

TRUST CONNECTIONS

DELAWARE VALLEY TRUSTS
MEMBER NEWSLETTER



I am excited to announce the arrival of Nick Hiriak as our new Chief Financial Officer (CFO) at Delaware Valley Trusts. Nick brings a wealth of experience and expertise to our team, and we are thrilled to welcome him aboard.

Nick's educational journey has equipped him with a strong foundation in accounting and finance. He holds a Bachelor's Degree in Accounting from Alvernia College, a Master of Business Administration Degree in Finance from LaSalle University, and a Certificate in Governmental Accounting from Rutgers University. His commitment to continuous learning and professional development is evident in his impressive academic credentials.

With a career spanning both public and private sectors, Nick's diverse background adds immense value to our organization. He began his journey in government finance as the Finance Officer/Treasurer for Limerick Township. Over the past 24 years, he has served as the Director of Finance and Administration for Upper Merion Township, demonstrating his dedication to fiscal responsibility and strategic financial management.

Nick's contributions extend beyond his professional roles, as he has actively participated in various governmental bodies and associations. His tenure as an elected Councilman for the Borough of Pottstown, coupled with his involvement in the Borough's Water/Wastewater Authority and the Lower Pottsgrove Township Planning Commission, reflects his commitment to serving his community.

Moreover, Nick's leadership within professional associations underscores his influence in the field of government finance. He served as the State President of the Pennsylvania Government Finance Officers Association and as a board member of the Pennsylvania Intergovernmental Risk Management Association, further solidifying his reputation as a respected figure in the industry.

As our new CFO, Nick's expertise, leadership, and dedication will play a pivotal role in shaping the financial trajectory of our organization. We are confident that his strategic vision and collaborative approach will contribute significantly to the Trusts continued success.

I look forward to our members meeting Nick at this year's Trust annual meetings or the Workers' Compensation Trust Education Conference in Annapolis, MD this June. Please join us in extending a warm welcome to Nick Hiriak.

- Richard L. Mellor, Jr., Executive Director, Delaware Valley Trusts

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WELLNESS WORKS

Delaware Valley Health Trust

Q2 2024: PUT YOUR WELLBEING FIRST



PRIORITIZING MENTAL HEALTH

Did you know that 95% of American’s agree that mental health is important to overall health, yet only 25% prioritize it?

Health care providers recommend setting mental health goals that include three levels of connection: yourself, your loved ones, and your community.

Some examples include:

- Participating in activities that bring you joy and help you connect with your feelings.
- Surrounding yourself with positive people who support you and are trustworthy.
- Broadening your social awareness within your community, whether by participating in a public event, volunteering, or continuous acts of kindness.

If you are struggling with your mental health, please connect with your healthcare provider. You can also reach out to these additional support services.

- Substance Abuse and Mental Health Services Administration National Helpline: Call 1-800-662-HELP (4357).
- Suicide and Crisis Lifeline: Call or text 988.
- Health Advocate (Employee Assistance Program): Call 877-240-6863 for 24/7 services or visit www.healthadvocate.com/members and enter “Delaware Valley Trusts” as your organization.

May is Melanoma/Skin Detection & Prevention Month

In the United States, 1 in 5 people develop skin cancer at some point in their life. There are several different types of skin cancer and each type can present itself differently. The most common warning sign is a change on your skin such as:

- A new mole or one that changes in size/ shape/color.
- A pearly or waxy bump on your face/ears/ neck.
- Sores that look crusty, have a depression in the middle, or bleed often.

If you are worried about a mole or another skin lesion, schedule an appointment with your healthcare provider or dermatologist. For additional resources, [visit the American Academy of Dermatology Association \(AADA\) website](http://www.aad.org) to find a free skin cancer screening in your area or copy and past the following link into your internet search bar

Remember the acronym “ABCDE” when checking for the signs of skin cancer:

<p>A</p>	<p>Asymmetrical: Look for moles with an irregular shape.</p>	<p>B</p>	<p>Border: Get any moles with jagged or irregular sides checked out.</p>
<p>C</p>	<p>Color: Watch for moles with multiple colors or colors that have darkened or faded.</p>	<p>D</p>	<p>Diameter: Moles are typically small. Check out any larger moles.</p>
<p>E</p>	<p>Evolving: Any spot that changes or looks different from your other moles should be looked at by your primary care provider.</p>		

Sources; Cleveland Clinic. 2021. Weill Cornell Medicine. 2022. and AADA.

Health Trust Wellness Events

Registration and additional information available at www.dvtrusts.com/events.

Adaptogens: Stress Fighting Herbs **April 18, 12:00 - 1:00pm & April 23 3:00 - 4:00pm**

Learn about the herbs that may be used to reduce stress. This virtual webinar is eligible for the Delaware Valley Health Trust \$100 Health Education Incentive.

