

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 6 No. 2 • Quarterly Issue • April 2007

Spring into Safety with **GOOD HOUSEKEEPING**

Housekeeping means more than clean. It means more than neat. It means that things are where they are supposed to be for maximum productivity, quality, safety and cost control. An uncluttered workplace is fundamental to any safety program. In addition to cleanliness, housekeeping must include other factors, such as orderliness and proper arrangement of materials. It is important to know the benefits of good housekeeping. Let's review the importance and meaning of order in achieving good housekeeping, and review some guides for checking your own work area.

WHY GOOD HOUSEKEEPING?

Sloppy working conditions can lead to a lack of pride in your work. We should not overlook slippery floors, obstacles in aisles, tools on the floors, floors that are not in proper condition, or other housekeeping hazards.

In addition to encouraging poor attitudes, bad housekeeping can lead to:

- Slips from slick or wet floors, platforms, and other walking and working surfaces.
- Trips from objects or materials that are left in walkways and work areas.
- Falls from holes in walking and working surfaces, uneven flooring, uncovered pits or drains, and boxes that are used instead of adequate platforms.
- Collisions caused by poorly stored materials, overhanging or protruding objects, and use of aisles for storing materials and equipment.
- Poor housekeeping creates hazards for all employees in the immediate area.

GOOD HOUSEKEEPING

- Eliminates accident and fire causes.
- Saves energy by eliminating the need to work "around" congested areas and "deadwood."
- Provides the best use of space.
- Keeps heavy inventory of materials to a minimum.



- Helps control property damage.
- Guarantees a good workplace appearance.
- Encourages better working habits.
- Reflects an image of a well-run operation.
- Reduces cleanup and janitorial work.

ORDER

Housekeeping is more than just sweeping the floor and wiping dust off machines and equipment. Cleanliness is only a part of housekeeping. The most critical and most overlooked part of housekeeping is **ORDER**. A work area is in order when there are no unnecessary objects in the area and when all necessary items are in their proper places.

NO in this definition means **NONE—NOT ANY—NOT EVEN ONE!** A workplace is not considered to be in order simply because "there is a place for everything and everything is in its place." Do you use your work area for storage? Do you keep supplies in the area because "they'll be needed one of these days?" If there is one item in an area that is unnecessary or not in its proper place, then you do not have order.

Order is maintained, not achieved. You cannot put an area in order and then forget about it.

continued on page 3

Supervisor Training Spring 2007

IPRF is offering a new series of seminars to assist its members in controlling losses due to accidents. This three part program is designed to provide each participant with the tools to build and support an effective safety and health program.



Supervisors responsible for the safety and health of their employees should attend. They will benefit through a combination of lectures, workshops, and case studies. Each participant will "hit the ground running" with "real world" solutions to assist in effective accident prevention and in the reduction of workers compensation costs.

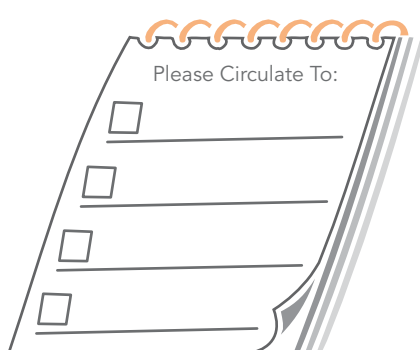
Seminar registration fees are covered by the IPRF. To register, contact Bonnie MacIntosh, the Training Registrar at 1-847-726-4095.

