

TRUST CONNECTIONS

DELAWARE VALLEY TRUSTS
MEMBER NEWSLETTER

Phyllis Lieberman Women's Trailblazer Scholarship 2021 Recipients



The late Phyllis Lieberman, former manager of Whitpain Township and founding board member of the Delaware Valley Insurance Trust.

The Phyllis Lieberman Women's Trailblazer Scholarship was established in December 2018 to honor the late Phyllis Lieberman, a long-time manager of Whitpain Township and founding Executive Committee Member of the Delaware Valley Insurance Trust (now known as the Delaware Valley Property & Liability Trust). Phyllis was a pioneer who understood that achieving success often required taking risks, but she also demonstrated with her leadership abilities how to manage that risk. The scholarship program is dedicated to Phyllis's memory to promote the advancement of women in local government. To read more about Phyllis Lieberman's career and commitment to local government, please visit <https://dvtrusts.com/phyllis-lieberman-bio/>.

This year, two educational scholarships were awarded. With a pool of very well-qualified candidates, the 2021 Selection Committee announced the recipients of the 2021 Phyllis Lieberman Women's Trailblazer Scholarship:

Gloria Hatcher of Horsham Township and Katherine McGovern of Warminster Township

Gloria Hatcher is a detective who takes great pride not only in her work as a police officer and but also in her community as an advocate for recreational opportunities, particularly promoting the benefits of interconnected trails. She enjoys community policing working with various government and nonprofit organizations and especially working with local elementary schools. In addition, she is an avid runner and a fitness instructor for

Temple University Police Academy. Detective Hatcher has a Bachelor's Degree in Urban Studies and City Planning and is currently pursuing a Master's Degree in Public Administration from Villanova University with a certification in City Planning, which she hopes to use to broaden her role to benefit both law enforcement and local government.

Katherine McGovern serves as a Budget and Human Resources Manager in local government. Ms. McGovern has a keen interest in municipal finance and budgeting which led her to pursue a Master's Degree in Business Administration from West Chester University in 2020. She hopes to use this advanced degree to broaden her understanding of municipal leadership and best management practices while applying more technical experience, especially in the realm of municipal finance. Her professional philosophy is "to learn from every opportunity and grow" and she welcomes and has benefited from the guidance and mentorship of local government leaders. She hopes to one day "pay it forward" to mentor future female leaders in local government.

The 2022 Scholarship application cycle will be announced in early September 2021. For questions please contact Carol Bigham, Director of Member Services at cbigham@dvtrusts.com or call (267) 803-5720.

Inside this issue:

P2 Wellness Works: Cancer Prevention Through Healthy Living and Screenings
P4 Now is the Time for Employers to Review Payroll and Wage Practices
P5 New Version of the MMPI for Law Enforcement Psychological Evaluations
P6 2020 Accident & Illness Prevention Program Effectiveness Survey Results

P6 Healthcare Bluebook: Finding your Fair Price™
P7 Teladoc: Access to a Doctor Anytime, Anywhere
P8 Safety Alert: Aerial Lift Repairs
P9 The DVHT Team Recognized American Heart Month



WELLNESS WORKS

Delaware Valley Health Trust

Q2 2021: CANCER PREVENTION THROUGH HEALTHY LIVING AND SCREENINGS



vegetables, and whole grains, and limit processed foods, red meat, alcohol, and sugar-sweetened beverages. It is recommended to aim for 150-300 minutes of moderate intensity or 75-150 minutes of vigorous intensity activity each week for maximum health benefits. Share your goals with family and friends to stay accountable.

It is also important to complete regular screenings to assess your cancer risk. Talk to your health care provider about your risk factors to obtain your provider's recommendation for regular health screenings.

REDUCE YOUR RISK

According to the American Cancer Society, one in three people will be diagnosed with cancer in their lifetime. In the United States, the five most common types of cancer are skin, lung, prostate, breast, and colorectal. There are many factors that contribute to the likelihood of developing cancer, including genetics and lifestyle choices. Many cancers can be treated successfully through early detection and intervention, and some can be prevented with healthy behaviors.

