

TRUST CONNECTIONS

Delaware Valley Trusts
Member Newsletter

2020 Risk Control Grant Funds

Beginning in January 2020, Risk Control Grant funds will be allocated on an annual basis rather than bi-annual. In addition, unused funds will be permitted to roll over and accumulate each year without a maximum.

Risk Control Grant funds are available to members of the Workers' Compensation and Property & Liability Trusts. These funds can be used to purchase items or services that can help to reduce the frequency and severity of employee injuries or illnesses. The value of each entity's grant is set by the Trust's underwriter and approved by the respective Trust Executive Committee each year.

Following are just a few examples of how members are using their allocated funds:

Workers' Compensation Trust:

- *Automated external defibrillators or "AEDs";*
- *Baseline and periodic physicals for covered employees;*
- *Concrete saws or low-vibration concrete breakers to replace jackhammers;*
- *Confined space entry equipment such as atmosphere monitoring equipment, tripods, or ventilation blowers;*
- *Hepatitis B vaccinations for employees with*

occupational exposures;

- *Personal Protective Equipment or "PPE" such as anti-vibration gloves, body armor, chain saw chaps, hard hats, hearing protection, high visibility reflective traffic safety apparel, traction footwear and respiratory protection.*

Property & Liability Trust:

- *Automated fire suppression systems;*
- *Building perimeter access controls/theft deterrents and surveillance systems;*
- *Cameras for municipal vehicles to minimize collisions;*
- *Computer firewall and security software to prevent electronic theft;*
- *Flammable liquid storage cabinets and containers;*
- *Replacement of non-compliant or unsafe playground equipment.*

As a reminder, Risk Control Grant Fund Applications for the 2018-2019 bi-annual cycle must be submitted by November 30, 2019. **Unused grant funds for the current grant cycle cannot be rolled over.**

For questions, please contact your lead Risk Consultant or call 215-706-0101.

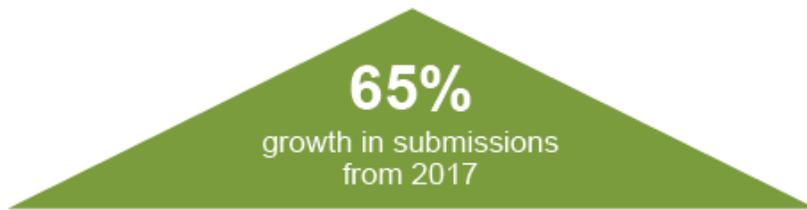
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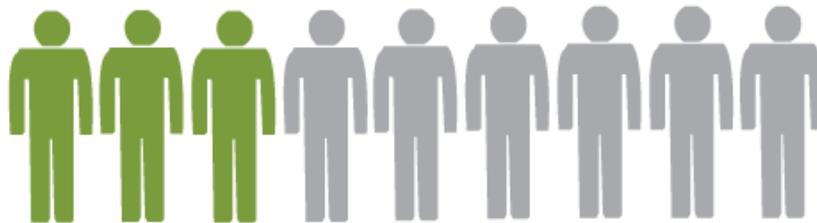
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WELLNESS AT WORK

Delaware Valley Health Trust members are getting a head start on the path to a healthier lifestyle. The 2018 wellness program at a glance.



7,781
wellness
submissions
processed



4,499
unique
participants

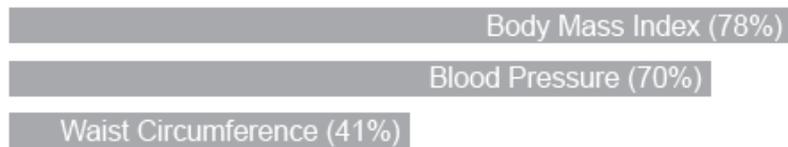
33% of eligible enrollees and covered spouses earned a wellness incentive or reimbursement in 2018.

Top 5: Biometric Screening, Gym Membership, Women's Health, Fitness Events, Colonoscopy

16%

(2,854 members)
Participation in the
Biometric Screening

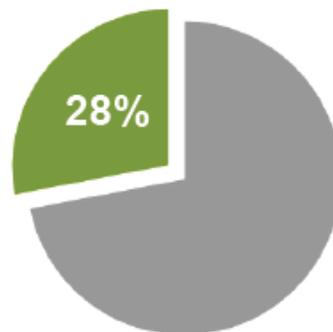
Top Health Risk Areas



Metabolic Syndrome

(3 or more of the following risks)

- ✓ High blood pressure
- ✓ Increased blood sugar
- ✓ Abnormal cholesterol
- ✓ Elevated triglyceride levels
- ✓ Excess body fat around the waist



Metabolic Syndrome indicates an increased risk of heart disease, stroke, and diabetes.