2007 SCHEDULE

Fairview Heights, IL (Additional Level I to be added in Fall 2007)	Level II – April 19 Level III – August 23
Lake Zurich, IL (Additional Level I to be added in Fall 2007)	Level II – April 26 Level III – September 13
Naperville, IL	Level II – May 9 Level III – September 19
Normal, IL	Level II – April 18 Level III – August 22
Peoria, IL	Level I – May 10 Level II – September 20 Level III – (TBD)
Springfield, IL	Level I – August 21 Level II – November 15 Level III – (TBD)
Tinley Park, IL (Additional Level I to be added in Fall 2007)	Level II – April 25 Level III – September 12

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log onto
www.iprf.com

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5 MINUTE SAFETY TALKS

Safe Lifting Techniques

Most of you are aware that there is both a right and a wrong way to lift something. Maybe you've had some instruction in safe lifting techniques. But inasmuch as back injuries, due to improper lifting, continue to be a major cause of accidents, a review of proper lifting procedures is in order.

There are various types of injuries that can occur while attempting to lift an object. The most common type of lifting injury is back strain. It results from over-stretching, improperly twisting, or trying to lift an object whose weight, or shape, is beyond your capacity.

Hernia is another ailment usually associated with lifting. Hernias do not generally result from a single lifting effort. They are usually the result of continued extreme exertion, especially one done contrary to the structure of the body. Both of these injuries can be avoided by simply using correct lifting techniques.

- The first thing that should be done before attempting to lift an object is to "size it up". Look it over and decide first if you can handle it alone -- or if you need help. It's advisable to get help if there's any doubt in your mind as to whether the load is safely within your lifting capacity.
- Next, look over the area where you're going to carry the object. Make sure it's clear of obstacles.
- (Speaker may wish to demonstrate these next points). Get a good footing close to the load. Place your feet eight to twelve inches apart. Bend your knees to grasp the load and keep the load close to your body. Keeping your back straight, bend your knees outward and straddle the load somewhat. Get a firm grip and then lift gradually by straightening your legs.
- Of course, once you've lifted the load, you'll eventually have to set it down. Bend your legs and, while keeping your back upright, reverse the lifting procedure. Make sure that your fingers clear the pinch points. Set one corner down first.

When you have someone helping you lift an object, teamwork becomes important. If you're going to be carrying the load to another point, both of you should decide in advance how it is to be handled. Check the route and the clearance. One person should be the leader and be in a position to observe and direct the other. Lifting and lowering should be done in unison. Don't let the load drop suddenly without warning your partner.

You've probably all seen the hilarious situations in the old movies on television where people get into all kinds of trouble trying to move a long object around, such as a ladder. Windows get broken, and people are knocked down. But these things aren't very funny when they happen in real life. So, when you're carrying a long object, make sure you have the proper clearance. Both persons should be on the same side of the load and in step.

After having lifted an object, if you intend to place it on a table or bench, rest it on the edge, then slide the object onto the surface. When lifting an item off a bench or table, remember to get close to the load. When lifting a load above your waist, first, correctly lift it waist high. Then rest it on a firm object for support. Change your grip, and again bend your knees to get extra leg muscle into the final effort. Never attempt to change your grip, or the position of your load, while you are moving. Stop and rest the load on a firm object, then adjust your grip.

Use caution in changing direction while carrying an object. Don't twist your body - turn it by changing your foot direction. Have a clear vision over the load. Your back is a very important part of your body. It's almost easy to forget that you have one -- until you injure it. Then it becomes painfully evident. However, by using the safe lifting steps we've just discussed, your back will be easy to live with for the rest of your life.

OSHA Mold Quick Card

Molds are microscopic organisms found everywhere in the environment, indoors and outdoors. When present in large quantities, molds have the potential to cause adverse health effects.

Health Effects of Mold Exposure

- Sneezing
- Cough and congestion
- Runny nose
- Aggravation of asthma
- Eye irritation
- Dermatitis (skin rash)

People at Greatest Risk of Health Effects

- Individuals with allergies, asthma, sinusitis, or other lung diseases.
- Individuals with a weakened immune system (e.g., HIV patients).

How to Recognize Mold

- Sight – Usually appear as colored woolly mats.
- Smell – Often produce a foul, musty, earthy smell.