Healthy lifestyle choices can significantly reduce your risk for developing certain types of cancers. In fact, 18% of cancers in the United States are related to excess body weight, physical inactivity, excess alcohol consumption, and/or poor nutrition. Focus on foods that are high in nutrients, such as fruit,

The Delaware Valley Health Trust supports screenings for colon, cervical, and breast cancers through wellness incentives. Eligible Health Trust enrollees and their covered spouses can earn \$150 for completing a colonoscopy or Cologuard[®] screening, \$50 for completing a Women's Well Visit screening, and \$50 for completing a mammogram screening.

For more information regarding Health Trust wellness incentives please email wellness@dvtrusts.com or call (267) 803-5721. Also visit the American Cancer Society at www.cancer.org for more information, resources, and healthy tips.

Source: American Cancer Society. www.cancer.org. 2021.

WELLNESS EVENTS

May is National Employee Health & Fitness Month

Use this month to improve your health and wellbeing in the workplace. Walk with a coworker at lunch or stock up your workspace with healthy snacks. Make a resolution of health at work and stick with it through the month.

May is Mental Health Month

COVID-19 has had a profound impact on mental health in our country. It's critical to normalize mental health care to heal from the long-lasting impacts of the pandemic. Find helpful mental health resources at www.healthadvocate.com/members, enter "Delaware Valley Trusts" as your organization.

May 25th DVHT Wellness Presentation: Low Stress Eating (virtual) from 12 p.m. to 1 p.m.

Many people do not recognize the complex interconnectedness of stress, proper nutrition, and overall wellbeing. Having even one of these areas out of balance can lead to decreased overall health and feelings of apathy. Come learn the relationship between stress and nutrition and how you can manage stress eating in your life. A training announcement will be emailed approximately two weeks prior to the event to Health Trust member contacts and enrollees who have an email address on file.

June is Men's Health Month

June 1st kicks off Men's Health Month to bring awareness to preventable health issues and encourage early detection and treatment of disease among men and boys. Men on average have shorter life spans than women and are less likely to regularly visit their doctor. We encourage men to take control of their health by making healthy food choices, getting regular exercise, going for regular check-ups and taking care of their mental health.

Source: www.cdc.gov

QUITTING FOR GOOD

Tobacco use is linked to chronic disease and other serious health conditions. Quitting can be a challenge, but more than half of adult smokers want to quit and have made an attempt to quit in the last year. This May, celebrate World No Tobacco Day by pledging to quit for good.

Need some support? Delaware Valley Health Trust members have access to tobacco cessation resources that can support your goal to quit:

- **Aetna** offers telephonic health coaching and online wellness programs focused on quitting tobacco use at www.aetna.com.
- **Health Advocate** provides a library of information, articles, and videos with helpful tips for quitting at HealthAdvocate.com/members, enter "Delaware Valley Trusts" as your organization.
- **Free PA Quit Line** connects you with a personal quitting coach, nicotine replacement therapy, community support, and educational resources at <https://pa.quitlogix.org/en-US/> or call 1-800-QUIT-NOW (784-8669).

Source: "Smoking & Tobacco Use." Centers for Disease Control. 2020.

REDUCE YOUR RISK OF SKIN CANCER

Skin cancer is the most common form of cancer in the United States. The three most common types of skin cancer are basal cell carcinoma, squamous cell carcinoma, and melanoma. You can significantly reduce your risk of these types of cancers by making small lifestyle changes:

- Reduce your time in the sun, especially during the peak hours of 10:00 AM to 3:00 PM.
- Wear sunscreen, protective clothing, and sunglasses.
- Perform self-checks of any suspicious moles or marks and visit your dermatologist for a screening annually.

Source: "What is Skin Cancer?" Centers for Disease Control. 2020.

