



Information Bulletin

Office of Risk Management

Risk Management Programs Save Money

The Office of Risk Management saved over **\$499,809.05** in “hard dollar” savings over the past two (2) years (2012-2013).

The Office of Risk Management recognizes that effective management of risk is a core leadership function that must be practiced by throughout the Peralta Community College District in order to serve staff and students through policies and processes designed to protect their health and safety. An effective risk management program operates as “**cost neutral**” while also protecting District’s assets and revenue streams.

Outline of Risk Management Cost Savings

Best practices in risk management theory indicate that a significant amount of quantifiable risk management “hard” cost savings come from claim and litigation management.

Table 1 – Summary of “Hard Dollar” Cost Savings¹
\$ 103,065.00 – WC Claim Performance Rebate, 2012-13
\$ 21,624.05 – Return to Work Program, QTR 3-4, 2013
\$ 270,000.00 – Reduction in WC Liability, 2012-13
\$ 78,120.00 – 3 rd Party injury settlements, 2012-13
\$499,809.05 – Total savings

¹Cost savings are independently verified.

Comprehensive claim management can reduce claim frequency, thereby generating “case reserve” savings from lower claim volume.

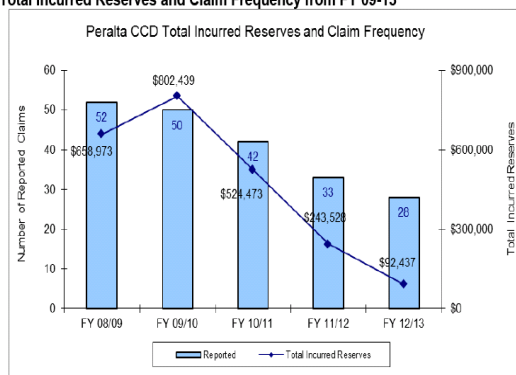
As the trend line in the graph below indicates, claim frequency trends downward. Annual workers’ compensation claims decreased from **50** in 2009 to **28** in 2013 or by **44%**. Annual claim case reserves decreased by **88%** over the period:

- **2009 total claim case reserves – \$802,439.00**
- **2013 total claim case reserves – \$ 92,437.00**



PERALTA COMMUNITY COLLEGE DISTRICT:

a) Total Incurred Reserves and Claim Frequency from FY 09-13



Bar Graph: Total Incurred Reserves and Claim Frequency Reported For Peralta Community College District
Valued as of 6/30/13

Risk Management ... cont.

This drop in claim frequency translates into immediate and future savings. While many factors are involved in determining claim frequency, Loss Control Programs reduce overall claim frequency. The Office of Risk Management offers the following Loss Control Programs:

- Return-to-Work Program
- Ergonomic evaluations to reduce cumulative trauma claims
- Air Quality Testing
- Annual Safety Training Calendar
- Facilities Loss Control Inspections to reduce safety hazards
- Rapid response to employee complaints
- OSHA Compliance
- Quarterly Claim Reviews

Loss Control Programs also generate qualitative savings through claim and litigation avoidance. For every claim avoided, the average savings can range from \$18,000 to \$25,000 per claim. Savings from complex, litigated claims can go much higher.

The Office of Risk Management continues to work diligently to generate “hard” and “soft” savings.

Emergency Preparedness Update

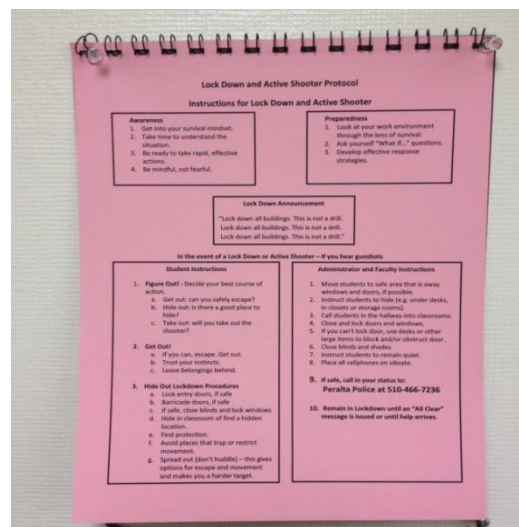
Our students and faculty depend on us to protect their health and safety during a disaster or emergency on campus.



