

# TRUST CONNECTIONS

DELAWARE VALLEY TRUSTS  
MEMBER NEWSLETTER

## Dear Members and Partners,

I am thrilled to connect with each of you as I step into the role of Executive Director here at Delaware Valley Trusts! I am honored to be entrusted with the responsibility of leading our esteemed organization into a future filled with promise and progress.

The history of the Trust is very important to me and something I want our members to understand. The Trust was started by municipal managers seeking a more economical alternative to the commercial insurance markets and their volatility in pricing. The template of cooperatively purchasing resources and materials was already in place through the various consortiums in which they were members. Using this concept, these trailblazing managers put in place a municipal insurance pool which allowed members to share in the risk and rewards of this program. By doing so, and working closely with our partner consultants, all three Trusts have stabilized annual insurance premiums while giving back millions of dollars to our members since inception. Truly a remarkable model for YOUR Trust!

My journey into the role of Executive Director comes with the perspective as a Trust member, Trustee and Executive Board member. I was in municipal management for the first 23 years of my career. These experiences have equipped me with insights into the unique challenges faced by public entities and the critical role the Delaware Valley Trusts play in supporting and safeguarding your communities. I am committed to leveraging this knowledge to enhance our services and ensure that Delaware Valley Trusts remains a reliable partner for all our members.



I am genuinely excited about the opportunity to collaborate with all of you and lead Delaware Valley Trusts to new heights. Our dedicated staff and I will focus on ensuring the Trusts continues to be a trusted ally to serve members across our region. Your insights and feedback are invaluable to me, and I encourage you to reach out with any thoughts or ideas you may have.

Thank you for the warm welcome I have already received, and I look forward to building a successful and enduring partnership with each of you.

Thank you for choosing the Delaware Valley Trusts!

*Best Regards,  
Richard L. Mellor, Jr.  
Executive Director*

### WELCOME NEW MEMBERS

**Health Trust January 1, 2024**

Schuylkill Township  
SEDA Council of Governments

**Workers' Comp Trust Jan. 1, 2024**

Souderton Borough

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# WELLNESS WORKS

Delaware Valley Health Trust

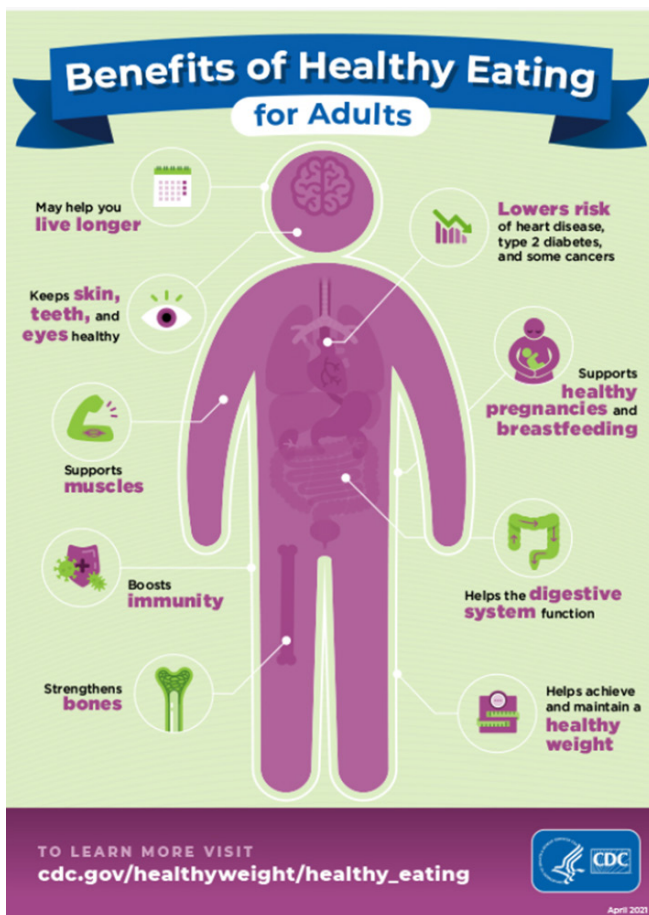
Q1 2024: HEALTHY LIVING

## March is National Nutrition Month®

The importance of eating healthy is equivalent to putting the right type of gasoline in your car's gas tank. Without the proper fuel in your bodies 'tank', how will you be able to perform to the best of your ability? So, what foods help you to be healthy?