Now Is the Time for Employers to Review Payroll and Wage Practices

By: Jonathan Calpas, General Counsel



Employers always should be vigilant over their obligation to pay employees accurately and appropriately for all time worked. Under the federal Fair Labor Standards Act (FLSA) and related regulations, this obligation includes determining which employees may be exempt from overtime requirements, what time should be considered working time, and calculating the right rates of pay for non-exempt personnel. It may also include determining what workers are properly considered contractors instead of employees. As we move into the second quarter of 2021 and beyond, employers should review these and other practices to avoid disputes. This is particularly true now, in light of the many ways the pandemic has impacted our work environments. Also, we are seeing clear signals from the Biden administration and recently confirmed Labor Department Secretary Marty Walsh that the Department of Labor (DOL) plans to enforce wage and hour requirements aggressively.

The basic principles of wage and hour law are these:

1. Non-exempt employees must be paid for all time worked at a rate consistent with the applicable minimum wage. In Pennsylvania, that is \$7.25 per hour, which is the same as the federal minimum wage (for now).
2. Non-exempt employees who work more than 40 hours in a work week must receive 1.5 times their “regular rate” of pay for all the excess time. Bonuses, shift differentials, and hazard pay may all affect what that “regular rate” may be.
3. Special rules regarding overtime pay may also apply to public safety workers like police and firefighters.
4. Salaried employees are exempt from overtime requirements if they make more than \$684 per week (\$35,568 annually) and have what are considered exempt duties, like supervising a group of employees or making important, strategic decisions independently.
5. Independent contractors are not employees and, therefore, do not qualify for minimum wage, overtime, and other employee benefits. However, merely calling someone a contractor does not make him or her so. Instead, the law requires that a true contractor be outside the control of the hiring entity in the means and manner of the task or tasks the contractor has been assigned.



Simple though these rules may seem, determining how to approach each of these issues may be difficult, particularly in light of workforce changes the COVID-19 pandemic caused. For example, employers may have struggled to measure employees’ working time once a bulk of the workforce became remote. Software that measures when employees begin and end work for the day in their home office can provide a useful snapshot of their working time. Failing that, it is important to set clear expectations with employees that they must record and report their time accurately, particularly in the case of non-exempt employees. Employees who work overtime almost always must be paid for the additional time, but employers should regularly remind them of policies that establish how to get approval to work overtime, or else face disciplinary action. Employers who provided hazard pay, non-discretionary bonuses, or shift differentials during the pandemic should also take care to include such amounts in the calculation of employees’ regular rate and overtime.

For employers who have returned to a more traditional office work environment, or who plan to soon, other issues may abound. The FLSA establishes that time employees spend on “principal activities” must be paid, while ancillary activities are not compensable. However, there has yet to be a definitive ruling on whether COVID-related precautions -- like temperature checks or time spent on health questionnaires, or even vaccinations if required by the employer -- should be considered principal or ancillary. The likely answer is that it depends upon the employer’s policies, the nature of the work environment, the time involved, and the employee’s duties. Thus, employers should consider carefully pay policies that are appropriate for them and their workforce before establishing any such mandatory health and safety procedures.

New Version of the MMPI for Law Enforcement Psychological Evaluations

By: Dr. Andrew Wolanin, Psy.D.



Minimum qualifications for police officers employed within Pennsylvania are found in 37 Pa. Code §203 Subchapter B. Police Officer Certification Requirements. §203.11(7) requires that applicants be “personally examined by a Pennsylvania-licensed psychologist and found to be psychologically capable to exercise appropriate judgment or restraint in performing the duties of a police officer.” §203.11(7)(ii) specifies that “applicants shall be administered a current standard form of the Minnesota Multiphasic Personality Inventory (MMPI).”

Version 3 of the MMPI, referred to as the MMPI-3, was released at the end of 2020. The MMPI-3 has been fully updated for the first time since the mid-1980s and designed to match US Census Bureau demographic projections for 2020. This update provides more confidence that the assessment results will not differ for candidates of various demographic backgrounds. It includes new scales, updated scales, and contemporary language which



allow for more accurate assessment. Furthermore, it has the capacity to compare an individual’s test results with a large group of pre-hire law enforcement candidates enhancing risk assessment of potential poor job performance. MPOETC is aware of the new test and is currently accepting the MMPI-3 for the psychological component of the Act 120 certification.

