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# The Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association .

## June named National Safety Month by NSC

In 1996, the National Safety Council (NSC) established June as National Safety Month, aiming to increase awareness of the leading safety and health risks and ultimately decrease the number of unintentional injuries and deaths. Each week in June focuses on a specific safety venue:

### Week One: Stand Up to Falls

Unfortunately, IMWCA is no stranger to slip and fall injuries. Falls account for a significant number of injuries to member employees, and about 25 percent of our cost of claims. More important, people are getting hurt. In almost every case, this is preventable. Start with proper footwear, and pay special attention to your work environment. This applies to everyone, from the office to the water plant. Ensure there is adequate lighting. Don't carry more than you can handle; get help; use a cart; do what it takes to maneuver safely. Finally, use three points of contact when using a ladder or getting in or out of vehicles and equipment.

### Week Two: Recharge to Be In Charge

The Center for Disease Control (CDC) reports that one in three adults don't get enough sleep. We need proper sleep to renew our batteries. Think about

your smart phone—when the battery gets low things get slow or they simply shut down. Our bodies react the same way when we become sleep deprived. It's like operating in power saving mode. If we can get a quick charge for the phone it may help, but there's nothing like a full charge (or a good night's sleep) to put your battery back to 100 percent. So get seven to nine hours of sleep every day. Your batteries will thank you for it!

### Week three: Prepare for Active Shooters

Nobody wants to think about being involved in a situation with an active shooter. In most cases there is no pattern or method to selection of

the victims, which results in an unpredictable and evolving situation. A few takeaways from active shooter training include: be aware of your environment and any possible dangers. Identify the nearest exits in any facility where



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you work or visit. Your first option is to flee; leave your belongings behind! Your second option is to hide, out of the shooter's view. Block the entry to your hiding place. As a last resort, attempt to incapacitate the shooter by any means available.

### Week Four: Don't Just Sit There

According to the CDC about 80 percent of us will experience back pain in our lifetime. IMWCA averages about 200 lower back claims per year which cost about \$5,000 per claim over the past three years. There are many

things we can do to help prevent back injuries. The first one is to stay healthy and active. Get up and move. This goes for all of us, from heavy equipment operators to receptionists. Too much sitting can be hazardous in many ways. According to the American Heart Association even if you regularly exercise, too much sitting can be bad for your heart. So, as the song says, "I like to Move It Move It!"

To learn more and take advantage of NSC's free National Safety Month materials visit: [www.nsc.org/act/events/Pages/national-safety-month.aspx](http://www.nsc.org/act/events/Pages/national-safety-month.aspx).

## Fireworks: coming to a backyard near you

This year fireworks previously not sold in Iowa will be available for purchase. Whether they are allowed to be used in your community may be another matter. One thing is fairly certain, there will be more fireworks available to the public in Iowa this year than ever before.

IMWCA recommends firefighters or others responsible for your community's fireworks display be certified by the Pyrotechnics Guild International (PGI) in safety as a certified display operator. This training follows National Fire Protection Association (NFPA) codes 1123 and 1124 covering transportation, storage, planning, setup and operation of fireworks displays. With the law change, it's even more important that firefighters be familiar with the safety procedures regarding fireworks. Many communities anticipate an increase in fireworks-related injuries, and your fire and EMS departments will be called to respond.

The NFPA, the Consumer Product Safety Commission and the National Safety Council all agree, fireworks are best left to the professionals. We encourage you to encourage your loved ones to do the same. To learn more and view a few short videos about fireworks safety, visit: [www.nfpa.org/public-education/by-topic/wildfire-and-seasonal-fires/fireworks/fireworks-videos](http://www.nfpa.org/public-education/by-topic/wildfire-and-seasonal-fires/fireworks/fireworks-videos).



NFPA's Dan Doofus video series highlights the dangers of various activities, including the use of fireworks. Find them all on the NFPA's YouTube channel.



