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# the Informer

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

## Junior firefighter programs

Across our state (and the nation) the number of volunteer firefighters is on the decline, and the fire service has been working on recruitment and retention of new volunteers. An excellent tool developed by the National Volunteer Fire Council (NVFC) is the National Junior Firefighter Program. The program gives young people the opportunity to learn about local fire, rescue and emergency medical service organizations in a safe, controlled, educational and fun way, while providing departments with an excellent recruitment mechanism. Benefits of junior firefighter programs include:

- Allowing youth to gain insight and interest in becoming long-term members of emergency services.
- Increasing awareness among youth about volunteering and supporting the fire and emergency services.
- Providing departments with additional help in accomplishing non-firefighting or non-emergency tasks.
- Leadership development for America's youth, who are tomorrow's leaders.
- Educating parents and mentors on the importance of encouraging volunteerism.

IMWCA believes junior firefighter programs are beneficial and helpful in recruiting future volunteer firefighters; however we are also concerned for the safety of the junior firefighters. In Iowa, volunteer firefighters are covered under workers' compensation for injuries sustained in the course of employment if the injuries are sustained between the

time the volunteer firefighter is summoned to duty until discharge. Junior firefighters are not volunteer firefighters, are not certified, and are not covered under workers' compensation. It's important to note Iowa law does not allow any person under the age of 18 to work in dangerous or hazardous jobs, and there are few if any more dangerous or hazardous occupations than that of a volunteer firefighter.



Does that limit a department's ability to sponsor a junior firefighter program? Not at all. IMWCA has several member departments already taking advantage of NVFC's tools to assist departments in developing an active junior firefighter program. To learn more visit <http://juniors.nvfc.org/>. There you will find resources, from how to start a program to sample documents, training, liability and safety information. The sample parental consent form includes a statement that "It must be understood it is the sole responsibility of each parent/guardian to carry proper insurance for their son/daughter whether it be primary insurance or accidental

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## Renewals mailed soon

IMWCA staff is currently processing renewal packets for the 2016-2017 policy period. Experience modification (MOD) factors have been promulgated and Payroll Worksheets processed. We anticipate mailing renewal packets on May 20.

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 the same rates. For the class codes that IMWCA writes, we are generally seeing a slight increase in those rates. IMWCA continues to increase the discounts offered with the average discount for renewal being 34 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.

Your local agent will also receive a copy of your renewal. Specific questions concerning your MOD factor, or your renewal, can be directed to your agent, your local trusted advisor, or Montie Gannon at IMWCA at [montiegannon@iowaleague.org](mailto:montiegannon@iowaleague.org) or (515) 974-5341.

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insurance.” Again, junior firefighters are not volunteer firefighters, and are not covered under workers’ compensation.

Using NVFC’s tools, a department can involve junior firefighters in many educational opportunities to learn about the fire service and gain some real life skills, all in a controlled setting and without putting them in harm’s way. It’s a win-win for the department, the junior firefighter and the community.

*This article originally ran in February 2013 issue of the Informer.*

## CLAIMS CORNER: Matt Jackson, Claims Manager

## Managing after a work injury

When an employee becomes injured and files a workers’ compensation claim, their stress and anxiety levels often escalate. Many times this process is new to them, and they fear the unknown. After an employee has suffered a work-related injury, he or she will likely require more supervision or managerial oversight.

After an injury has occurred it is a good idea to set up a meeting between the injured worker and their supervisor. At this meeting you can go over the initial stages of the process and set expectations as far as light duty work and medical treatment. Remember, the employer decides when, where and how they are going to bring an injured worker back to work within the employee’s restrictions. This meeting will likely set the tone for the remainder of the recovery process.

You need to stay in contact with the injured employee and the doctor. Remain positive with your interactions and communicate concern along with empathy. This type of culture needs to come from the top down. Employees who think management does not care about them will have more injuries and may attempt to stay off work longer.

Management needs to support the injured worker. When an employee suffers an injury at home or has an illness, do you cut off communication? Why should a work injury be treated any differently? Avoid placing blame for the injury, and remember to also manage co-workers expectations. Keeping co-workers informed (while maintaining confidentiality) helps keep everyone “on the same page.” Co-workers can have a negative impact on an injured employee’s return to work and recovery.

If the injured worker is going to be off work for an extended period it is important to keep them connected to the workplace. If light duty work is not possible, some ideas of keeping them connected are:

- Weekly phone calls with job status updates or news from work.
- Invite them to staff meetings or functions.
- Invite them to training days or safety talks.

Remember, these employees are an important part of your organization; keeping them involved can positively impact the claims process.

## New Courses Available

IMWCA Online University  
Education Anytime, Anyplace

# Are you missing out?

IMWCA strives for continuous improvement, and our goal is your goal: everyone goes home safe at the end of the day. The IMWCA Online University has added to this outcome. If you have dabbled in the Online University but not really delved into the many resources available, such as setting up departments with administrators for each group or tracking additional trainings beyond the online courses, then you're missing out!

FirstNet Learning, IMWCA's provider for the Online University, would like to meet with you to show you how to optimize all the University's features. Just talk to your loss control representative or send us an email to set up a training time.

To keep the Online University fresh and relevant we add a new course to the Online University each month. Training related to many of the usual exposures is available, so please let us know which of your workplace exposures are missing from the course offerings. Let us know if you saw a course online but it was not one of IMWCA's free offerings. We want to add 12 more courses in Fiscal Year 2016-2017, and we would really like to add the courses you want.

Help us out. Sign into the Online University; look for something in the course catalog that you would like but we have not added. Then send a note to [losscontrol@iowaleague.org](mailto:losscontrol@iowaleague.org), and tell us what you want. We'll do our best to make it available in the coming year.

## Welcome, new members!

The following members joined IMWCA from August 2015 - May 2016:

Dubuque County Library

Hancock County

Bronson

Salix

Lake Mills

Corning

University Heights

Webster County

Telecommunications

Runnells

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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(515) 244-7282

 [imwcainfo@iowaleague.org](mailto:imwcainfo@iowaleague.org)



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