Preventing Mold Growth

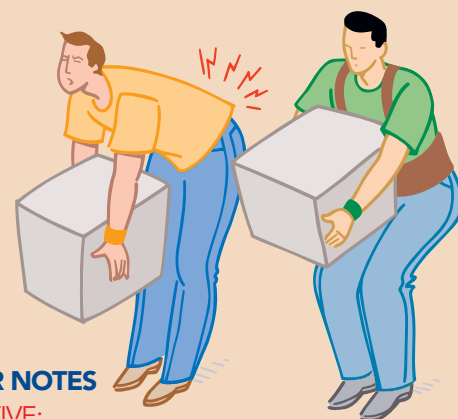
- Remove excess moisture with a wet-dry vacuum and dry out the building as quickly as possible.

- Use fans to assist in the drying process.
- Clean wet materials and surfaces with detergent and water.
- Discard all water damaged materials.
- Discard all porous materials that have been wet for more than 48 hours.

General Mold Cleanup Tips

- Identify and correct moisture problem.
- Make sure working area is well ventilated.
- Discard mold damaged materials in plastic bags.
- Clean wet items and surfaces with detergent and water.
- Disinfect cleaned surfaces with $\frac{1}{4}$ to $1\frac{1}{2}$ cup house-hold bleach in 1 gallon of water. CAUTION: Do not mix bleach with other cleaning products that contain ammonia.
- Use respiratory protection. A N-95 respirator is recommended.
- Use hand and eye protection.

For more complete information: Occupational Safety and Health Administration
U.S. Department of Labor • www.osha.gov • (800) 321-OSHA



LEADER NOTES

OBJECTIVE:

To demonstrate and reinforce proper lifting techniques in order to prevent and/or reduce back injuries. Proper lifting techniques will be given for a one-person and two-person lift.

POTENTIAL INJURIES:

Back Strain - Resulting from overstretching, improperly twisting, or trying to lift an object whose weight or shape is beyond one's capacity.

Hernia - An injury which results from continued extreme exertion, especially one done contrary to the structure of the body. (Does not result from one single effort.)

THE TALK – POINTS TO COVER

Before lifting:

(For both one- and two-person lifts)

- Size up the load. Depending on the size, weight, and shape - Can you handle it alone? If in doubt, get help.
- Do you need gloves?
- Clear any obstacles along the carrying path.
- Flatten or remove any nails or splinters from the load surface.

One-person lift:

- Get good footing close to the load.
- Keep feet 8-12" apart.
- Keep your back straight, bend your knees outward and straddle the load.
- Get a firm grip and then lift gradually by straightening your legs.
- To Set The Load Down: Keeping your back straight, bend your legs and reverse the lifting process.

OSHA Releases New "It's The Law" Poster

The Department of Labor's Occupational Safety and Health Administration (OSHA) announced publication of its new "It's The Law" Poster.

The OSHA Poster, also known as the OSHA notice of employee rights, is required to be displayed in every workplace in America. The current edition of the OSHA poster is still valid; employers are not required to replace their existing poster with the new version. The poster informs employers and employees of their rights and responsibilities for a safe and healthful workplace.

The OSHA poster, which is free and available in both English and Spanish, may be downloaded from OSHA's Web site at www.osha.gov. The poster may also be obtained from any OSHA regional or area office, or by writing to the OSHA Publications Office, room N3101, 200 Constitution Ave, NW, Washington, D.C. 20210, phone (202)693-1888.

Other Laws Providing Remedies for Work Injuries in the United States

Public and private employers alike need to be aware that other statutes besides state workers' compensation laws exist to provide remedies for work-related injuries. This is especially true when it comes to employers that operate on or about navigable waters. For example, the federal Longshore and Harbor Workers' Act (33 U.S.C. §§901-950) is a fairly typical compensation statute modeled after the New York workers' compensation law. Coverage under the federal Longshore Act is intended for maritime workers who live on shore but work on and about of vessels or installations in the navigable waters of the United States. Examples of covered workers include virtually anyone who can be characterized as engaging in maritime employment from dry dock and terminal workers to pilots and harbor masters. But, the Act specifically excludes from coverage any master or member of a crew of a vessel, officers and employees of the United States or any federal agency, and any employee of a state or political subdivision of a state. The Act, therefore, specifically does not apply to employees of most IPRF members. *Evans v. Louisiana Dept. of Highways*, 430 F.2d 1280 (5th Cir 1970).