### Whole Foods:

- Fresh, colorful, fruits and vegetables. Adding color into your diet makes it easier to get the vitamins and nutrients your body needs.



## Complete Your Biometric Screening in 2024

A biometric screening includes blood work (cholesterol levels, triglycerides, glucose) and vital signs (height, weight, waist circumference, blood pressure).

Delaware Valley Health Trust members can log onto [My.QuestForHealth.com](https://My.QuestForHealth.com) (registration key:DVHT) to schedule an appointment at a Quest Patient Service Center, On-site Event, or download your unique Physician Results Form to complete with your doctor or at the DVHT Health Center.

### Fiber & Antioxidants:

- Antioxidant rich foods like berries, leafy greens, Omega-3 fatty acids (i.e., salmon), and turmeric can help fight inflammation.
- Fiber helps to absorb glucose slowly, which prevents sugar crashes.

Making these small adjustments into your daily routine can have a positive impact on your mental and physical health. As we enter into the New Year, don't forget to take the time to prioritize your health!

Source: [Aetna, 2023.& CDC](#)

## Upcoming Health Trust Wellness Events

Eligible for the DVHT Health Education Incentive

### Understanding the Silent Killer: Blood Pressure & Your Health

February 14, 12:00-1:00pm &  
February 21, 3:00-4:00pm

February is American Heart Month, a time where we can all focus on our cardiovascular health. Join this presentation to learn about the blood pressure guidelines from the American Heart Association, what your blood pressures numbers mean, and tips that can help you lower your numbers.

### Using a FODMAP Diet for IBS

March 18, 3:30pm-4:30pm &  
March 21, 12:30pm-1:30pm

Irritable bowel syndrome (IBS) is a common disorder affecting the gastrointestinal tract that can be challenging to live with. Join us for this informative presentation detailing the basics of a FODMAP diet and how it can be used as a scientifically-based approach to improve quality of life for individuals with IBS.

Registration and additional information is available at [www.dvtrusts.com/events](http://www.dvtrusts.com/events).

### Health Trust Wellness Program

Health Trust enrollees and their covered spouses are eligible to participate.

Log on to [www.dvtrusts.com](http://www.dvtrusts.com) under Member Resources for more information or contact the Health Trust Wellness Team at (267) 803-5721 or [wellness@dvtrusts.com](mailto:wellness@dvtrusts.com).

## Heart Healthy Recipe

### Buffalo White Bean Hummus with Oven-Baked Sweet Potato Chips

Ingredients (Servings: 6)

- Cooking Spray
- 2 medium sweet potatoes, thinly sliced
- 1 tablespoon canola or corn oil & one tablespoon canola or corn oil, divided use
- 1/4 teaspoon pepper
- 1 15.5-ounce can no-salt added cannelloni beans, rinsed and drained
- 2 tablespoons water
- 1 tablespoon red hot-pepper sauce and 1 tablespoon red hot-pepper sauce, divided use

#### Directions:

- Preheat the oven to 400°F. Line two large baking sheets with aluminum foil. Lightly spray with cooking spray.
- In a large bowl, stir together the potatoes, 1 tablespoon oil and the pepper.
- Arrange the potatoes in a single layer on the baking sheets.
- Bake for 20 minutes, or until just beginning to brown. Turn off the oven. Let the chips stand in the oven for 10 minutes to continue to crisp. Transfer the chips to a bowl. Let cool slightly.
- Blend/process the beans, water, 1 tablespoon hot sauce, and remaining 1 tablespoon oil for 30 seconds to 1 minute, or until the mixture is smooth. Transfer to a medium bowl.
- Stir in the remaining 1 tablespoon hot sauce.
- Serve with the sweet potato chips.