Health Trust Wellness Focus Areas

Program Engagement & Weight Management & Blood Pressure Management



Contact the Health Trust Wellness Team today.
Lauren Detweiler, Jenna Glassman, Elisa O'Hanlon
wellness@dvtrusts.com, 267.803.5721

The importance of offering flu vaccines to employees

The flu is a contagious respiratory illness that can vary in severity.



During the 2018/2019 flu season, the CDC estimates that the flu caused:

- Over 36 million illnesses
- Over 500,000 hospitalizations

Plus, the flu is the reason behind:

- **\$10 billion** in yearly healthcare expenses
- **75 million** sick days each year
- **\$16 billion** per year in lost productivity



The best way to prevent the flu is by getting a flu vaccine.



During the 2017/2018 flu season, the flu vaccine prevented:

- 7 million illnesses
- 109,000 hospitalizations
- 8,000 deaths



By offering flu shots to employees, you can:

- Provide a convenient way to get immunized
- Improve vaccination rates
- Reduce absenteeism
- Reduce healthcare spending



All statistics from the Centers for Disease Control and Prevention, "Influenza (Flu)." Updated April 12, 2019. Accessed April 24, 2019. <https://www.cdc.gov/flu/index.htm>.

Incidences of Serious Lung Injury from Vaping

By: Peter Erndwein, Director of Risk Control



“Vaping” refers to the process of turning a liquid mixture into an inhalable aerosol, typically by exposing the liquid to a battery-powered heating element. The origin of the portable vaping device can be traced back to a 1930 US patent for the “J. Robinson Electric Vaporizer”. Originally envisioned as a device to deliver inhalable medicines, the device was eventually rebranded as an “electronic cigarette” or “e-cigarette”. The inhalable medicines have been replaced with nicotine, tetrahydrocannabinol (THC), cannabinoid (CBD) oils, flavorings and additives. E-cigarettes hit the U.S. marketplace in the mid-2000’s¹. Demand has soared over the years with the 2018 global value of the e-cigarette/vaping market estimated at \$10.2 billion².

One factor in the consumer success of e-cigarettes has been attributed to creative marketing, especially industry assertions that the product is a safer alternative to other forms of tobacco. The industry has also asserted that the product could serve as a bridge to smoking cessation³. A comprehensive review of the scientific evidence for such a claim was conducted in 2019 by Gentry et al. The researchers concluded that the industry assertion that e-cigarettes can reduce tobacco dependency is not substantiated by the available data and more research is required⁴.

A public information campaign was recently initiated by the U.S. Centers for Disease Control and Prevention (CDC) to inform the public of the potential dangers of vaping. As of October 8, 2019, the CDC reported 1,299 lung injury cases in 49 states, the District of Columbia and one U.S. territory associated with using e-cigarette/vaping (including over 50 cases in Pennsylvania). In addition, 26 deaths have been confirmed in 21 states. While no single e-cigarette product or substance has been linked to all lung injury cases, most of the patients report a history of using THC-containing vaping products⁵.

Symptoms linked to vaping illness:

- Cough, shortness of breath, or chest pain
- Nausea, vomiting, or diarrhea
- Fatigue, fever or abdominal pain
- Some patients reported symptoms developed over a few days, while others reported their symptoms developed over several weeks.

In response to this evolving crisis, the CDC issued a number of public health recommendations including:

- While the investigation is ongoing, the public should refrain from using e-cigarette, vaping and related products, particularly those containing THC as an ingredient.
- If you are an adult who used e-cigarettes containing nicotine to quit smoking, do not return to smoking cigarettes.
- If you have recently used an e-cigarette or vaping product and have symptoms like those reported in the outbreak (refer to inset box above), see a healthcare provider.

As information on the situation continues to emerge, readers are encouraged to visit the CDC’s website for updates: https://www.cdc.gov/tobacco/basic_information/e-cigarettes/severe-lung-disease.html.