Dr. Andrew Wolanin is the founder and president of Wolanin Consulting and Assessment Inc. He is a panel psychologist for DVPLT’s Police Pre-hire Psychological Services program as well as a provider of Pa. Act 59 of 2020-mandated Post Traumatic Stress Disorder (PTSD) assessments. He can be reached at 610-227-2500 or andrew@wolaninconsulting.com.

To aid member agencies in qualifying police office candidates for potential employment, DVPLT offers police pre-hire psychological services as a voluntary value-added member benefit. For more information members can log onto DVPLT Member Resources at www.dvtrusts.com or contact your lead Risk Consultant.

Continued from Page 4, Now is the Time for Employers to Review Payroll and Wage Practices

Employers should also note that the Biden administration has signaled aggressiveness toward enforcement of federal wage and hour laws. Under the Trump administration, the DOL had instituted a Payroll Audit Independent Determination (PAID) program. The program had allowed employers to self-report FLSA violations before a complaint had been filed, pay any employees affected by the violations, and, as a result, avoid any other potential legal exposure. Now, employers face DOL investigations as well as private plaintiff suits without the possibility of the relief afforded by the PAID program.

The Biden administration also has suspended DOL rules that would have codified a liberal standard for determining contractor status (vs. employee status). Late in 2020, the Trump DOL had established what is known as the “economic reality test” for judging who was an employee. The test, which is used by some states already, focuses on a number of factors including economic incentives a purported contractor may be able to pursue. In practice, it allows hiring entities to treat a wider swath of workers as contractors. Controversial examples include gig workers like ride-share drivers. The Biden administration has yet to propose rules of its own, but it has signaled some support for a stricter standard, used in states like California and New Jersey, that excludes almost anyone but those with an established business of their own from the definition of a contractor. Employers in Pennsylvania would do well to monitor federal activity on this issue and structure their relationships with contractors carefully in order to avoid any claims of misclassification. If the Biden administration adopts new rules, employers will need to revisit their contractor classifications to determine if they comport with the new rules.

Spring is a time for cleanup, not just of parks, recreation facilities and public works garages, but also payroll and wage practices. As the working environment re-adjusts in a post-pandemic world, and as the Biden administration begins to pursue its employment-related policies aggressively, employers would do well to consider these issues carefully. Failure to do so risks government investigations and costly litigation. By adapting now, employers will stay ahead of such possibilities, as well as achieve the important goal of paying their employees and other workers appropriately for the time they put into their work.

2020 DVWCT Accident & Illness Prevention Program Effectiveness Survey Results



By: Peter Erndwein, Director of Risk Control

Each year DVWCT conducts a survey of risk control coordinators in order to evaluate the effectiveness of the Trust's Accident and Illness Prevention Programs. The written feedback we receive is used to improve the services provided to members. Secondly, the results are used to fulfill regulatory obligations contained in 34 Pa. Code § 129.458(b) which requires group self-insurance funds to "annually solicit comments from their members regarding the effectiveness of the accident and illness prevention program provided by the group self-insurance fund."

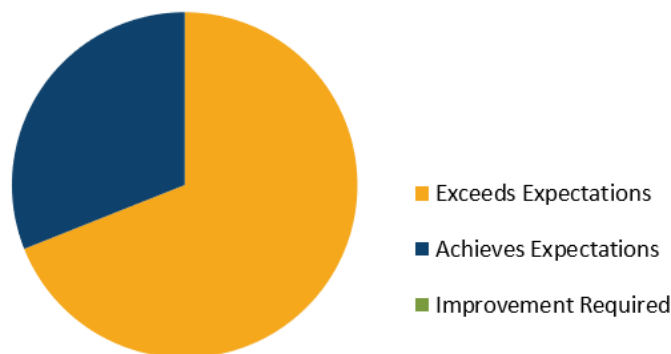
For 2020, we were very pleased to see a survey response rate of 59%. Even more exciting for the staff was to receive an overall program performance rating of "Exceeds Expectations" from 69% of respondents and "Achieves Expectations" from 31%. None of the respondents provided a "Needs Improvement" overall performance rating. The Risk Control Department responds to each and every actionable response and comment included with the surveys. Often, comments provided by members result in new or improved services.

