

TRUST CONNECTIONS

Delaware Valley Trusts
Member Newsletter

From Bob Solarz, Executive Director

A Fond Farewell and Best Wishes to Two Longtime Employees

It is with mixed emotions that we announce the retirement of two longtime Delaware Valley Trusts employees - *Mary McGee and Elaine Downes*.

Mary McGee has supported the membership of the Delaware Valley Property & Liability Trust (formerly known as the Delaware Valley Insurance Trust or "DVIT") for over 19 years as a Property Claims Adjuster. Those that have had the occasion to work with Mary to resolve a claim issue know her to be forthright, professional and a good financial steward of the Trust's resources. She is a true pleasure to work with. Mary has a unique ability to balance the needs of a member to resolve a claim while also protecting the collective interests of all Property & Liability Trust members. Though we will all miss her, we are also excited for Mary as she will now be able to spend more time with family and on her beloved travel adventures with family and friends.

Mary has already begun to transition her duties to Elizabeth Bottino, who recently joined the Property & Liability Trust. Mary's retirement will be effective December 4, 2018.

Elaine Downes recently announced her intention to retire effective December 21, 2018, capping a 29-year career with the Delaware Valley Trusts comprised of many contributions and achievements.

In September of 1989, Elaine was the second person hired by DVIT after our original Trust Administrator Rick Lee. Elaine helped guide the development of DVIT from its humble beginnings to the organization it has become today -- the gold standard for governmental risk pools.

For many years and more importantly for many members, Elaine has been the voice, face and personality of the Trusts. She answered questions, assisted with annual renewals and planned annual meetings...all with grace, style and professionalism. Over the years, Elaine's role expanded to meet the ever-growing needs of the Trusts. In meeting those challenges, she continuously exceeded everyone's expectations.

As our longest-tenured employee, Elaine knows our members, staff, professional partners and history better than anyone. To say she will be missed is an understatement. However, we are happy that she will get to spend more time with her family, grandchildren and do all the things she has put on hold while working to shape this great organization.

Please feel free to send well wishes to Mary at mmcgee@dvtrusts.com and Elaine at edownes@dvtrusts.com.

Inside this issue:

P2 Wellness Works: Fall 2018 Health and Wellness

P3 Flu Vaccine: Protect Yourself & Your Loved Ones

P4 Corrosion Related Failure of Aged Metal Light Poles

P5 Preventing Cold Stress

P6 From the Risk Control Blotter

P7 Age 50 & Over? Get Your Shingles Vaccine

P7 Underwriter's Corner Q&A

P8 Select US CPSC Recalls



WELLNESS WORKS

DELAWARE VALLEY HEALTH TRUST

Q4 2018: FALL HEALTH & WELLNESS



Attention Health Trust Members

Incentives and Reimbursements

Submission Deadline is January 15, 2019

Take a few moments this season to check in with your health to ensure you've maximized your value-added benefits through the Health Trust Wellness Program.

All 2018 Health Trust Wellness Incentives and Reimbursements for the period of January 1, 2018 through December 31, 2018 must be submitted by January 15, 2019.

Looking for more information on the Health Trust Wellness Program? Please visit our website at www.dvtrusts.com, and logon to access Wellness Program Member Resources or email wellness@dvtrusts.com.

Wellness Events

October is Breast Cancer Awareness Month

Breast cancer is the most common kind of cancer in women after skin cancer. About one in eight women born in the United States today will get breast cancer at some point in their lifetime. Most women can survive breast cancer if it's found and treated early. A mammogram – the screening test for breast cancer – can help find breast cancer early when it's easier to treat.

Health Trust enrollees (and their spouses) are eligible to receive a \$50 incentive for completing an annual mammogram.

This month is a chance to raise awareness about the importance of detecting breast cancer early. Make a difference! Spread the word about mammograms, and encourage communities, organizations, families, and individuals to get involved.

Source: <https://www.cancer.org>

November is Diabetes Awareness Month

Whether you're living with diabetes or caring for someone who has been diagnosed, there's a hero in you. One in 11 Americans has diabetes. Learn more at www.diabetes.org.