Most health insurance providers offer subscribers no cost or reduced cost tobacco, nicotine and substance dependency interventions. Employees and dependents with health coverage through the Delaware Valley Health Trust can get a personal overview of available dependency services by contacting Lauren Detweiler, Manager of Health and Wellness Promotion, 267-803-5721 or ldetweiler@dvtrusts.com.

Sources:

1 “Historical Timeline of Electronic Cigarettes.” CASAA, CASAA, 18 Oct. 2018, www.casaa.org/historical-timeline-of-electronic-cigarettes/.

2 “Cigarette And Vape Market Size, Share: Industry Report, 2019-2025.” *Grandviewresearch.com*, Grand View Research Inc., 2019, www.grandviewresearch.com/industry-analysis/e-cigarette-vaping-market.

3 Collins, Lauren, et al. “E-Cigarette Marketing and Communication: How E-Cigarette Companies Market E-Cigarettes and the Public Engages with E-Cigarette Information.” *Nicotine & Tobacco Research: Official Journal of the Society for Research on Nicotine and Tobacco*, Oxford University Press, 1 Jan. 2019, www.ncbi.nlm.nih.gov/pubmed/29315420.

4 Gentry, Sarah, et al. “Are Electronic Cigarettes an Effective Aid to Smoking Cessation or Reduction Among Vulnerable Groups? A Systematic Review of Quantitative and Qualitative Evidence.” *Nicotine & Tobacco Research: Official Journal of the Society for Research on Nicotine and Tobacco*, U.S. National Library of Medicine, 17 Apr. 2019, www.ncbi.nlm.nih.gov/pubmed/29608714.

5 “Outbreak of Lung Injury Associated with E-Cigarette Use, or Vaping.” *Centers for Disease Control and Prevention*, Centers for Disease Control and Prevention, 2019, www.cdc.gov/tobacco/basic_information/e-cigarettes/severe-lung-disease.html.

The Health Trust Coverage Corner

Being an Informed Consumer: Frequently Asked Questions



This is part two of our ongoing series designed to help Health Trust members better understand their health benefits. Following are several of the most frequently asked questions received by the Health Trust Claims, Eligibility and Member Services Teams from our members:



Why do I need a PCP?

A: A primary care physician or “PCP” acts like your health and wellbeing quarterback and is often most ideally suited as the provider with the best overall view of your health. A PCP can also help direct specialty care as needed.

Members enrolled in a Health Maintenance Organization (HMO) or Quality Point-of-Service (QPOS) plan are required to choose a PCP as part of the initial enrollment process. The PCP name (or your PCP office number) will be displayed on your Aetna ID card. In open access plans such as Preferred Provider Organizations (PPO), the PCP is recommended but not required.

How do I change a PCP?

You can easily change your PCP by calling the Aetna Member Services number located on the back of your Aetna ID card or (800) 308-7344. To locate the PCP six-digit office number, go to www.aetna.com and click “Find a Doctor.”

Can I assign Delaware Valley Health Trust Center provider as my PCP?

Yes. The Delaware Valley Health Trust Center PCP office number is 351155.

Do my covered dependents receive their own Aetna ID card?

Aetna ID cards are issued “family style” and display the enrollee’s name followed by their covered dependents. The enrollee and covered spouse each receive an ID card. The cards include the enrollee’s name followed by the names of the covered spouse and dependent children. All names are included on one ID card so that you no longer have to carry multiple cards in your wallet. If you need to order additional cards for your dependents, please call the Aetna Member Services number located on the back of your ID card or call (800) 308-7344

How long does it take to get a new Aetna ID card?

Once requested via Aetna Member Services, it takes 7 to 10 business days for the new Aetna ID card to arrive in the mail. You can also print an ID card by logging onto www.aetna.com or access your ID number on Aetna’s mobile app.

I have a new address. How do I update my records?

Please contact your employer HR/benefits representative to request a change of address.

REMINDER:

ALL 2019 HEALTH TRUST INCENTIVE AND REIMBURSEMENT REQUESTS MUST BE SUBMITTED BY JANUARY 17, 2020

Mail: DVHT Wellness, 719 Dresher Road, Horsham, PA, 19044-2205

Email: wellness@dvtrusts.com

Fax: (267) 803-5796

Log onto “Member Resources” at www.dvtrusts.com for more information.