Picture 1. Peralta Police Command Center

Campus Lockdown and Active Shooter

Risk Management is proud to announce the release of District procedures for emergencies requiring a campus or facilities lock down in response to orders issued by District officials, local law enforcement or other local and state authorities. The “Lock Down and Active Shooter Protocol” is posted in every classroom and in common areas throughout to District.



Picture 2. Lockdown and Active Shooter Protocol

Risk Management Advisory

Campus Lockdown and Active Shooter cont.

A task force consisting of Peralta Police, Alameda Police Department, AC Transit Police and the Office of Risk Management developed one of the most comprehensive Lock Down and Active Shooter protocols for colleges and universities. The protocol is based on recent procedural recommendations issued by the Department of Homeland Security and incorporates procedures developed by the task force.

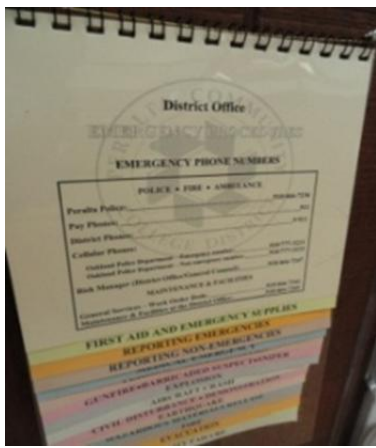
The protocol was released for review during the District's Fall Flex Day, on August 14, 2013. Presenters: Officer Hank Morten, Alameda Police Department and Director of Risk Management, Greg Valentine delivered an overview of and training on the new protocol.

A video of the training is available at the following link:

http://peraltaccd.granicus.com/MediaPlayer.php?publish_id=31737768-5ccd-1031-bc96-29b50f2ba9d1

What to Do in an Emergency

We encourage all staff and students to report all emergencies through Peralta Police.



Picture 3. Emergency Procedures Flipchart

Office of Risk Management – February 2014

The Peralta District Emergency Procedures Flipchart contains information on how to report emergencies and what to do in an emergency. Peralta Police have the ability to better direct responding EMS personnel to the exact location of a campus emergency. A Peralta Police dispatched is located in our state-of-the-art control room 24 hours a day, 7 days a week. By calling Peralta Police first, we achieve equal or better response time for emergency services.

Insurance Coverage for EMS Service

Peralta Insurance Program will pay up to \$2,500 for EMS ambulance and emergency medical expenses.

If you encounter a student with a medical emergency requiring 911 EMS service, do not hesitate call Peralta Police or 911 immediately. Inform any student needing EMS service that is reluctant to receive EMS ambulance service; our insurance will pay up to the designated limit for such service.

We do not want someone to refuse emergency medical treatment because they are worried about the resulting medical bill.

Our motto is “Better Safe than Sorry.”

FY 2013-14 Safety Training Calendar

For the 2013-14 Academic Year, Risk Management is further expanding its Safety Training Program to include new on-line and DVD based training programs.

