the victim is known to harbor an infectious disease.

There are two types of barrier devices typically used by lay rescuers:

1. A face shield barrier that lays across the victim's mouth and nose. It conforms to the face and allows the rescuer to blow air through a one-way hole in the middle that contains either a one-way valve or filter to protect the rescuer. This type of barrier is popular with lay rescuers because of its ease of use and portability. When not used, the face shield barrier can be folded into a small parcel which fits on a keychain.
2. A more substantial CPR mask shaped like a pear with a one-way valve. This mask fits over the mouth and nose and if used properly can create a better seal with the victim. The rescuer blows air through the one-way valve at the top to provide rescue breaths.



Face shield barriers and CPR masks are relatively inexpensive. Face shield barriers cost a few dollars while a CPR mask will cost around \$10. Both are available from a variety of suppliers including online retailers like Amazon. To properly learn CPR, it is best to take an accredited training course. Most courses will also include basic first aid and how to use public-access AEDs.

(Continued on page 6)



DVWCT funds CPR, First Aid and AED training as a value-added benefit to membership.

The Delaware Valley Workers' Compensation Trust funds CPR, First Aid and AED training as a no-cost value-added benefit to members. Those interested in this training should contact Carol Bigham at cbigham@dvtrusts.com or call (267) 803-5720.

Additional information on first aid, CPR, AEDs, or how to perform "compression-only" CPR can be obtained from the American Red Cross website: <https://www.redcross.org/take-a-class/cpr/performing-cpr/cpr-steps>.

Sources:

Today Show. "Rescuers Struggle to Save Boy Trapped Underwater for 8 Minutes." *TODAY.com*, Today, 26 Apr. 2018, www.today.com/news/rescuers-struggle-save-boy-trapped-under-water-8-minutes-t127798

Brouhard, Rod. "Best Mask for CPR? Probably Nothing at All." *Verywell Health*, 16 June 2017, www.verywell.com/best-type-of-cpr-mask-for-giving-mouth-to-mouth-1298458?print

"Cardiopulmonary Resuscitation (CPR): First Aid." *Mayo Clinic*, Mayo Foundation for Medical Education and Research, 16 Feb. 2018, www.mayoclinic.org/first-aid/first-aid-cpr/basics/art-20056600

"CPR Steps | Perform CPR." *Red Cross*, American Red Cross, 2018, www.redcross.org/take-a-class/cpr/performing-cpr/cpr-steps.

New Guidelines Make Blood Pressure Checks More Important Than Ever



Under new blood pressure guidelines announced by the American Heart Association (AHA) in late 2017, nearly half of U.S. adults are considered to have high blood pressure — with the biggest increase in new cases among men and women under age 45. This May, the AHA launched a campaign to log three million blood pressure checks to encourage adults to know their numbers.

"Since high blood pressure is generally a symptomless condition, the only way to know your numbers is to have your pressure checked," said Dr. Anthony Dallas, Chief Medical Officer of CareHere, the healthcare organization that operates the

Delaware Valley Health Trust Center in Horsham, Pa. "The new guidelines have made it clear that 130 is too high for blood pressure, and that anything over 120 can put you at a greater risk of heart attack, stroke and other consequences."

Despite the increase in the number of people whose numbers now put them in a high blood pressure category, Dr. Dallas explained that this will result in only a small increase in the number of people for whom medication is recommended.

"There's a lot to be said for the power of lifestyle management," according to Dr. Dallas. "We're interested in helping people take charge of their heart health by understanding the factors that play into high blood pressure, and taking steps to make changes that matter."

Blood Pressure Category	Systolic (top)		Diastolic (bottom)
Normal	Less than 120	and	Less than 80
Elevated	120 – 129	and	Less than 80
High – Stage 1	130 – 139	or	80 – 89
High – Stage 2	140 or higher	or	90 or higher
High – Crisis	Higher than 180	and /or	Higher than 120

Source: www.heart.org

Health Trust members can have their blood pressure checked with their physician, at a local pharmacy, or at the Health Trust Center. To learn more about the new AHA guidelines, members are encouraged to contact their healthcare provider, CareHere at (877) 423-1330, or log on to www.heart.org.