The de-identified results of the survey have been summarized and are available for members to view by visiting the DVWCT Member Resources page on www.dvtrusts.com.

While the Trust's staff works hard to provide world-class services, our success greatly depends on the cooperation we receive from our members. Without this support, the Trust would not be able to consistently deliver superior results.

This annual feedback mechanism is just one of the many ways members are empowered to direct the course of the Trust.

2020 DVWCT Accident and Illness Prevention Program Effectiveness Survey Overall Performance Rating



Healthcare Bluebook - Finding your Fair Price™



Did you know that prices for the same medical procedure vary dramatically depending on where you go? Delaware Valley Health Trust provides its members with FREE access to **Healthcare Bluebook** to help find high-quality care at a **Fair Price™**. It's easy! Use **Healthcare Bluebook's** website or mobile app to shop for medical procedures and find **Fair Price™** (green) facilities in your area that could save you thousands of dollars.

Healthcare Bluebook uses simple green, yellow, and red symbols to show you which facilities charge a **Fair Price™** and which ones do not. You will also see quality information on inpatient services, so you can find a facility that will provide the best quality outcome for your procedure.

Plus, you'll get paid to save! Every time you shop for eligible procedures in **Healthcare Bluebook** and use a **Fair Price™** (green) facility for your care, you'll earn a reward.

With **Healthcare Bluebook**, you'll never have to overpay for medical care again!

Visit <https://www.healthcarebluebook.com/cc/dvht> or download the Healthcare Bluebook mobile app (company code: **dvht1**) to start shopping for care now!



Healthcare Bluebook™





Access to a doctor anytime, anywhere.



GET THE CARE YOU NEED

Teladoc provides convenient 24/7 access to primary care providers by phone, video or app to treat many non-emergency medical conditions including:

- Cold & flu symptoms
- Allergies
- Sinus problems
- Asthma
- Sore throat
- Respiratory infection

Great news! Teladoc has now been extended to include access to dermatology as well as mental and behavioral health providers!

Dermatology Teladoc providers can treat acute or ongoing skin conditions like psoriasis, skin infection, rosacea and more.

Mental Health Teladoc providers include board-certified psychiatrists, licensed psychologists, therapists or counselors who can treat for anxiety, depression, eating disorders, grief, family issues and more. Health Trust members can select a care provider by reviewing provider profiles, including specialty, language, gender and ability to prescribe medication. Mental Health Teladoc is available 7 days a week, from 7am–9pm, by video call from your home or other location where you are most comfortable.

Applicable member cost share applies to Teladoc services.

“This weekend while doing yard work I wasn’t wearing gloves and did not realize I was pulling poison ivy. I woke up on Sunday morning with it all over my face, eyes and arms. I went on the DVT website to see if the clinic was open to go there and save myself a trip to Urgent Care but found it was not on Sundays. I saw the option for Teladoc and tried that. I have to say what a smooth and easy process it was. I registered at 9:00 AM and saw the doctor within 10 minutes, by 9:20 I received confirmation the prescription was at the pharmacy and by 10:00 AM I had taken my first pill. You cannot ask for any better service than this. The doctor was great and the process so easy. I plan on making sure our staff is aware of this option and takes advantage of it. You really never have to leave the house except to run to the pharmacy.”

Diane Hegele, Hatboro Borough

CONNECT WITH A DOCTOR

TELADOC IS JUST A CLICK OR CALL AWAY

- Visit Teladoc.com/Aetna
- Call 1-855-TELADOC (835-2362)
- Download the Teladoc App on your iPhone or Android device



Get help on the go with the Health Advocate app!

- **Learn** more about your Health Advocate services
- **Access** trustworthy health information and helpful tips
- **Connect** with a Health Advocate expert

To download our app, scan the QR code to the left or visit the app store on your mobile device and search “Health Advocate”.