November 15 – Great American Smokeout

Quitting smoking isn't easy. It takes time and a plan. You don't have to stop smoking in one day. Start with day one. Let this be your day to start your journey toward a smoke-free life.



Nicotine replacement therapy is now available at the Health Trust Center at no cost to Health Trust enrollees and their covered dependents. Make an appointment today to discuss available options and resources. Log on to Carehere.com or call (877) 423-1330.

Make the commitment to quit today!

Flu Vaccine: Protect Yourself & Your Loved Ones

2018 – 2019 SEASON

According to the Centers for Disease Control and Prevention, flu vaccines cause antibodies to develop in the body about two weeks after vaccination. These antibodies provide protection against infection with the viruses that are in the vaccine. The seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming season.

All Health Trust enrollees and their covered dependents are eligible to receive an annual flu shot. Simply schedule an appointment and show your Aetna ID card at any one of the following locations:

1) Delaware Valley Health Trust Center, 719 Dresher Road, Horsham, PA. Simply log on to Carehere.com to make an appointment. First time users should enter access code "DVHT" and Aetna ID number (e.g. W12345678901) as the Unique Identifier. You can also call (877) 423-1330 to schedule an appointment.

2) Doctor's Office. Call your primary care physician to make an appointment today.

3) Aetna participating retail or walk-in clinics. To locate a provider, log on to Aetna.com and click Find a Doctor, then Find a Pharmacy, and select Find a Flu Shot/Vaccine Provider from the drop down menu.

Contact your primary doctor for more information about the 2018-2019 flu vaccine. Remember: The flu vaccine will not give you the flu!

Source: www.cdc.gov

Superfood: Pumpkin Seeds

This tiny seed – with or without its fibrous shell – is loaded with nutrients such as magnesium and zinc. Magnesium helps your body absorb calcium to build strong bones, while zinc strengthens the body's immune system. Pumpkin seeds, also known as pepitas, are also a good source of fiber and protein, making them an excellent snacking choice during the day.

Try roasting pumpkin seeds! Roast pumpkin seeds on a baking sheet in a 375° oven for 20 minutes with olive oil and one of the following flavor combinations for an extra boost to this delicious snack:

- Smoked paprika
- Grated parmesan & dried oregano
- Brown sugar & cinnamon
- Cayenne pepper & lime juice
- Sugar, cayenne & salt

These nutrient-packed seeds also make great toppings for salads and soups!

4 Steps 4 Heart Health

If you're 20 or older, the American Heart Association recommends checking your cholesterol levels. Whether you want to prevent or treat high cholesterol levels, lifestyle changes can reduce your risk for heart disease.

Get started with these tips for better heart health:

Step 1 - Be physically active.

Step 2 - Establish a healthy eating pattern.

Step 3 - Stop smoking.

Step 4 - Maintain a healthy weight.

Source: CareHere, HealthMatters Newsletter, October 2018



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Corrosion Related Failure of Aged Metal Light Poles

By Peter Erndwein, Director of Risk Control



In August 2018, a Property & Liability Trust (DVPLT) member suffered a sudden failure of a 30 foot tall metal light pole. The structure, which was installed circa 1970, came down during a storm and injured a woman attending a township-sponsored event. Images of the fallen pole show that the inside of the pole near its base was corroded. The municipality intends on replacing all similarly aged light poles to minimize the risk of a recurrence.



Over the years, DVPLT members have experienced their share of light pole failures. In the absence of manufacturing defects, wooden poles tend to fail due to natural decay processes and metal poles tend to fail due to the effects of corrosion and metal fatigue. In both cases, natural forces such as wind and ice often cause the weakened structures to topple.



Common metals exposed to the ambient environment will suffer corrosion. With respect to atmospheric corrosion, there are five main factors that determine corrosion rates: temperature, humidity, rainfall, airborne sulfur dioxide concentrations (from air pollution) and air salinity. These variables have been extensively studied and predictable corrosion rates have been developed for each parameter. For example, a light pole made of mild steel in an urban environment loses around 30-70 micrometers of its surface every year solely due to atmospheric corrosion. The same metal in a marine environment loses around 60-170 micrometers annually. While this corrosion rate may seem insignificant, over the course of time the losses add up. Based on these corrosion rates, an unpainted mild steel square tube stock could potentially lose over a 1/4 inch of wall thickness in 50 years.