Source: American Heart Association.

# THE 1, 2, 3'S OF A SUCCESSFUL 3, 2, 1 BACKUP AND RECOVERY STRATEGY



By: Neil McGarry, Director of IT

I want to ask you something: Are your backups safe and secure? Are you backing up the right data? Are you practicing your recovery strategy? Seems like simple questions; The answers, however, have many layers. Do you have backup, frequency, retention, storage space and type of storage for your files?

Imagine a regular Monday morning. You turn on your computer, and suddenly a terrifying message pops up - you're a victim of a ransomware attack. A wave of panic sets in as you frantically check your backups. But when was the last time you ensured they were safe and intact?

This scenario is not far-fetched. In fact, According to VEEAM's [2024 Data Protection Trend Report](#), by 2023, 76% of organizations were attacked at least once in the last 12 months. While this figure has dropped from 85% in 2022, 26% reported being assaulted at least four times this past year. Thus, according to the report, more organizations were hit in any given quarter than those believed to have not been attacked at all. Recovery remains a major concern, as only 13% reported being able to plan successful recovery in a disaster recovery (DR) setting. These startling figures aren't just numbers, they are a wake-up call about the importance of stable and secure backups.

But what exactly does a 'secure backup' entail? It's more than just storing your files. This includes delving into the layers of backup frequency, retention, storage space, and the nature of the storage itself. With data breaches increasingly becoming the norm, understanding, and ensuring the security of your backups isn't just good practice – it's an essential part of your digital resilience.

Ignoring aspects of encryption techniques can escalate a simple malware attack into a catastrophic data crisis. So, let's dive deeper into what really makes a backup reliable. Are you just going through the motions, or are you building a safety net, strong enough to weather the digital storm? Once you have established a regular backup schedule, the next step is to thoroughly review your backups. This is not just a box check; it's about making sure every important file is accounted for. It is surprising how often important files are ignored in regular backups.

Following industry standards and best practices, such as the widely recommended 3-2-1 backup policy, is the cornerstone of effective data protection. However, the frequency of your backups is not a one-size-fits-all answer. This is a decision that must be tailored to the specific requirements of *your* organization.

But what happens when a system incident occurs? How much data are you willing to lose? If you backup your data at the same time each day, there is a 24-hour difference in your backup coverage naturally. For some, this 24-hour delay may be a negligible risk, but for others, especially in data-intensive environments, even 12 hours may be too much. This decision depends on how your data sits with the potential impact of loss of it when a system event. Remember, effective backup strategies aren't just about frequency; They are about understanding and mitigating the risks associated with data loss.

Moving beyond the frequency of backups, we enter the realm of retention – a crucial aspect that demands a customized approach for each organization. Retention strategies are not just a regulatory compliance check box. They are a fundamental part of your data protection and recovery plan. Striking the right balance between accessibility, security,


**3**

**Different Copies of Data**



**2**

**Different Types of Media**



**1**

**Of which is Off Site**



Continued on Page 5

and compliance can transform your backups from a mere formality into a powerful tool for business continuity. The key here is to develop a retention strategy that aligns with your specific needs and risks.

Do you have a graduated retention schedule? For instance, you might find it practical to keep daily backups for the current month, weekly ones for the current quarter, and then switch to monthly backups for the year. This approach isn't just about data management; it's about having a strategic timeline for data availability in case of recovery needs.

Let's look at dealing with air-gap storage, often overlooked but an integral part of the retention strategy. This method involves removing sensitive data by physically removing a backup medium, such as an external drive, or tape, and moving it offline, ensuring that it cannot be accessed on the network. Think of it as a digital 'safe room' or 'vault' for your most important data. In an era when cyber threats can infiltrate even the most secure networks, having an air-gapped backup can mean the difference between quick data recovery and catastrophic data loss.

Another important decision in setting up your backup system is the type of storage to use, standard read/write or does not change. This option isn't just about storage capacity or convenience, it's about the fundamental security of your data.