## Five tips for UV protection

The U.S. Department of Health and Human Services has declared July UV Safety Month. The goal is to spread the word about how important it is to protect your skin from the harmful effects of the sun's ultraviolet (UV) rays. Learn more about sun safety with the tips below.

1. A lot of people think you're most exposed to the harmful sun rays when you're at the lake, beach or outside doing lawn work, but sun exposure adds up day after day.
2. The most harmful times to be in the sun are between 10 a.m. and 4 p.m. Even on cloudy days the sun's rays can be harmful to your skin and eyes.
3. When you're choosing a sunscreen be sure to read the labels. Choose the sunscreen with the highest

sun protection factor (SPF) number. Remember, just because you apply sunscreen doesn't mean that your skin is protected fully; limit your time spent in the sun.

4. Proper eyewear is essential when in the sun. To provide adequate protection to your eyes, sunglasses should block out 99 to 100 percent of both UV-A and UV-B radiation. If you work outside or are going to be spending hours outdoors wear wraparound frames to reduce the amount of sun being exposed to your eyes.
5. Wearing a hat will not only protect your face from being exposed to the sun but your eyes as well. Just be sure that the bill of the hat is 2-3 inches over your face.

For more information you can visit [www.cancer.org](http://www.cancer.org).

## What you need to know about temporary modified duty

Let's look at a hypothetical situation. You acquired a piece of equipment that is very valuable to your department. It allows your department to function productively and efficiently. After a period of time this piece of equipment suffered an incident and needed to be repaired. Knowing how valuable this equipment is to your department, what do you do? Repair it? Scrap it? Do nothing? I think it is safe to say that if at all possible, you will fix it right away in order to get it back in service.

Shouldn't the same principal apply to your most valuable asset: employees?

If an employee is out of work for longer than six months their chance of returning to work is less than 50 percent. After one year it drops to 25 percent, and after two years the chance of this employee returning to work is 1 percent.

As the employer you have direct control over these numbers simply by offering a Return-to-Work (RTW) program. RTW programs provide benefits to the employer as well as the employee. These benefits include the employer's ability to

manage the injured employee and their restrictions, as well as retain and utilize institutional knowledge held by the injured employee. The employee benefits as well; they are able to retain financial security and stability, as well as a productive outlook while they rehabilitate more quickly than at home.

As of July 1, 2017, there will be changes to the Iowa Workers Compensation Code, specifically to the RTW and the offer of suitable work. As of July 1, when the offer of suitable work is made by the employer it must be put in writing and include details related to lodging, meals and transportation. It should also communicate to the employee that if they refuse the offer of temporary work they will not be compensated with temporary partial, temporary total or healing period benefits. In addition the employee must communicate the reason for refusal in writing to the employer, upon the time of refusal. For a sample form and policy find the Return-to-Work Agreement and Return-to-Work-Temporary Modified Policy on the Loss Control > Model Programs page of [www.imwca.org](http://www.imwca.org).

## Payroll audits ensure your premium was correct

The 2016-2017 Fiscal Year is coming to an end, and that means payroll audits. Last year someone at your entity estimated the payroll on which the workers' compensation premium was based.

The purpose of the audit is to verify actual payroll figures to ensure that the appropriate amount of premium is collected. Audits will be performed in July and August by IMWCA's contracted firm, Information Providers, Inc. (IPI). Each member will receive a memorandum from IPI detailing the information needed to complete the audit, as well as an appointment letter to schedule the audit. Having this information readily available will help the auditor efficiently complete the audit with fewer callbacks to obtain missing information.

**After your audit has been completed, requests for changes or corrections must be made within 30 days of the date your audit was processed by IMWCA.** That date will appear on the Audited Premium Schedule that will arrive with your copy of the audit. Your local agent will also receive copies of these documents.

When the review period has ended, each member will receive either an invoice for the balance due, or a refund check. Questions about the audit process may be addressed to Montie Gannon or Jeff Hovey at (800) 257-2708.



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