Get to Know Your Wellness Program **May 14, 4:00pm - 5:00pm**

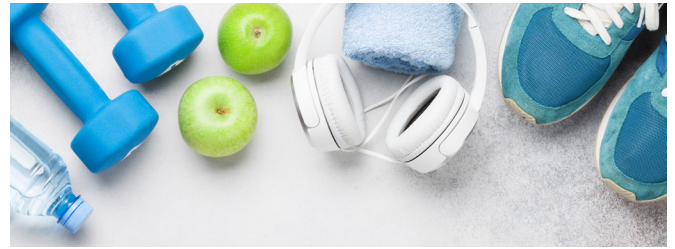
Get to know the in and outs of the 2024 Health Trust Wellness Program, including incentive and reimbursement requirements, deadlines, and additional opportunities to improve your wellbeing.

Blue Zones: Living Long, Living Well **May 7, 12:30 - 1:30pm & May 16, 3:30 - 4:30pm**

The Blue Zones are rare longevity hot-spots around the world where people are thriving into their 100's without the burden of chronic diseases, such as diabetes, dementia, heart disease, and obesity. If you want to learn to live and eat like this population, then this presentation about Blue Zone living is for you. This virtual webinar is eligible for the Delaware Valley Health Trust \$100 Health Education Incentive.

May 31 - World No Tobacco Day

Tobacco growing harms our health, the health of farmers and the planet's health. Consider quitting for good to benefit your health and the health of others.



STRONG BODY, STRONG MIND!

Being active throughout the day results in many benefits to our physical and mental health. Some activities that have the greatest benefits include but are not limited to:

Yoga - This practice combines physical postures, breathing, exercises and relaxation to help reduce stress, anxiety, depression, and insomnia.

Cycling - This exercise reduces stress and helps strengthen your mental wellbeing by overcoming physical challenges and obstacles such as hills. This endurance exercise can also boost endorphin and serotonin levels in your body that may improve your overall mood.

Activities - The benefits of activities like weightlifting, rowing, boxing, and elliptical, can provide you with a sense of physical stability and confidence. Exercising can increase your energy levels, improve your balance to reduce the risk of falls, and help to manage diseases such as high blood pressure, type 2 diabetes, heart disease, and more. Exercise can also improve cognitive functions, such as your ability to shift quickly between tasks or plan an activity.

For more information on why physical activity is important, please visit the National Institute on Aging's article Real-Life Benefits of Exercise and Physical Activity by copying the link into your internet search bar (<https://www.nia.nih.gov/health/exercise-and-physical-activity/real-life-benefits-exercise-and-physical-activity>).

Source: NIH.2020

2023 DVT Risk Management Innovation Award Winner Lower Salford Township



By: Peter Erndwein, Director of Risk Control



In late January 2024, the Delaware Valley Trusts' Executive Director and Risk Control Department selected a winner from the risk management innovation award applications received over the course of 2023. This recognition program, which started in 2011, seeks to celebrate “out-of-the-box” problem solving by DVPLT and DVWCT members. We are very pleased to announce that **Lower Salford Township** was selected to receive the 2023 award for their submission titled, **“Home-Brewed Damage-Resistant Vehicle Camera Mounts”**.

Lower Salford's Public Works Department decided to install cameras on their plow trucks to ensure safer backing maneuvers as well as make it easier/safer for drivers to view truck bed salt levels. Remote viewing eliminated the need for drivers to periodically stop plowing and climb up onto the truck bed in order to view its contents. It was determined that the relatively sensitive video cameras would need to be protected from potential damage, especially during loading operations. One of the township's employees skillfully fabricated a robust camera housing from stock stainless steel square tubing. The resulting “armored” housing protects the camera from physical abuse as well as corrosive environments. An elegant solution to a real-world operational concern!

In recognition for winning the 2023 DVT Risk Management Innovation Award, DVT will be celebrating Lower Salford with a recognition plaque, catered luncheon for the project team, and \$1,000 prize to help with project expenses.

Two other submissions received “Honorable Mention” recognition:

- Whitpain Township for their submission, “Facility Emergency Action Plan – Flip Book Resource”. Whitpain ensured speedy access to the various sections of their facility emergency action plan (FEAP) by converting the document into a tabbed flip book. In this manner, employees can quickly flip to the section of the FEAP most applicable to the emergency at hand.
- North Wales Borough for their submission, “Mandatory Training and Safety Requirements in the Workplace and Wellness Incentive Program”. North Wales implemented a formal policy requiring public works employees to attend a minimum of three formal safety-related trainings per year. In addition to promoting Trust wellness incentives, the borough also provided employees time out of the office to achieve wellness goals and initiatives leading to improved health.