Immutable backups represent a significant advancement in data protection. These backups are more than just copies of data; they are fortified with role-based access controls and robust authentication mechanisms. What sets them apart is their resilience to alteration or deletion until a predetermined time expires. This feature is crucial in an era where cyber threats are not just common but increasingly sophisticated.

However, it's important to note that, unlike air-to-air backups, immutable storage is not off-line. It remains interactive and accessible through the web, which introduces a different set of considerations. Although it provides a higher level of protection than traditional backup, it does not provide complete isolation mechanisms of air-gapped methods. The evolving landscape of data threats has led many technology vendors to adopt immutability, offering solutions that range from on-premises to cloud-based options. These can include features like object lock, secure snapshots, and hardened backup repositories – each adding a layer of protection to your data.

When choosing the right storage type for your backups, consider not only immediate needs, but also the long-term security and availability of your data. Whether it's standard read/write or static storage, the decision should align with your overall data security strategy, ensuring that your backup isn't just a routine task, but a robust line of defense in your cybersecurity arsenal.

Lastly, there's an often overlooked but vital component of conducting TableTop Exercises (TTE's). These simulations are more than just theoretical drills; they are critical in instilling confidence in your team, and they validate your recovery strategies. TTE's give your team a hands-on experience in navigating potential crisis scenarios, allowing them to identify and address any gaps in your recovery plan, ensuring that when the need arises, your team is not just prepared, but also confident and proficient in executing the recovery plan.

This discussion is intended to prompt a thoughtful review of your current backup strategy, encouraging you to consider whether your systems and processes are robust enough to meet the challenges of today's digital landscape. While we may not have addressed every question, our goal is to start thinking critically about your approach to data protection. Here at DVT, we are your partner in the complexities of IT and insurance-related issues. We are always here to help you optimize your strategies and ensure your digital resilience.

## Cybersecurity Awareness for End Users Training



Open to DVHT, DVWCT and DVPLT members at no cost.

**The human element makes a significant difference in the success of a cybersecurity program. There is no single technology or user behavior that will completely protect you or the organization from cyber incidents. Keeping you and the organization safe requires developing layers of both technical and human defenses.**

**The training focuses on the human element of protecting information. It will help users recognize and reduce the risk of a cybersecurity breach. Select a date below to register for this training.**

 [Tuesday, February 27, 2024](#)

 [Thursday, March 28, 2024](#)

## Marie K. Wade, Esq. - Promoted to DVT General Counsel!

Marie Wade joined Delaware Valley Trusts as Associate General Counsel in January 2023 after relocating to Pennsylvania from Michigan. She provides guidance on a wide range of legal and compliance issues for the Trusts including contractual, employee benefits, employment, investment, regulatory, legislative, governance and risk management matters. She is passionate about ensuring the Trusts can fulfill their commitment to intergovernmental cooperation and member support in a compliant manner. Marie came to the Trust with fifteen years of in-house legal and corporate experience at Fortune 500 companies. She earned a B.A. in Social Relations and International Relations at Michigan State University and earned a J.D. from DePaul University College of Law, where she graduated magna cum laude and served as an editor for the DePaul Law Review. She is a lecturer on legal issues and contracts in Drexel University's Music Industry program. On the weekend, you can find Marie spending time with her family and two ill-behaved dogs, working on crossword puzzles, making puns, and continuing her lifelong journey to find the worst movie ever made.



## Approaches to Safeguarding Lone Workers

By: Lauren Conway, Risk Control Consultant



In an evolving work landscape, the concept of lone workers has gained prominence as more individuals find themselves working remotely or in isolated environments. Whether it's a field technician, night-shift treatment plant operator or lone office worker, the safety of lone workers is a concern for organizations that value the well-being of their employees. Interestingly, OSHA specifically mandates lone worker accountability in its regulations applicable to ship-building workplaces (29 CFR 1915.84).

There are some operations when working alone is not appropriate at any time such as entering a permit-required confined space or work involving exposure to live energized surfaces over 50 volts. Unfortunately, staffing limitations may require single employees to dispatch to unstaffed work locations. In such cases, advancements in technology potentially offer innovative solutions to address the safety and security concerns of the lone worker.