Due to many variables, accurately predicting when a pole has reached a critical corrosion threshold can be challenging. Visual inspection can only tell so much and many times mere visual inspections cannot assess corrosion that is happening on the inside surfaces hidden from view. Several advanced field inspection techniques are available. These techniques include: ultrasonic testing, magnetic particle testing, liquid dye penetration testing and radiography. Unfortunately, these methods are beyond the in-house capabilities of most property owners. They require specially trained personnel and expensive equipment (not to mention the risk of radiation exposure with the last technique). Accordingly, such advanced testing services are typically provided by commercial vendors. For those interested in locating a resource, conduct an Internet search using the term “non-destructive testing services”.



If hiring an advanced testing specialist is not financially feasible, property owners can take the following practical steps to ensure the ongoing integrity of their light poles:

- Record the installation date of the light pole and estimated lifespan if provided by the manufacturer;
- Consider assigning a unique identification number to each owned light pole to facilitate asset tracking;
- Perform periodic visual inspections of all owned light poles (annually at a minimum);
- Monitor the U.S. Consumer Product Safety Commission recall page; and
- Budget for timely replacement of aged light poles before they fail on their own accord.

Members with questions are encouraged to contact the DVPLT Risk Control Department at 215-706-0101.

Sources:

“Corrosion Rate.” *American Galvanizer's Association*, American Galvanizer's Association, www.galvanizeit.org/corrosion/corrosion-process/corrosion-rate

“Guidelines for the Installation, Inspection, Maintenance and Repair of Structural Supports for Highway Signs, Luminaires, and Traffic Signals.” *Federal Highway Administration*, Federal Highway Administration, Mar. 2006, www.fhwa.dot.gov/bridge/signinspection.pdf.

“Recall to Repair: Whitco Company LP Stadium Light Poles Can Fall Over, Posing Risk of Serious Injury and Death.” *CPSC.gov*, United States Consumer Product Safety Commission, 29 May 2017, www.cpsc.gov/Recalls/2010/Recall-to-Repair-Whitco-Company-LP-Stadium-Light-Poles-Can-Fall-Over-Posing-Risk-of-Serious-Injury-and-Death/.

Brrr! - Preventing Cold Stress

By: Mike Pacana, Sr. Risk Control Consultant



Working in cold environments causes the body to work harder in order to maintain the optimal temperature required for life. Cold stress can potentially lead to injuries and illnesses such as frostbite, hypothermia (when the body temperature falls below 95 degrees F), trench foot, and chilblains (inflammation and blistering of skin capillaries). Limiting worker exposure to the cold is key to preventing these types of injuries and illnesses.

Cold stress on the body can be caused by personal and environmental factors such as air temperature, wind speed, presence of moisture (from air and body perspiration), and contact with cold surfaces. OSHA has published a cold stress equation graphic included in this article. Exposed skin can potentially freeze within one minute when the air temperature is 10 degrees F with a 20 mph wind speed (see OSHA graphic.) Moisture on the skin and any wind can cause the body to lose heat more quickly.

There are steps you can take to protect yourself and prevent cold stress and related injuries/illnesses. The most important step is to dress properly. Other steps include:

- Dress in layers using breathable garments that are not so tight to cut off circulation or impede movement. Layering clothing can help warm the cold air trapped between the layers. Breathable fabrics can help wick away the perspiration from the skin that worsens body heat loss;
- Wear a hat/hood combination and use liners under hard hats;
- Wear insulated, water-proof boots with traction soles;
- Wear insulated gloves that are water-resistant.