Safety Alert: Aerial Lift Repairs

By: Mike Pacana, Senior Risk Control Consultant



The U.S. Department of Labor's Mine Safety and Health Administration (MSHA) recently issued a safety alert indicating that damaged or defective welds on aerial lifts have caused several fatalities in the mining industry. The alert details an incident in which a weld splice on the repaired arm of a lift fractured because of poor weld quality. This resulted in the basket and its occupant falling, leading to the death of an employee. In another incident, a welder died when a lift arm "catastrophically fractured at a critical weld connecting the arm support to the lift cylinder." In this case, cracks in the weld and surrounding metal went undetected.

While Property & Liability Trust member entities are not in the mining industry, many utilize aerial lifts in their daily operations that include bucket trucks, articulated arm vehicles, "JLGs", etc. This equipment may experience comparable failure modes. To avoid similar tragedies, MSHA offers several best practices to prevent the mechanical failure of welded connections.



These include:

- ✓ Only qualified welders should make repairs to lift equipment.
- ✓ Inspect all welds after installation and repairs, and periodically during the service life of the equipment.
- ✓ Consult with the manufacturer to determine service/fatigue life of mechanical systems and parts.
- ✓ Remove cracked components immediately from service.
- ✓ Train users on proper lift operations, including how to avoid exceeding design capacity.
- ✓ Conduct routine examination of metal components for signs of weakness, corrosion, fatigue, cracks, bends, buckling or missing connectors, etc.
- ✓ Use non-destructive test methods to detect cracks that may be indistinguishable to the eye.

Follow these best practices to ensure that all repairs are completed correctly and to help keep everyone safe.

Sources:

U.S. Department of Labor. "Safety Alert- Electro-Hydraulic Lifts." Mine Safety and Health Administration, Mar. 2020. [msha.gov/safety-alert-electro-hydraulic-lifts](https://www.msha.gov/safety-alert-electro-hydraulic-lifts).

U.S. Department of Labor. "Welds on aerial lifts: Worker deaths prompt MSHA safety alert." Mine Safety and Health Administration. Safety and Health, vol. 202, no. 1, July. 2020.

From the Risk Control Department Blotter

By Peter Erndwein, Director of Risk Control



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

Administration

- Provided guidance on a potential COVID-19 workplace exposure.
- Provided guidance on post-offer background checks.

Public Works/Highway

- Provided assistance with flagger training history.
- Provided guidance on road widening project.
- Provided guidance on repairs to top of water tanks.



Law Enforcement

- Provided guidance on LEOs and CPSL certifications.
- Provided guidance on DVPLT Law Enforcement Policy Management Special Grant Program.

Parks & Recreation

- Compiled aquatic facility COVID-19 cleaning & disinfecting guidelines.
- Provided guidance on lifeguard certification requirements.



Workers' Compensation and Property & Liability Trust members with questions 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 (215) 706-0101.

Below: The Delaware Valley Health Trust Team recognized American Heart Month in February 2021.



Pictured: Tanya Pokhodenko, Benefits Manager/Operations (top left), Jenna Glassman, Wellness Program Coordinator (top center), Donna Meikrantz, Eligibility Specialist (top right), Cathy Savitsky, Claims Specialist (middle left), Billy Okumu, Claims Specialist (middle center), Colleen Komada, Claims Manager/Nurse Navigator (middle right), Elisa O'Hanlon, Wellness Program Specialist (bottom middle). We congratulate Elisa and wish her well as she recently left her position with the Health Trust to pursue a career in nursing. (Missing is Lauren Detweiler, Manager of Wellness and Health Promotion.)

Have a Question? Want to learn more? Contact us!

Health Trust
dvhtclaims@dvtrusts.com

Workers' Compensation Trust
dvwctclaims@dvtrusts.com

Property & Liability Trust
dvpltclaims@dvtrusts.com

Wellness Program/Submissions
wellness@dvtrusts.com

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

Visit our website at www.dvtrusts.com