Potential Solutions for Lone Operator Situations:

- 1. Mobile Apps and Wearable Devices:** Apps often include features such as check-ins, GPS tracking, and panic buttons, allowing location tracking of employees as well as a means to swiftly signal for help should the need arise.  
Example: Grace Connected Safety Pendants  
<https://graceconnectedsafety.com/worker-safety-products/>  
Or WorkerSafety Pro – Safety Alerts available on the app store  
<https://apps.apple.com/us/app/workersafety-pro-safety-alerts/id1364244519>
- 2. Communication Systems:** Two-way radios and smartphones can facilitate regular check-ins and foster a sense of connection for those working independently. For example, a simple lone worker accountability approach might be to have the employee send a text message to their supervisor upon entering and when departing a remote work location.
- 3. Remote Monitoring and Sensors:** Gas detectors, motion sensors, and even biometric monitoring systems can detect signs of distress in workers. Automated alerts can then be triggered to summon supervisors or emergency services.  
Example: RKI Instruments Fixed Alarm Notification System  
<https://www.rkiinstruments.com/product/email-generator-fixed-systems-gas-detection/>
- 4. Training and Awareness Programs:** Technological solutions are most effective when coupled with effective training programs. Educating lone workers on the proper use of personal protection equipment, emergency procedures, and risk mitigation strategies ensures they are well-equipped to handle foreseeable challenges.



By embracing the available tools, creating a lone worker plan, and supplementing with thorough training programs, employers can create a safer environment for those lone workers who contribute to the success of the organization.

Source:

"Top Lone Working Hazards & How to Mitigate Them: SHEQSY by SafetyCulture." *SafetyCulture*, 28 Apr. 2023, [safetyculture.com/topics/lone-working/lone-working-hazards/](https://safetyculture.com/topics/lone-working/lone-working-hazards/).

# The Value of Incident Investigation in the Workplace

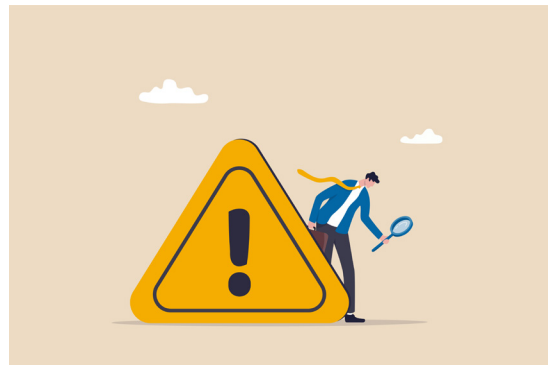
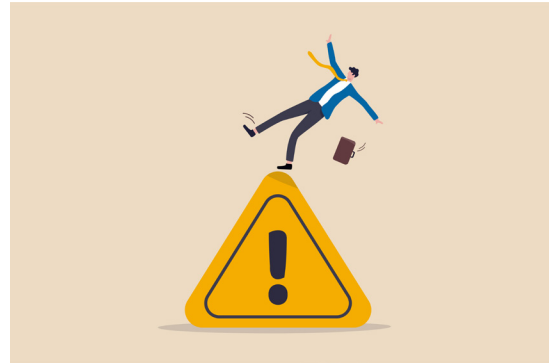
By: Lauren Conway, DVT Risk Control Consultant



Workplace incidents, ranging from accidents and injuries to near hits and equipment failures, are unfortunate realities that require attention. However, these incidents also present valuable opportunities for improvement and risk mitigation if properly investigated. This article briefly explores how to conduct an effective incident investigation. The DVT Risk Control Department offers a training course in Safety Leadership for Supervisors/Managers that specifically addresses the importance of effective incident investigation by this group of employees. The course is available to DVPLT and DVWCT members.