Class	Type	Date	Time	Duration	Location	Audience
Emergency Preparedness SEMS 100/700	In-Person	Wednesday, March 12, 2014	8:30 AM	8 hours	District Board Rm	All Employees
Hazardous Material Handling	In-Person	Tuesday, March 18, 2014	9:00 AM	2 hours	District Board Rm	All custodian, and sciences
Emergency Preparedness SEMS 100/700	In-Person	Tuesday, April 01, 2014	9:30 AM	2 hours	District Board Rm	All Employees
Injury and Illness Prevention Program	In-Person	Wednesday, April 02, 2014	9:00 AM	3 hours	District Board Rm	All Employees and New Hires
First Aid/CPR/AED	In-Person	Wednesday, April 09, 2014	8:30 AM	8 hours	District Board Rm	All Employees
Emergency Preparedness & Evacuation	DVD	Monday, April 21, 2014	9:00 AM	47 mins	District Board Rm	All Employees
Science Laboratory Safety	DVD	Monday, April 21, 2014	10:00 AM	64 mins	District Board Rm	All Employees
Lockout/Tagout	In-Person	Monday, May 05, 2014	9:00 AM	2 hours	District Board Rm	All Employees
Heat Illness	In-Person	Tuesday, June 03, 2014	8:30 AM	4 hours	District Board Rm	All Outdoor Employees
New Employee Safety Orientation **	DVD	Tuesday, May 06, 2014	9:00 AM	23 mins	District	New Employees
Hazardous Communication/ Waste Management	DVD	Tuesday, May 06, 2014	9:30 AM	50 mins	District	All Employees
Fire Safety **	DVD	Monday, May 12, 2014	9:00 AM	48 mins	District	All Employees
Personal Protective Equipment Eye, Face & Head	Online	Tuesday, May 13, 2014	10:00 AM	1.25 hours	District	All Employees
Personal Protective Equipment Hand, Arm & Leg	Online	Wednesday, May 14, 2014	10:00 AM	1.5 hours	District	All Employees
Defensive Driving & Personal Protective Equipment	Online	Monday, May 19, 2014	10:00 AM	1.5 hours	District	All Employees

Workers’ Compensation Insurance - Notice to Employees

Injuries Caused By Work

You may be entitled to workers' compensation benefits if you are injured or become ill because of your job. Workers' compensation covers most work-related physical or mental injuries and illnesses. An injury or illness can be caused by one event (such as hurting your back in a fall) or by repeated exposures (such as hurting your wrist from doing the same motion over and over).

Workers' compensation benefits include:

- **Medical Care:** Doctor visits, hospital services, physical therapy, lab tests, x-rays, and medicines that are reasonably necessary to treat your injury. You should never see a bill. There is a limit on some medical services.
- **Temporary Disability (TD) Benefits:** Payments if you lose wages while recovering. For most injuries, TD benefits may not be paid for more than 104 weeks within five years from the date of injury.
- **Permanent Disability (PD) Benefits:** Payments if your injury causes a permanent disability.
- **Supplemental Job Displacement Benefit:** A nontransferable voucher payable to a state approved school if your injury arises on or after 1/1/04 and results in a permanent disability that prevents you from returning to work within 60 days

Workers' Compensation Insurance - Notice to Employees cont.

after TD ends, and Peralta does not offer you modified or alternative work.

- **Death Benefits:** Paid to dependents of a worker who dies from a work-related injury or illness.

Naming Your Own Physician Before Injury or Illness (Pre-designation).

You may be able to choose the doctor who will treat you for a job injury or illness.

If eligible, you must tell Peralta, in writing, the name and address of your personal physician or medical group *before* you are injured and your physician must agree to treat you for your work injury. For instructions, see the written information about workers' compensation that Peralta is required to give to new employees.

If You Get Hurt:

1. **Get Medical Care.** If you need emergency care, call 911 for help immediately from the hospital, ambulance, fire department, or police department. If you need first aid, contact Peralta.

2. **Report Your Injury.** Report the injury immediately to your supervisor or to an employer representative. Don't delay. There are time limits. If you wait too long, you may lose your right to benefits. Peralta is required to provide you a claim form within one working day after learning about your injury. Within one working day after you file a claim form, Peralta shall authorize the provision of all treatment, consistent with the applicable treating guidelines, for your alleged injury and shall be liable for up to ten thousand dollars (\$10,000) in treatment until the claim is accepted or rejected.

3. **See Your Primary Treating Physician (PTP).** This is the doctor with overall responsibility for treating your injury or illness. If you pre-designated by naming your personal physician or medical group before injury (see above), you may see him or her for treatment in certain circumstances. Otherwise, Peralta has the right to select the physician who will treat you for the first 30 days. You may be able to switch to a doctor of your choice after 30 days. Different rules apply if Peralta offers a Health Care

Organization (HCO) or has a Medical Provider Network (MPN). You should receive information from Peralta if you are covered by an HCO or a MPN. Contact Peralta for more information.