Other steps you can take to help prevent cold stress and limit exposure:

- Stay hydrated. Your body uses energy to keep its muscles warm and to move body fluids from its extremities to the core. This results in increased urine output which can result in dehydration. A dehydrated body is more susceptible to common colds and flu. Try to drink about as much water as you would during the summertime;
- Limit the amount of time exposed to cold temperatures;
- Reschedule work to the warmest part of the day, around mid-afternoon.
- Provide extra workers for more demanding jobs and enforce a buddy system to avoid lone worker operations.
- Take periodic breaks in a warm location. Provide warm liquids to drink. Avoid caffeine and alcohol which worsen dehydration.
- Use engineering controls such as radiant heaters, if possible.
- Ensure you have a reliable means to communicate with employees, especially those in remote locations.

Preventing cold stress will not only improve worker safety, but can also significantly improve productivity by reducing the physical demands on them.

For a printable version of OSHA's "Cold Card" featured in this article visit:

https://www.ars.usda.gov/ARSUserFiles/50620000/HealthandSafety/cold_stress.pdf .

Sources:

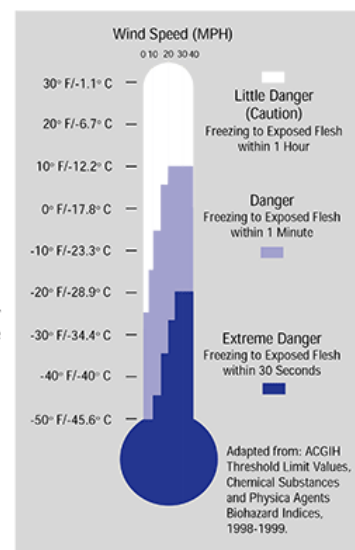
Ferguson, Alan. "Out In The Cold." *Safety and Health*, vol. 196, no. 6, Dec. 2017.
Nelson, Alsie. "Preventing Cold Stress." *Safety and Health*, vol. 197, no. 2, Feb. 2018.

THE COLD STRESS EQUATION

LOW TEMPERATURE + WIND SPEED + WETNESS
= INJURIES & ILLNESS

When the body is unable to warm itself, serious cold-related illnesses and injuries may occur, and permanent tissue damage and death may result.

Hypothermia can occur when **land temperatures are above freezing or water temperatures are below 98.6°F/ 37°C**. Cold-related illnesses can slowly overcome a person who has been chilled by low temperatures, brisk winds, or wet clothing.





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

- **Administration**

- Guidance regarding a contract employee operating a township-owned vehicle.
- Guidance on volunteers using township buildings during non-business hours.
- Guidance regarding barbed wire security fencing.
- Information on the formation of a Pa. Bureau of Workers' Compensation workplace safety committee.
- Guidance regarding facility emergency evacuation plans.
- Guidance regarding background checks for new hires.
- Guidance regarding standing desks and alternative keyboard designs.

- **Law Enforcement**

- Guidance on hepatitis B vaccinations for eligible employees.
- Guidance regarding Taser lifespan advisory.
- Pursuit policy review and guidance regarding potential fatigue-related causes of a spike in police-involved motor vehicle accidents.

- **Parks & Recreation**

- Guidance regarding proposed pool rules.
- Assistance with poison ivy exposure prevention following exposure event.
- Guidance regarding a proposed pickleball event.
- Guidance regarding perimeter fencing for batting cages.

- ♦ **Public Works/Highway**

- Assistance with a pressure vessel inspection issue.
- Assistance with head protection procedures.
- Review of safety checklists and information on facility management courses.
- Training options for truck crane safety and low voltage electrical safety.

- **Water and Sewer**

- Options for Trust-sponsored trainings which offer PaDEP water & wastewater operator credits.

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 (lpool@dvtrusts.com) or Mike Pacana (mpacana@dvtrusts.com) or call the Risk Control Department at 215-706-0101.



DVT Online University - Start Training Today!

The DVT Online University is a free online training tool available to our Workers' Compensation and Property & Liability Trust members. It is intended to increase their knowledge, protect employees, and reduce the frequency and severity of losses.

Training is available 24/7 with access to over 250 topics including workplace health and safety, defensive driving, cyber security, employment liability, law enforcement, child safety for public employers, and employee development and leadership. Contact cbigham@dvtrusts.com for more information.