## Tips for Conducting Effective Incident Investigations:

- 1. Prompt Response:** Time is of the essence in the wake of an incident or near hit. Prompt investigation following the emergency response phase ensures more accurate recollection of events and helps in preserving evidence before it is compromised or lost.
- 2. Establish an Investigation Team:** Form a diverse team of internal staff possessing skills and experience relevant to the incident. Supplement with external experts who possess specialized skills not available internally.
- 3. Collect and Analyze Data:** Gather and review all relevant information, including photos of the incident scene, eyewitness statements, physical evidence, training records, process and/or workflow schematics, past repair records, etc.
- 4. Root Cause Analysis:** Use root cause analysis techniques, such as “5 Whys,” to delve into the fundamental reasons for the incident or near hit.
- 5. Develop Corrective Actions:** Based on the findings, develop and implement corrective actions to prevent similar incidents from recurring in the future. Assign accountability for these corrective actions to competent and motivated individuals along with completion deadlines. Track the completion status of corrective actions to ensure timely implementation.
- 6. Documentation and Reporting:** Document the investigation process and memorialize critical details in a thorough report. This report should include the findings of the incident investigation, recommended corrective actions, and a timeline for implementation along with those assigned.



Conducting thorough investigations after accidents, near hits and equipment failures can help organizations identify weaknesses in their prevention programs, improve productivity and ensure appropriate safety measures are in place - ultimately creating a more productive, employee-friendly workplace.

If you are interested in the Safety Leadership Workshop for Supervisors and Managers, please contact your lead Risk Control Consultant (Peter Erndwein, [perndwein@dvtrusts.com](mailto:perndwein@dvtrusts.com), Linda Wolf, [lwolf@dvtrusts.com](mailto:lwolf@dvtrusts.com), or Lauren Conway, [lconway@dvtrusts.com](mailto:lconway@dvtrusts.com)) or call the DVT Risk Control Department at (215) 706-0101 to schedule.

Source:

Nicholas J. Bahr, “Accident Reporting, Investigation, Documentation, and Communication.” System Safety Engineering and Risk Assessment: A Practical Approach, 2<sup>nd</sup> Edition, CRC Press Taylor & Amp, Boca Raton, Florida, 2015, pp. 284–298.

## COVID-19 Over-the-Counter (OTC) At-Home Test Kit Coverage



Each covered Health Trust member is eligible for up to eight COVID-19 OTC test kits per month with \$0 member cost share through December 31, 2024.

**Pharmacy in Store Pick Up:** Members can go to their local pharmacy and obtain in stock OTC test kits at no cost at the pharmacy counter. Below are some tips to assist in a smooth transaction at the pharmacy:

- Know your coverage ahead of time.
- Call your pharmacy to ask them to prepare your order before you arrive, providing them with your insurance information over the phone.
- Educate the pharmacy about your specific plan benefits. Tell them that your company has opted to cover COVID-19 test kits through December of 2024.
- If there are further issues with coverage, please suggest that the pharmacy call their provider's support number and refer to them to the number on the back of your Aetna ID card.

**OTC Test Kit Member Reimbursement:** Enrollees can also download a [Reimbursement Claim Form](#) and submit to the Health Trust Claims Team at [dvhtclaims@dvtrusts.com](mailto:dvhtclaims@dvtrusts.com). Please allow up to 30 days for reimbursement.

Please contact your dedicated Health Trust Health Claims Specialist or email [dvhtclaims@dvtrusts.com](mailto:dvhtclaims@dvtrusts.com) for questions and assistance regarding COVID-19 coverage.

## Montgomery County Public Works Association Temporary Traffic Control and Flagging Certification



The Delaware Valley Trusts was pleased to partner with the Montgomery County Public Works Association to offer "Temporary Traffic Control and Flagging" training for its members at the Trust Training Center in January 2024. This 3-hour session was led by the Trusts' Director of Risk Control, Peter Erndwein.

The Trusts 2024 training offerings can be found at [www.dvtrusts.com/events](http://www.dvtrusts.com/events) or by clicking [HERE](#) to access our 2024 Trust Training Catalog. Contact your Lead Risk Control Consultant or Carol Bigham, Director of Member Services at [cbigham@dvtrusts.com](mailto:cbigham@dvtrusts.com) or call (215) 706-0101 for more info.