4. **Medical Provider Networks.** Peralta may be using a MPN, which is a selected network of health care providers to provide treatment to workers injured on the job. If Peralta is using a MPN, a MPN notice should be posted next to this poster to explain how to use the MPN. You can request a copy of this notice by calling the MPN number below. **If you have pre-designated a personal physician prior to your work injury, then you may receive treatment from your pre-designated doctor.** If you have not pre-designated and Peralta is using a MPN, you are free to choose an appropriate provider from the MPN list after the first medical visit directed by Peralta. If you are treating with a non-MPN doctor for an existing injury, you may be required to change to a doctor within the MPN.

For more information, see the MPN contact information below:

Current MPN's toll free number: 800-544-8150

MPN website: www.WellComp.net/download/
MPN Effective Date 7/1/2012

Current MPN's address:

P.O. Box 59914, Riverside, CA 92517

Discrimination. It is illegal for Peralta to punish or fire you for having a work injury or illness, for filing a claim, or testifying in another person's workers' compensation case. If proven, you may receive lost wages, job reinstatement, increased benefits, and costs and expenses up to limits set by the state.

Questions? Learn more about workers' compensation by reading the information that Peralta is required to give you at time of hire. If you have questions, see Peralta or the claims administrator (who handles workers' compensation claims for Peralta):

York Claim Services – (909) 942-4908

Workers' compensation insurer:

Alliance for Schools for Cooperative Insurance Programs,

Policy Year, 7/1/2013 thru 6/30/2014

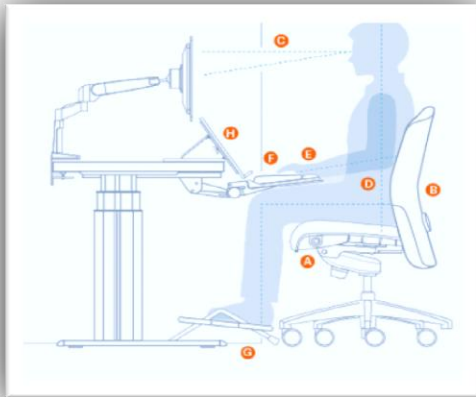
Visit the Risk Management Website for more information on Workers' Compensation:

<http://web.peralta.edu/risk-management/workers-compensation-claims-employee-and-supervisor/>



The Ergonomic Positioned Workstation

Slouching, slumping, or bending forward at the waist in a chair can lead to discomfort, fatigue, and backache. Follow these guidelines to help prevent problems from occurring when sitting at your workstation.



Source: Workrite Ergonomics Company

- A. Adjust seat height. Thighs should be approximately parallel to the floor. Seat pan short enough (front to back) for knee clearance and with a waterfall front edge.
- B. Adjustable back rest to accommodate the normal curve of the lower spine.
- C. Moveable monitor arm supporting flat panel display: top one-third of the screen at or below eye level; distance from operator a minimum of 18", typically at arm's length.
- D. Elbow relaxed with lower arm open at least 90°-100° to upper arm and keyboard platform set at 0°-6° negative tilt.
- E. Wrists should be a natural extension of the forearm, not angled up or down.
- F. Keyboard flat at elbow level with palm rest to support hands during rest.
- G. Feet resting firmly on the floor. Footrest needed if feet are not supported by the floor.

First Aid, CPR, and AED Certification

The District and colleges continue to look for volunteers who want to become certified by the American Red Cross in First Aid, CPR, and AED or for those wishing to continue their current or expired certification.

On **Wednesday, April 9, 2014**, Risk Management will sponsor First Aid, CPR and AED training for those wanting to become certified or re-certified at the District Administrative Office. Please see the training calendar or the Risk Management website for more information.

Risk Management Mission Statement

Risk Management supports the Board of Trustees and the Chancellor in their moral and legal obligation to its students, faculty, staff and employees to provide sound governance and leadership at both strategic and operational levels in order to protect their health, and safety through their commissioning of a best practices risk management program. As a best practices program, risk management aligns its programs with the goals and objects of the District and its Colleges by delivering program excellence in assessing risk, conducting decision support analysis, implementing/supporting processes and measuring/monitoring effectiveness.