Log on at <https://firstnetcampus.com/dvt>

Age 50 and Over? Get Your Shingles Vaccine

Contributed by: Dana Graser, Claims Specialist/Member Services Representative



The Center for Disease Control and Prevention recommends adults age 50 years and older get vaccinated to prevent shingles and postherpetic neuralgia (PHN), the most common complication of shingles.

A new shingles vaccine Shingrix (recombinant zoster vaccine) was licensed by the U.S. Food and Drug Administration (FDA) in 2017 and is preferred over Zostavax® (zoster vaccine live), a shingles vaccine in use since 2006. Aetna considers Zostavax medically necessary to reduce the risk of shingles for members age 50 years and older if Shingrix is unavailable.

Aetna considers Shingrix medically necessary for the prevention of shingles and related complications for immunocompetent adults age 50 years and older, including those who previously received Zostavax.

Vaccination can be obtained at your primary care physician's office (subject to vaccine availability), or at an Aetna participating retail pharmacy or walk-in clinic. Please note that most Health Trust medical plans do not provide coverage for vaccinations performed at urgent care facilities. Contact your HR Department for plan information.

Obtaining a vaccination at a retail pharmacy or walk-in clinic requires full payment at the point of service and submission of the receipt to Aetna for reimbursement. The Health Trust offers assistance with obtaining a reimbursement for out-of-pocket expenses associated with administration of the shingles vaccine. To obtain a reimbursement, please submit an itemized receipt to the DVHT Claims box at dvhtclaims@dvtrusts.com. Questions regarding reimbursement can be directed to Dana Graser, Claims Specialist, at 267-803-5724.

The Coverage Corner

Q: We have an underground vault, valves and piping which allow drinking water from one utility's system to flow to another to meet supply and continuity requirements. Does the Property & Liability Trust provide property coverage for the underground piping associated with this utility property asset?

A: The underground piping contained within the property line of the scheduled premises and out to 100 feet from that point would be "Covered Property" provided the vault is specifically listed on the Covered Entity's Property Schedule.

Power transmission lines, feeder lines and underground pipes more than 100 feet from the property line of the scheduled "premises" are not "Covered Property" unless specifically approved by the Property & Liability Trust and its property reinsurers. "Premises" in this context means land within the property lines for that particular tract of land owned or leased by the covered entity, not just the buildings or structures on the land. Underground property at specifically scheduled locations within buildings, plants, vaults, pump stations and wells would be afforded property coverage as this would be underground property located on scheduled "premises". However, whether a particular loss to "Covered Property" is actually covered depends on the type of loss, what caused it, and when it occurred, all of which are subject to the terms and conditions of the Property Coverage Part.

Property & Liability Trust members are encouraged to review their property schedule on a regular basis to be sure that locations with "on premises" critical underground property are documented as scheduled premises and are thus covered.

Members with coverage questions should contact Jim McGill at jmcgill@dvtrusts.com. To obtain a property schedule, please contact Linda Poole at lpool@dvtrusts.com.





Health Trust - dvhtclaims@dvtrusts.com
Workers Compensation Trust - dvwctclaims@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

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

Emerson Tool Company recalls Ridgid Wet/Dry Vacuums due to shock hazard.



Hazard: The on/off switch can become dislodged and expose energized wiring, posing a shock to hazard to consumers.

[DETAILS](#)

Vornado Air re-announces recall of electric space heaters following report of death.



Hazard: The electric space heater can overheat when in use, posing fire and burn hazards.

[DETAILS](#)

Cooper Lighting recalls solar/battery powered light fixtures due to fire hazard.



Hazard: The batteries in the solar-powered light fixtures can overheat and cause the light fixture's housing to melt, posing a fire hazard.

[DETAILS](#)

Baccus recalls Stanley Workbench LED Light/Power Station due to shock/electrocution hazards.



Hazard: The recalled workbench and power stations are wired incorrectly, which can result in reverse polarity, posing shock and electrocution hazards.

[DETAILS](#)

Provata Health recalls promotional activity trackers due to burn hazard.



Hazard: The activity tracker wristbands can overheat while the user is wearing it or when charging, posing a burn hazard.

[DETAILS](#)

Werner recalls aluminum ladders due to fall hazard.



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

[DETAILS](#)