

IN THIS ISSUE:

Page

2 Claims Corner:
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2 Renewal, audit
processes underway

3 Do you really need an
employee handbook?

3 Welcome, new
members!

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The Informer

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

Seven tips for electrical safety

May is National Electrical Safety Month, and the Electrical Safety Foundation wants to educate the public about steps that can be taken to reduce electrical fires, fatalities, injuries and property loss caused by electrical hazards.

The Occupation Safety and Health Administration (OSHA) estimates there are about 187 electrical-related fatalities a year. While electrical hazards are not the leading cause of on-the-job injuries, they are disproportionately more costly and fatal. For every 13 electrical injuries, one worker dies. Last fiscal year IMWCA recorded nine injuries classified as caused by electrical current, which cost the pool \$174,000.

A number of IMWCA members operate public utilities, including electrical generation, transmission and distribution systems. These organizations are staffed by licensed journeymen electricians and electrical engineers and are experts in their field. But the general public often takes electricity for granted, and few really have a good understanding of what it takes to provide power to the light switch or the plug for the coffee pot.

May is the month to remind ourselves, co-workers and family to be cautious around electricity. Here are some things each safety committee should consider when it comes to electrical safety:

1. Perform a safety walk-around, and look for electrical hazards includ-



ing extension cords and electrical outlets that show discoloration or spark.

2. Look for overloaded outlets and power strips. Call a licensed electrician to evaluate any problem areas, and install adequate wiring.
3. Inspect all power tools for worn cords, guards and grounding.
4. Become familiar with terms like "Arc Flash" and Ground Fault Circuit Interrupter (GFCI).
5. Learn about lockout/tagout and when and why this is important.
6. Know where electrical panels and circuit breakers are located, and keep access clear.
7. Find out why a circuit breaker tripped before replacing or resetting it.

Looking for training? IMWCA offers several courses through the Online University, from electrical safety in the office (OF09) to hand and electrical power tools (HT09) to electrical safety for employees who regularly work with or may be exposed to electricity (ES09). We even offer a course on arc flash safety (AF01). All available to IMWCA members at no cost.

The National Electrical Safety Foundation offers a Web site with electrical safety for the workplace, the home, for kids and for every season at www.esfi.org. Check it for more ideas, and make electrical safety a year-long learning event.

Quite often we receive requests from members for additional Company Nurse materials or to update/change designated medical providers. For print orders, email changes or provider updates there is only one email address you need to remember:

Service@Companynurse.com

By using this email address you are able to:

- Order more phone stickers and/or posters (8 ½ X 11). When requesting a print order, please make sure to include the member name, search code, mailing address and quantity needed. Phone stickers are printed 80 per page. You can expect print orders to arrive within 7-10 business days.

- Order templates (posters and phone stickers) so you can print copies at your convenience.
- Change your contacts and who is able to receive the Company Nurse reports. Add, delete or change an email address of those designated to receive the reports.
- Change or update your designated physician/clinic.

Once you have submitted your request, the task will be performed and an email will be sent that the request has been processed. Please note that Company Nurse is no longer printing wallet cards.

Renewal, audit processes underway

IMWCA staff is currently processing renewal packets for the 2017-2018 policy period. Experience modification (MOD) factors have been promulgated and Payroll Worksheets processed. We anticipate mailing renewal packets in early June.

The National Council on Compensation Insurance (NCCI) sets the rates, which are approved by the State of Iowa Insurance Commissioner. All carriers in Iowa use NCCI rates. For the class codes that IMWCA writes, we are generally seeing a decrease in those rates. IMWCA continues to offer discounts, with the average discount for renewal being 35 percent. Many members will also enjoy a Good Experience Bonus, an additional discount for members with a MOD factor of .95 or better. The number of members receiving the Good Experience Bonus seems to be increasing, which means more members have favorable loss ratios and decreasing MOD factors. In other words, more members are keeping their employees safe.

Your local agent will also have a copy of your renewal. Specific questions concerning your MOD factor or your renewal can be directed to your local, trusted advisor or

Montie Gannon at IMWCA at (515) 974-5341 or montiegannon@iowaleague.org.

At the same time IMWCA is preparing to renew your policy for the coming fiscal year, IMWCA is beginning to work with Information Providers Inc. (IPI) to audit this year's policy. Learn more about the payroll audit process, which begins in May, in this video on YouTube.



Do you really need an employee handbook?

There are no laws requiring public sector employers to have a handbook, so do we really need one? Every time you set out on the daunting task of updating your handbook, you may be wondering this same thing. It is important to remember, a good handbook provides many benefits to both the employer and employee.

For new employees a handbook should be provided on the first day of employment. Not only should it provide the foundational information that they need as an employee, it also introduces them to the mission and culture of the employer.

For current employees and supervisors the handbook serves as an important communication tool. There are times when an issue occurs and human resources is not around. Handbooks provide that go-to reference for relevant information on company policies and procedures.

As a whole, handbooks need to be user-friendly and not too long. You don't want every policy in its entirety located in the handbook. If a handbook is too cumbersome for the employee to read or utilize it becomes counter-productive and leaves you open for a lawsuit.

A handbook should not be a one-size-fits all document. It is only as good

as the information in it. If you use a template or sample language, be sure to adapt it to your specific policies, procedures and the laws that are applicable to public sector employers of your size. Create your handbook with a systematic approach. Have similar information grouped together in sections is key (i.e. employment laws, benefits offered, payroll etc.).

Typically the first thing a third party investigator asks for is the employee handbook. If your handbook is written correctly and utilized consistently with every employee, it will be your first and main line of defense. On the flipside, if the handbook is inadequately written and not used properly it can be the reason an employee has taken legal action.

Finally, ensure there is an acknowledgment form that has specific language to employment-at-will and harassment policies. Be sure your handbook works with, not against, any union contracts and that you run it past your employment law attorney.

For a sample checklist of items to include in your handbook refer to the Employee Handbook Checklist on the Model Programs page of www.imwca.org.

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

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Welcome, new members!

The following members joined IMWCA from May 2016 - April 2017:

Osceola Waterworks

Weldon

Keswick

Moulton

Barnum

Peterson

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