State workers' compensation and federal Longshore benefits are not inconsistent, but rather complementary. It is, therefore, generally the rule that both the Longshore Act and applicable state workers' compensation systems will have concurrent jurisdiction over the same injury. For the injured worker, the goal is generally to get out of the state workers' compensation acts and under the federal law where the benefits are generally richer.

The Jones Act picks-up where the federal Longshore Act leaves off by providing a remedy to seaman injured in the course and scope of their employment. Applicability of the Jones Act, as opposed to state workers' compensation acts, turns principally on the concept of "seaman" or "member of a crew of a vessel." A worker is generally considered to be a "seaman" if he or she is permanently assigned to a vessel or performs a substantial part of his or her work on a vessel, and if his or her duties contributed to the overall function or welfare of the vessel. Substantively, there can be no overlap between "seamen's remedies" under the Jones Act (48 U.S.C. § 688) and the Longshore Act.

But, in reality, the Jones Act is not a compensation statute at all. Rather, the Jones Act gives eligible employees a civil action in negligence against their employers. As such, the damages available to eligible employees under the Jones Act are nearly identical to those accorded employees of interstate rail carriers under the Federal Employers' Liability Act (FELA, 45 U.S.C. §§ 51-60). In fact, the Jones Act expressly incorporates by reference the FELA's liability standard. Jones Act cases like those involving railway workers can be tried to a judge or a jury in either federal or state courts. In general, the damages awarded in both Jones Act and FELA cases greatly exceed the amounts awardable as compensation under the federal Longshore and state workers' compensation statutes.

The IPRF realizes that a portion of its membership has operations on or adjacent to Illinois' navigable waterways, in particular the Mississippi, Illinois, and Ohio Rivers, Lake Michigan, and certain canals. Based upon the legal analysis set forth above, the Illinois Workers' Compensation and Occupational Diseases Act will provide coverage for the vast majority of work or duty-related injuries and illnesses. The Longshore and Harbor Workers' Act does not apply because public employees are involved. But, in the event that a member is engaged in operating watercraft, barges, dredges, or certain types of platforms on the navigable waters of this state, then liability under the Jones Act could attend any injury suffered by an employee assigned to work on such vessels. For example, the master and members of a crew of a ferry service could be covered by and provided with remedies under the Jones Act depending upon whether the injured employee's job could qualify him or her for "seaman's status." In general, in order to qualify for seaman's status under the Jones Act, the employee must be a "member of a crew" of a vessel in navigable waters.

Members will be interested to know that the IPRF provides Jones Act coverage.

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Average & Maximum Weekly DISABILITY BENEFITS



The maximum TTD benefit can be no more than 133-1/3% of the statewide average weekly wage on the date of the injury or last exposure.

	STATE AVERAGE WEEKLY WAGE	MAXIMUM TTD BENEFIT
July 15, 2005 to January 14, 2006	\$808.73	\$1,078.31
January 15, 2006 to July 14, 2006	\$822.20	\$1,096.27
July 15, 2006 to January 14, 2007	\$840.65	\$1,120.87
January 15, 2007 to July 14, 2007	\$861.38	\$1,148.51



IPRF Online Training is a new product offering from safety experts that have helped our members improve their safety programs. Online Training provides a flexible option to train your employees on safety topics quickly and effectively — anytime, anywhere, on any day of the week.

You can **sign up your employees for this free service** by calling IPRF Loss Control Services at 1-847-726-4092 and ask for Ronnie Graf or Bonnie Macintosh. Let them know that you are with IPRF and they will send you the information you need.

