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# The Informer

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

## Working with cement, mortar, gravel, sand

Cities, counties and landfills perform a number of tasks that generate silica dust including cutting, jackhammering, crushing, demolishing, or grinding cement, mortar, gravel and sand. When an employee is overexposed to silica dust for an extended period of time they may contract a health-related injury, such as silicosis, cancer, tuberculosis, chronic bronchitis, and immune system or kidney issues.

As a result of this health risk, the Occupational Safety and Health Administration (OSHA) developed a Respirable Crystalline Silica standard for General Industry and the Construction standards. Since its initial adoption a few years ago, OSHA has been developing interpretations and guidelines for compliance. Because of the complexity of some of the requirements and the need for interpretations, developing a model safety program for silica exposures has been difficult and slow. Some of the most problematic issues include developing practical mitigation procedures with which small cities and rural counties can comply. The air monitoring requirements are especially daunting.

To help members protect their employees from silica overexposure, IMWCA has developed a model policy using elements of the OSHA standard to create a base process of identifying potential exposures and methods to control the risk. The model is now posted online ([www.imwca.org](http://www.imwca.org) > Loss Control > Model Programs).

Although IMWCA used Table 1 from the Silica standard as a guide, all the air monitoring requirements are not fully

integrated. Since many members do not have the financial or technical ability to conduct air monitoring for all instances where silica dust may be generated, IMWCA attempted to create a process that would still provide some protection to employees. IMWCA encourages members that possess the means to do air monitoring to pursue that option.



Because not all aspects of the OSHA standard are addressed in the model, it is important to note that IMWCA does not promote this as an OSHA compliance document. It is a guide with steps your entity can take to make your employees, who may be exposed to silica, safer. The full OSHA Standards can be found at [www.osha.gov](http://www.osha.gov); search for Standard 1926.1153 and 1926.1153.

IMWCA did incorporate exposure control procedures and equipment such as vacuums, wet saw systems, limited time to exposures, and use of respirators and filtration systems.

As with many exposures, consider when it is appropriate for employees to fulfill a task or when an alternative, such as contracting the work and transferring the risk to a contractor, is

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better. When working with a contractor for work that involves substantial silica exposure, such as cement sawing for long sections of streets and roads, ask them to produce a silica exposure program. This is especially important if your employees may work in proximity to the contractor's activities.

As the OSHA standard is further revised, IMWCA will

modify the model accordingly. IMWCA will also monitor various sources for new ideas that our members can use to reduce or eliminate silica overexposure. Contact your loss control representative with questions regarding the Respirable Crystalline Silica standard or email [losscontrol@imwca.org](mailto:losscontrol@imwca.org).

## CLAIMS CORNER: Matt Jackson, Claims Manager

# OSHA reporting vs. IMWCA claim reporting

Reporting claims as quickly as possible can help lower costs, reduce fees and ensure that the injured worker receives appropriate and timely medical care. The law provides that the employer must have notice or knowledge of an alleged injury within 90 days of occurrence. The 90-day period begins when the employee knew or should have known that the injury was work-related. Notification can be given verbally or in writing.

However, it is IMWCA's recommendation that through your personnel policies you implement a 24-hour reporting policy for all work-related injuries. This means your employees are required to report all work-related injuries to their supervisor and Company Nurse within 24 hours of occurrence. The Company Nurse call center is staffed 24/7/365.

As a reminder, calling the claim into Company Nurse takes care of and acts as the "First Report of Injury" for

workers' compensation purposes. From a claims reporting perspective, no other forms need to be completed. Once Company Nurse is called, a claim will be set up and assigned to an examiner at IMWCA so we can start our investigation.

The Occupational Safety and Health Administration (OSHA) mandates reporting to them specific types of injuries. Calling the claim into Company Nurse and IMWCA satisfies the "First Report of Injury", but this will not satisfy any OSHA reporting. OSHA reporting needs to be completed by the member.

If you are unsure of which types of injuries or claims need to be reported to OSHA, our loss control staff can help. Please contact [losscontrol@iowaleague.org](mailto:losscontrol@iowaleague.org) or your loss control representative with any OSHA-specific questions.