Identifying Suspects in Full Body Religious Garments



Foreword by Peter Erndwein:

The Delaware Valley Property & Liability Trust recently received several inquiries from member police departments encountering suspects whose identity is obscured by a full-body garment typically worn by females for religious/cultural purposes. In order to provide members with some practical advice on how to proceed, the Risk Control Department engaged panel police attorney Chris Boyle to research the subject and come up with some prudent guidelines. The resulting article, "Law Enforcement Guide to the Muslim Community" can be accessed by logging onto our website at www.dvtrusts.com and accessing "Member Resources / Property & Liability Trust" or email cbigham@dvtrusts.com to request a copy.



From the Risk Control Department Blotter

Examples of Risk Control services, technical guidance, and/or recommendations:

◆ **Administration**

- performance improvement plan process and forms.
- a proposed bring-your-dog-to-work event.
- training of service animals by employees in the workplace.
- auto insurance implications of using a personal vehicle in the course and scope of employment.
- a “check sheet” version of the DVWCT Model Workplace Safety Manual.
- the formation of an independent softball league for municipal employees.

◆ **Code Enforcement**

- the need for code inspections following extended power outages.

◆ **Emergency Services**

- online video training resource on the use of mouth barriers during CPR.
- recommended minimum driving age for fire apparatus (Age 21).
- frequency of occupational medical exams for firefighters (i.e., initially & annually thereafter per NFPA 1487)

◆ **Law Enforcement**

- the unexpected off-duty death of a police officer.
- the use of cameras to deter vandalism.
- removal of religious garb for suspect identification purposes.
- a proposed officer wellness initiative.
- risk management implications of a proposed special police detail.
- an active shooter response plan.

◆ **Parks & Recreation**

- the recommended minimum age for unsupervised minors at municipal aquatic facilities (i.e. Age 14).
- Pa. Child Protective Services Law-mandated clearances for 14-17 year old employees.
- swim league risk management concerns; pool winterization techniques
- a proposed dog park, archery range and pop-up beer garden at a municipal park.
- proposed inflatable activity for a recreation program.
- a model release for volunteer boy-scout service project.
- locating a mobile drug testing service for seasonal staff.

◆ **Public Works/Highway**

- the potential impact of medical marijuana on CDL drivers.
- managing a CDL driver experiencing repeat motor vehicle accidents.
- occupational vaccinations for public works employees.
- CDL medical examiner certifications.
- techniques for reducing potential work zone intrusions.
- US DOT-mandated commercial vehicle pre-trip inspections.
- temporary traffic control for an usual road project.

Workers' Compensation and Property & Liability Trust members with questions regarding the above are encouraged to contact their lead Risk Control Consultant Peter Erndwein (perndwein@dvtrusts.com), Linda Poole (lpooles@dvtrusts.com) or Mike Pacana (mpacana@dvtrusts.com) or call the Risk Control Department at (215) 706-0101.



Wellness Programs/Submissions - wellness@dvtrusts.com
 Health Trust - dvhtclaims@dvtrusts.com
 Workers' Compensation Trust - dwwctclaims@dvtrusts.com
 Property & Liability Claims Trust - dvpltclaims@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>

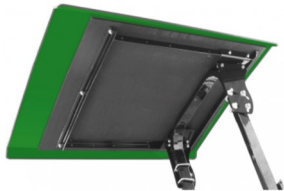
Werner recalls aluminum ladders due to fall hazard.



Hazard: The ladders can break while in use, posing a fall hazard to the user.

[DETAILS](#)

A&I recalls tractor canopies due to injury hazard.



Hazard: The canopies do not meet design specifications and can cause the tractor's Rollover Protection Structure (ROPS) to fail to protect the operator in a rollover accident, posing an injury hazard.

[DETAILS](#)

John Deere recalls compact utility loaders due to injury hazard.



Hazard: Proper ballast information is missing from the operator's manual. If improperly ballasted, the tractor can be unstable creating a risk of injury to the operator or bystanders.

[DETAILS](#)

Harbor Freight tools recalls chainsaws due to serious injury hazard.



Hazard: The power switch can malfunction and allow the chainsaw to continue to operate after the switch is

moved to the "OFF" position, posing a serious injury hazard to the operator

[DETAILS](#)

Schneider Electric recalls Square D Safety Switches due to electrical shock hazard.



Hazard: The power can stay on when the safety switch handle is in the "OFF" position, posing an electrical shock or electrocution hazard to consumers.

[DETAILS](#)

Honeywell recalls hard hats due to risk of head injury.



Hazard: The hard hats fail to protect users from impact, posing a risk of head injury.

[DETAILS](#)