With over 45 topics to choose from this is a sample of what you'll find:

- Accidental Investigation
- Effective Safety Committees
- Job Safety Analysis
- Personal Protective Equipment
- Slip, Trip & Fall Prevention in General Industry
- Workplace Safety

Spring into Safety

... continued from cover

A daily conscious effort by everyone working in the area is necessary to maintain order. Order also must be obtained throughout the day. If you wait until the end of the day and then place everything in order, what good did it do you during the day?

ESTABLISHING A HOUSEKEEPING PROGRAM

A good housekeeping program must include careful planning, a clean-up schedule or policy, effective inspection, and continuous supervision and enforcement of house-keeping rules.

Inspect your area for unnecessary tools, equipment, parts, materials, and supplies; items that are not needed should be sent to the storage room or used for salvage. Reorganize the storage area in your workplace. Storage areas should not obstruct aisles and work areas. Create a daily clean-up policy and program. Periodically review the housekeeping rules, clean-up policies and procedures.

HOUSEKEEPING RULES

- Walking and working surfaces should be clean, dry and unobstructed.
- Aisle ways and exits should be clearly marked and unobstructed.
- Approved trash receptacles should be provided to assure proper waste disposal.
- Splash guards and oil pans should be available for machinery as needed.
- Work area floors should be kept free of parts, equipment, extension cords and hoses.
- Floors and stairways should be kept in good repair.
- Adequate ladders should be provided; never use boxes or chairs as substitutes.
- Walls and ceilings should be free of hangings and temporary wiring.
- Materials should be stacked in a stable manner; limit height as necessary to maintain stability.
- Overhanging or protruding storage should be eliminated.
- Storage areas in and around buildings should be free of refuse and debris.
- Stock should be stored in a manner that will not obstruct sprinklers (18-inch clearance for ordinary combustibles, 36-inch clearance for flammable liquids).
- Combustible materials should never be stored on radiators, steam coils, ovens or other heat sources; in transformer vaults; or around electrical switch gear.
- Equipment should be arranged to prevent overcrowding.
- Storage areas should be placed in a convenient location to encourage their use.
- Adequate lighting, both natural and artificial, should be provided to assure good visibility for work activities and to reveal dirt, obstructions and poor housekeeping conditions.
- Leaks from hoses, pipelines and valves should be repaired immediately.
- Racks, shelves and lockers should be maintained for tools, personal protective equipment and personal items.
- Lunch facilities, locker rooms and toilet areas should be clean, orderly and sanitary.
- Roadways should be kept free of debris, rubbish, scrap and other unsightly accumulations. Do not allow stored materials to encroach on roadways. Roadway signs should be kept legible by cleaning, repainting, or replacing.
- Fire fighting, rescue, and first-aid equipment location should be identified with signs and distinctive backgrounds. Maintain proper access to such equipment. Do not store materials, tools, and other objects in, on, or around fire fighting, rescue, or first-aid equipment. Don't allow mobile equipment to be parked in front of such emergency equipment.
- Locker room facilities should be kept clean and well ventilated. Keep locker tops free of all storage. Do not allow wire clothes hangers or wire hooks to hang on the outside of locker doors.



Total Pharmacy Management

Revolutionary Pharmacy for Illinois Public Risk Fund Workers' Compensation Claims

Illinois Public Risk Fund (IPRF) utilizes Progressive Medical, Inc. for all of their workers' compensation prescription needs. Progressive Medical has a national network of pharmacies to provide convenient, cost-effective and timely pharmaceutical solutions to meet the needs of injured parties.

In 2006, Progressive Medical processed 1,774 prescriptions for IPRF. Of those prescriptions, 188 were rejected and not subsequently filled due to Progressive Medical's Drug Utilization Review (DUR) edits (prescriber not covered, medication not covered, duplicate claim, claimant not covered, dollar limit exceeding \$500 or quantity in excess of 180 units). The combined savings from Progressive Medical's DUR edit savings and savings off of UC&R charges, was \$24,886 which was 17% of IPRF's total pharmacy spend.