# Congratulations to our 2024 Phyllis Lieberman Women's Trailblazer Scholarship Recipients, Corinne Badman and Jessica Myers!



On behalf of the Phyllis Lieberman Scholarship Selection Committee and our Executive Director, Richard L. Mellor, Jr., the Delaware Valley Trusts would like to recognize both **Corinne Badman of Malvern Borough** and **Jessica Myers of Quakertown Borough** as the **2024 recipients of the Phyllis Lieberman Women's Trailblazer Scholarship!** Each recipient will receive \$1,500.00 in scholarship funds to be applied towards educational advancement or professional association membership.



Ms. Badman describes herself as a career public servant and lifetime learner. She holds a Masters degree in Emergency Management and Public Administration and has 27 years of experience. She began her career in Florida Law Enforcement and quickly learned she had a passion for municipal and city law. After relocating to Pennsylvania, she worked for the Chester County Department of Emergency Services, the East Whiteland Township Police Department and the Malvern Borough Police Department, where she served as the Borough's Emergency Management Coordinator. Today, Ms. Badman continues to serve Malvern Borough as the Assistant Borough Manager and Assistant Zoning Officer, a position she's held since April of 2022. Ms. Badman intends to put her scholarship funds towards attendance at the ICMA conference and entering into their Leadership Development Programs to further her career.



Ms. Myers began as an intern at the Quakertown Borough Parks and Recreation Department where she quickly developed a deep appreciation for serving her local community and making a positive impact in municipal government. When her internship came to an end, the Borough offered her the newly created Communications Specialist position because of her dedication. She has since been promoted to the Borough's Communications Manager and oversees all communications and marketing including print, web and social media. Her efforts have been recognized by the Pennsylvania State Association of Boroughs (PSAB) Communications Contest for the Borough's website and newsletter. Ms. Myers would like to apply her scholarship funds towards her membership to Government Social Media, LLC, conference attendance and online training throughout the year.

We are very pleased to welcome Corinne Badman and Jessica Myers to our growing list of Trailblazer recipients who continue Phyllis' legacy of promoting the advancement of women in local government!

## Please join us in congratulating our November and December graduates of the Penn State University Leadership Certificate Program for Public Entities!

This program is intended to enhance the knowledge and skills of leaders and emerging leaders in the public sector. Each participant completed four core and three elective courses before they became eligible to graduate.

**November 2023 (pictured below):** Alicemarie Collins/Lower Merion Township, Justin Delp/Lansdale Borough, Stephanie Denczi/Plymouth Township, Pauline Garcia-Allen/Oxford Borough, R. Scott Jones/Doylestown Township, Shaun Magee/Doylestown Township, Vince Mahon/Lansdale Borough, Jill Maier/Warminster Township, Cynthia Ott/Warminster Township, Nicole Peck/North Penn Water Authority, Jeffrey Stich/Doylestown Township, Jessica Whiteside/Doylestown Township, Charles Zeigler/Doylestown Township.



DVWCT & DVPLT Members interested in completing the Penn State University Leadership Certificate Program? [Click here](#) to learn more.



**December 2023 (pictured above):** John Bates/Upper Moreland Township, Bill Beedenbender/Delaware Valley Trusts, Trevor Bradley/Horsham Township, Ryan Cressman/New Britain Township, Jason Geary/Lower Merion Township, Kelsey Harris/Horsham Township, Maryann Holtz/Horsham Township, Jenna Johnston/Delaware Valley Trusts, Sinead Kiely/Northampton Township, Lisa Littlefield/New Hope Borough, Amber Martin/Upper Merion Township, Barbra Primavera/Northampton Township, Christine Saladino/Upper Merion Township, Justin Salyer/North Penn Water Authority, Tamara Twardowski/Collegeville Borough, Kevin Walker/Lower Merion Township, Jean Weiss/Solebury Township, Jake Weltman/Montgomery Township.

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

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Wellness Program/Submissions  
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Visit our website at [www.dvtrusts.com](http://www.dvtrusts.com)