Drug and Alcohol Clearinghouse - New Obligations for Public Entities That Employ CDL Drivers

Effective January 6, 2020, entities that are regulated by the Federal Motor Carrier Safety Administration (“FMCSA”), which includes municipalities that have employees who are required to hold a commercial driver’s license (“CDL”) to operate commercial motor vehicles (“CMV”) in the course of their employment, will be required to use the newly established Commercial Driver’s License Drug and Alcohol Clearinghouse (“Clearinghouse”).

The purpose of the Clearinghouse is to maintain records of all drug and alcohol program violations in a central repository and require that employers query the system to determine whether current and prospective employees have incurred a drug or alcohol violation that would prohibit them from performing safety-sensitive functions covered by the FMCSA and U.S. Department of Transportation drug and alcohol testing regulations.

The Clearinghouse provides FMCSA and employers with the necessary tools to identify drivers who are prohibited from operating a CMV and ensures that such drivers receive the required evaluation and treatment before resuming safety-sensitive functions. Information maintained in the Clearinghouse will ensure that drivers who commit a drug or alcohol violation while working for another employer, or who attempt to find work with another employer, do not perform safety-sensitive functions until completing the return-to-duty process. The Clearinghouse also addresses the situation in which drivers can conceal their drug and alcohol violations merely by moving on to the next job or the next jurisdiction because records maintained in the Clearinghouse will “follow” the driver regardless of how many times he or she changes employers, seeks employment or applies for a CDL in a different state.

Employers and medical review officers, or their designated representatives, are required to report to the Clearinghouse information about positive drug test results, alcohol test results greater than 0.04 blood alcohol content, refusals to test and other non-test violations of FMCSA’s drug and alcohol regulations. In addition, substance abuse professionals are required to report information about drivers undergoing the return-to-duty drug and alcohol rehabilitation process. Employers also must search the Clearinghouse for information during the pre-employment process for prospective employees and at least once a year for current employees to determine whether anyone has incurred a drug or alcohol violation with a different employer that would prohibit him or her from performing safety-sensitive functions.



For more information on the Clearinghouse, please visit <https://clearinghouse.fmcsa.dot.gov/>. This website contains links to many useful resources (e.g., brochures, factsheets and FAQs) prepared by the FMCSA which can help municipalities comply with the new requirements. Questions may also be directed to Clearinghouse representatives at clearinghouse@dot.gov.



Health Trust - dvhtclaims@dvtrusts.com

Workers' Compensation Trust - dwwctclaims@dvtrusts.com

Property & Liability Trust - dvpltclaims@dvtrusts.com

Wellness Programs/Submissions - wellness@dvtrusts.com

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



Select recalls issued by the US Consumer Product Safety Commission

Contigo recalls 5.7 million kids water bottles due to choking hazard.



Hazard: The cleanable water bottle's clear silicone spout can detach, posing a choking hazard to children.

[DETAILS](#)

Federal Cartridge recalls Blackhawk gun holsters due to injury hazard.



Hazard: The holster design on Blackhawk T-Series L2C gun holsters can change the position of the safety switch on the firearm without the user knowing it. When this occurs, if the trigger is pulled the gun could fire unexpectedly, posing an injury hazard to the user and bystander.

[DETAILS](#)

Ronson Brand Tech Torch recalled by Zippo due to fire hazard.



Hazard: The Ronson Tech Torch Auto Start can continue to produce a flame after the activation trigger is released into the off position, posing a fire hazard.

[DETAILS](#)

Spanrive recalls wireless phone chargers due to burn hazard.



Hazard: Metallic accessories attached to phones placed on the chargers can overheat while phones charge, posing a burn hazard to users.

[DETAILS](#)

Gator Utility Vehicles recalled by John Deere due to crash hazard.



Hazard: The plastic sheathing on the throttle cable can melt due to improper routing, causing the throttle to stick. This could result in the operator not being

able to stop the vehicle, posing a crash hazard.

[DETAILS](#)

Carrier recalls Carrier- and Bryant-branded heat pumps due to fire hazard.

Hazard: The fan motor on the heat pumps (Carrier- and Bryant-branded 1.5-ton multi-zone, 4-ton multi zone and 4-ton single-zone ductless heat pumps) can fail, causing the units to overheat, posing a fire hazard.



[DETAILS](#)

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