Over the years, Progressive Medical's Total Pharmacy Management (TPM) program has remained on the cutting edge of service. By listening to the needs of claims professionals and injured parties, Progressive Medical has created and implemented custom processes to address many different pharmacy scenarios.

Strains & Sprains in Fire Service

In the Fire Services, strains and sprains are the most frequent and severe injury experienced. Two of the trends that have been identified in the loss history for fire fighters include strain injuries related to lifting patients and during weight training. To address these trends, fire protection districts are encouraged to increase training related to patient movement and to develop a written program to address weight training in the fire stations.



A training program to address injuries related to patient movement (i.e., lifting) could include items such as:

- Quarterly training on patient lifting consisting of practical (i.e., hands on) and classroom instruction.
- Review of patient lifting incidents occurring in the quarter by professionals such as physical therapists (e.g., OccuSport) and incorporation of these reviews into the training sessions.
- Where possible, re-enactments of the events surrounding an injury should be staged to offer a practical critique of the lifting techniques utilized on the call, as well as suggestions for improvements.
- A ride-along program for physical therapists performing the training to gain an understanding of some of the patient lifting situations arising in the course of a shift. This experience could also be a source of material for training sessions.

The development and implementation of policies and procedures to address injuries related to weight training could include items such as:

- The removal of free-weights from all stations.
- The requirement of a physician review with the subsequent development of a personal training program prior to any weight or cardiovascular training.
- The requirement of stretching exercises prior to any weight training.
- Limits on the amount of weight available on weight training machines.

Grant Helps Logan County



The people of Logan County Services Board got the shot in the arm they needed with the grant they received from IPRF in 2006. The 17 member committee, which meets monthly, felt reenergized by last years grant and are in the process of obtaining a 2007 grant and focusing on recommendations made by IPRF Loss Control.

Meet Your Claims Analyst

Susan Feigl has been with IPRF for one year and brings a wealth of experience with her. 22 years of experience in claims, and an MBA from Rosary College proves she is well qualified with insurance claims. Susan services area codes 618 (A-L members) and 217 (J-Z members). Susan's favorite part of the job is working with people, especially working with investigators and their interesting stories, making every day different.



Susan leads a busy life at home with her husband, 16-year old daughter and 14-year old son. Her hobbies include reading, cooking and attending her children's club volleyball and baseball games.

Illinois Public Risk Fund Distribution of Files

Toll Free Number to Reception 888-532-6981
Toll Free Number to Fax 888-223-1638

Lost Time Claims - By Area Code of Member

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Susan Feigl	618 (A-L members) 217 (J-Z members)	2133	440-914-2562
Dan Duffy	618 (M-Z members) 217 (A-I members)	2225	440-914-2542
Glenn Macey	815 (A-La members) 630 (A-C members)	2234	440-914-2549
Sharon Barnes	630 (A-C members) 309 (Lb-Z members) 815 (Lb-Z members)	2233	440-914-2554
<i>Supervisor:</i>			
Kim Vaughan		2226	440-914-2511
Christine Dapper	847 (A-E members) 708 (N-Z members)	3635	440-914-2512
Sue LeBlanc	708 (A-M members) 847 (F-Z members)	2229	440-914-2541
Barbara Keller	SUBROGATION	2231	440-914-2523
Elaine Serafino	All cancelled members	2228	440-914-2532

Medical Only Claims - By Claimant's Last Name

Nancy Radzienta	A-L	2138	440-914-2510
Mari Curless	M-Z	2132	

Other Important Telephone Numbers

Account Manager:	Steve Moore	8304	
Claims Manager:	Andrea Hjorth	2235	
Assistant Claims Mgr.	Paul Boecker	2728	440-914-6863
Claims Assistant:	May SooHoo	3639	
Claims Assistant:	Cheryl Foisy	2134	

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IPRF Issues

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