We congratulate Lower Salford Township and celebrate all nominees for their ongoing commitment to risk management innovation. The Trust is now accepting submissions for 2024. If you are a DVPLT or DVWCT member and believe you have an initiative worthy of recognition, why not submit your idea? You can download the [2024 Nomination Form here](#), or by visiting the DVWCT or DVPLT Member Resources page on www.dvtrusts.com. For questions on the program, contact your lead risk control consultant: Peter Erndwein, perndwein@dvtrusts.com; Linda Wolf, lwolf@dvtrusts.com; Lauren Conway, lconway@dvtrusts.com.

Preventing Law Enforcement Officer (LEO) Motor Vehicle Crashes

By: Lauren Conway, Risk Control Consultant



Law enforcement officers (LEOs) face unique risks while on duty, particularly when operating motor vehicles. Factors such as inclement weather, driving at high speeds during emergency responses, long work hours and distractions inside patrol vehicles contribute to the heightened risk of motor vehicle crashes. According to data from the National Law Enforcement Officers Memorial Fund, an average of one LEO dies each week in the United States as a result of motor vehicle-related incidents. As a result, motor vehicle incidents are a leading cause of work-related death for LEOs.

To address this concerning trend, the National Institute for Occupational Safety and Health (NIOSH) recently reviewed Fatality Assessment and Control Evaluation (FACE) reports as well as industry best practices. NIOSH then issued recommendations to help law enforcement agencies reduce the risk of motor vehicle crashes and injuries.

NIOSH recommends the following:

- 1. Increase seat belt use:** Train officers to eliminate the false perception that seat belt will impede their ability to perform their job and protect themselves. Consider policies that make seat belt use while operating or riding in a motor vehicle mandatory.
- 2. Reduce unnecessary speed and increase intersection safety:** Best practices when responding to an emergency can include requiring drivers to slow or even stop at traffic lights or stop signs during responses and only proceed after ensuring it is safe to do so.
- 3. Reduce distractions while driving:** It may not be possible to completely disable electronic devices in the vehicle such as mobile data terminals (MDTs); however, agencies should consider partially disabling certain functions when the motor vehicle is in motion. Furthermore, agencies should consider restricting cell phone use while the vehicle is in motion.
- 4. Increase training:** Provide crash prevention education as well as how to manage tactical arousal to enhance an officer's ability to safely drive when faced with high stress situations.

In this article, NIOSH offers strategies for reducing law enforcement vehicle crashes:

- Increase seat belt use
- Reduce unnecessary speed and increase intersection safety
- Reduce distractions while driving
- Increase driver training, including management of stress response

By reviewing current best practices and implementing strategies offered by NIOSH, law enforcement agencies can reduce the incidence of motor vehicle crashes and ensure the safety and well-being of their officers while on duty.

For more information on preventing LEO motor vehicle crashes, [the entire NIOSH risk alert is available here](#).

Member Update: DVPLT Risk Alerts



[Drones and DVPLT Coverage](#)



[Moon Bounces](#)



Click the photos above to be redirected to the corresponding Risk Alert

Unlock the Benefits of Your Employee Assistance Program



Delaware Valley Health and Workers' Compensation Trust Members and their families have access to the Trusts' Employee Assistance Program (EAP) provided through Health Advocate. Personal challenges can sometimes feel overwhelming, impacting both well-being and work performance. That's why we're committed to providing comprehensive support through our Employee Assistance Program. We want to ensure that every member receives the assistance they need promptly and effectively. Health Advocate provides up to five free visits with a licensed, professional counselor or workplace specialist to help with personal, family, and work issues.

When you reach out to Health Advocate, you're not just making a call – you're connecting with a dedicated clinical team member who is ready to address your concerns. The initial intake process, conducted by Health Advocate's clinical experts, serves to thoroughly assess your needs. This intake call is not considered one of the five free visits, each subsequent phone call or in-person visit with a clinician for a specific issue counts towards your allocated sessions. If longer-term counseling is necessary, Health Advocate will assist in finding an in-network provider through your health insurance.

Additionally, access to the five free visits is not limited to once per year but rather per issue. For instance, if you utilize the five sessions to address anxiety, you can still access the EAP for another separate issue, such as a relationship or family concerns, and receive an additional five visits. Moreover, these sessions can be conducted in person, virtually, or a combination of both, depending on your preference and specific needs.

Confidential EAP counseling is just a phone call away! Call (877) 240-6863 or [access Health Advocate's online resources](#) (type "Delaware Valley Trusts" as the name of your organization).

Your satisfaction and well-being are a top priority and we are dedicated to ensuring that our members are satisfied and receive the support they need through our EAP. If you have any questions or concerns regarding this program, please contact Carol Bigham, Director of Member Services at cbigham@dvtrusts.com.