## Discounts and bonuses

On January 24, the IMWCA Board of Trustees met and reviewed the Discount Rating Plan and the Good Experience Bonus Program for Fiscal Year 2020. Consideration was given to the actuarial evaluation, the 9.2 percent rate decrease recommended by the National Council on Compensation Insurance (NCCI) and approved by the Iowa Insurance Commissioner, and the fund balance of the IMWCA.

The Board elected to increase the overall average discount in the Discount Rating Plan to 42 percent for FY 2020. The Good Experience Bonus Program will remain unchanged from last year with credits ranging from 8 to 20 percent. These additional credits are applied for members with experience modification factors of .95 or less, stair-stepping up to the maximum discount for an experience modification factor of .75 or less. The increase in the Discount Rating Plan benefits all IMWCA members, while maintaining the credits in the Good Experience Bonus continues to reward the best performance.



The deadline to return your payroll worksheet for the 2019-2020 policy renewal is March 31, 2019. You are able to complete it electronically by logging into your Member Login at [www.imwca.org](http://www.imwca.org) or return the paper copy you received in the mail. Please review your worksheet, and indicate any payroll that differs from our estimate. IMWCA will record your adjustments and calculate an estimate of your renewal premium. Worksheets should be returned by the March 31, 2019 deadline even if no adjustments to the IMWCA estimates are made.

The Estimated Premium Schedule and invoice are generated using the payroll received from each member. Final Estimated Premium Schedules, Information Pages, Experience Modification Worksheets, and invoices will be mailed in May.

Contact us at (800) 257-2708 or [imwcainfo@iowaleague.org](mailto:imwcainfo@iowaleague.org) if you do not receive your payroll worksheet, need Member Login information or with any questions.

## You wouldn't let your employees work drunk

Lack of sleep can directly affect decision making, perception, motor skills as well as physical, mental and emotional health and wellbeing. While these affects are hardly a new concept, as any shift worker can tell you, larger problems occur when this becomes the new normal.

Lack of sleep can equate to an elevated blood alcohol content (BAC). For example, 18 hours without sleep is comparable to .05 BAC; 24 hours without sleep is comparable to .10, which is over Iowa's legal limit to operate a vehicle.

Many municipal employees are in situations that impact with the life and health of the employee as well as the citizens they are serving. Consider public safety officials or street and road workers. Do you know if your employee is sleep deprived? Is their perception of surroundings sound? Is their decision making process uninhibited?

Employees may be operating city and county vehicles and even carrying weapons. Both gross and fine motor skill are essential for these daily duties. When tensions run high one of the worst things to happen would be a deficit in an employee's motor function. Are you paying attention to how many hours employees work, both for you and at other positions? Do you look for signs or symptoms that are concerning?

Sometimes sleep affects aren't obvious; the effects can be underlying.

Heart attacks are the leading cause of line-of-duty deaths (LODD) for firefighters and make the top five list for law enforcement officers. The American Heart Association stated the majority of firefighters that died due to cardiac arrest had evidence of coronary artery disease (CAD). CAD is referred to as the silent killer, as it is often undetected. According to the National Sleep Foundation, lack of sleep has a direct correlation with increased risk of cardiovascular disease and coronary heart disease, as well as other diseases.

Mental and emotional wellbeing are also important. Public safety employees are often the best of the best. They have to pass written and physical agility tests, and often psychological evaluations. The preconceived notion is these individuals are stronger than the rest of us. However, they can still encounter situations in their job that will affect them or haunt them. They are human. Sleep deprivation and mental/emotional health can be tightly bound together. Lack of sleep can affect an individual's mental/emotional health as well as the people who suffer from mental health issues tend to also have sleep disorders.

What is the answer?

Pay attention. Know your staff and their normal abilities. Know what fatigue looks like. Encourage wellness, both physical and mental. Provide an Employee Assistance Program (EAP).

IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities. View past issues online at [www.imwca.org](http://www.imwca.org).

Comments or suggestions: contact Bethany Crile, newsletter editor, at (515) 244-7282 or [bethanycrile@iowaleague.org](mailto:bethanycrile@iowaleague.org).

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