Delaware Valley Workers' Compensation Trust Achieves Excellence: Audit Reveals Top-Notch Performance



In the first quarter of 2024, Praxis Claims Consulting, led by Tim Vincent, CPCU, conducted an audit on the claims handling procedures, performance, management, and compliance with the PA Workers' Compensation Act for the Delaware Valley Workers' Compensation Trust (D VWCT). The auditor randomly selected 50 Workers' Compensation claims for review.

The audit encompassed all categories within the claims management system, including compensability evaluation and determinations, timely contacts and status updates, thorough investigations, medical management, and management of lost time. Areas such as modified duty were also scrutinized to ensure prompt return to work when feasible. Additionally, the audit covered reserves, timeliness of payments, supervision follow-up and guidance, reinsurance reporting, and the pursuit of subrogation where applicable.

Praxis's executive summary and final report concluded that the DVWCT not only meets but exceeds industry standards. No procedural deficiencies specific to the claims handling practices performed by DVWCT's internal claims personnel were identified, and no recommendations for changes were made. The audit result speaks to the excellence in performance of all claims management policies and procedures.



We express gratitude and appreciation to our team of Workers' Compensation Claim professionals, including stellar defense counsel, who manage the day-to-day activities of each claim to achieve desired results. We also acknowledge the contribution of our members through open communication and collaboration for the best outcomes.

Special thanks to the following DVWCT team members for their hard work and dedication, which led to this excellent outcome:

- Marie Wallace, Workers' Comp Claim Manager
- Linda Bengera, Workers' Comp Claim Supervisor
- Michele McArdle, Sr. Workers' Comp Claim Specialist
- Jean Trzcinski, Workers' Comp Claim Representative
- Susan Barish, Sr. Workers' Comp Claim Representative
- Heather Hare, Medical Only Claim Representative
- Ciara Walmsley, Claims Assistant
- Mary Hicks, Nurse Case Manager

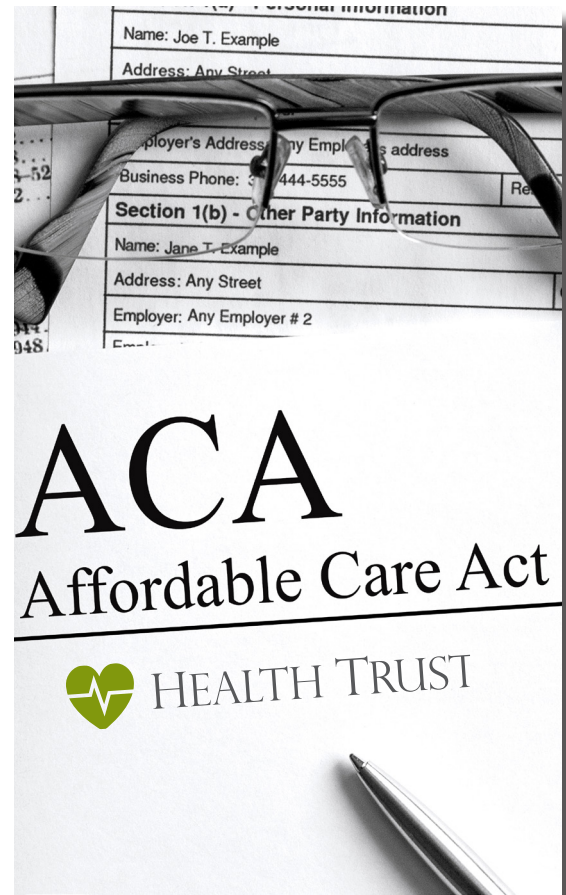
The Delaware Valley Health Trust Completes 2023 ACA Reporting for Membership

We are pleased to announce that all 2023 Affordable Care Act (ACA) reporting information was submitted to and accepted by the IRS! As a reminder, every year, employers are required to report to the IRS information evidencing that they provide “minimal coverage.” In addition, employers must also inform their employees.

This annual mandated reporting can be a complex and burdensome process particularly for entities who are considered an Applicable Large Employer (50 or more full-time employees). The Delaware Valley Health Trust (DVHT) provides assistance with ACA reporting to members as a Value-Added Benefit at no additional cost to the entity. The Trust is prepared to assist your entity with this reporting, which begins in September and concludes in March of the following year.

Once authorized, the Trust will diligently gather, evaluate, and finalize the ACA Reporting on behalf of your entity. Those entities that decline DVHT’s assistance are responsible for completing this reporting independently. This year, a total of 161 member entities took advantage of this DVHT value-added benefit to analyze, correct, mail, and submit the 1094 B/C and 1095 B/C Forms to the IRS on their behalf.

The Trust continually aims to improve the user experience during ACA Reporting. Please reach out to Irine Tchotorlishvili, Compliance Specialist, at itchorlishvili@dvtrusts.com for any questions or concerns.



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

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Property & Liability Trust
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Wellness Program/Submissions
wellness@dvtrusts.com

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(215) 706-0101

Visit our website at www.dvtrusts.com