

August 10, 2018

To: SDIC Administrative Representatives

From: Vanessa Maurer CFO

Subject: **Premium Discount Application**

It's that time of year again to begin to submit your application for your premium discount. The procedure for this year's premium discount applications is the same as last year.

Specifically each application must be accompanied by the documentation requested for each portion of the discount. These items will be specified on the checklist provided in this packet. A copy of the "**Loss Control and Premium Reduction Policy**" will be enclosed for reference. The policy explains each element of the discount in detail. You may apply for the entire discount (5%) or portions thereof on your application. In addition, please note that this 5% discount is off your entire premium whether or not you use all of your Self-Insured Retention (SIR). Another option in lieu of this would be for a School District to submit a Certificate of Workplace Safety issued by the Bureau of Workers' Compensation. The Workplace Safety application and program may be obtained by calling the Bureau directly at: (717) 772-1635, ask for a member of the Certification Staff or call Vanessa Maurer at 800-445-6965, ext 2112 at SDIC for assistance.

The Bureau of Workers' Compensation requires that we provide them with the appropriate documentation for this special discount they afford exclusively to members of our Consortium. Most other self-insured entities must apply directly to the Bureau of Workers' Compensation for a 5% discount after they complete the "Workplace Safety" program, which is a very involved and arduous task. We congratulate those SDIC members who do make the application to the Bureau and receive the Certificate of Workplace Safety. I am confident they experience a safer work environment.

The best reason to apply for either discount is the overall reduction in loss experience you should achieve by having: **1. A Safety Policy in place; 2. An active Safety Committee; 3. A Panel of Medical Providers; and, 4. An Alternative Employment Agreement.** The deadline for the SDIC discount application is **December 31, 2018**. Unfortunately, there can be no exceptions to this date.

Please do not hesitate to call if you have any questions. Moreover, thank you very much for your prompt attention and cooperation in this matter. Have a safe New School Year!

CHECKLIST:

(Documentation to submit with your Premium Discount application)

- #1. (a) Submit a signed copy of your safety policy _____
- (b) Send the name and contact information for:
- Workers Comp. Coordinator _____
- Designated Safety Coordinator _____
- #2. (a) Typed list of names & position of active Safety Committee members _____
- (b) List of scheduled safety committee meetings and topics (at least six) _____
- #3. Current copy of your Panel list of Physicians _____
- #4. Signed copy of the Alternative Employment Agreement, that you will “try” to provide temporary work, with restricted job duties _____
- #5. On-site Inspection form signed and dated, annual inspection is required for every school building used in your district. You need to send a minimum of two completed forms. _____

Sign and date the application and send to

SDIC attn. Vanessa Maurer by **Dec. 31, 2018**

1600 Pennbrook Parkway Lansdale, PA 19446

Fax: 215-393-0531

Email: vmaurer@sdicwc.org



School Districts Insurance Consortium
Security • Service • Safety • Savings

Application for Premium Reduction

SDIC Application Year: 2018-2019

DEADLINE FOR SUBMISSION: DECEMBER 31, 2018

Member: _____
(Name of School District or Intermediate Unit)

Loss Control and Premium Reduction Elements:
(Please check off each document you are enclosing with this application)

**1. Adoption of Safety Policy by your Board of Education
(0.5% discount)
(Section I, Loss Control & Premium Reduction Policy)**

_____ Copy of the Board Resolution adopting the Safety Policy with date and signature pages attached.

_____ Names of the designated Loss Control Administrator and Claims Coordinator

**2. Active Safety Committee (2.0% discount)
(Section II, Loss Control & Premium Reduction Policy)**

_____ A typed list of the names and positions of all members of the active Safety Committee.

_____ A typed list of the scheduled safety committee meetings with the dates and agendas or topics of discussion. There should be at least six meetings and the meeting minutes should be available upon request for SDIC to review if necessary.

Please continue on reverse side.

**3. Posted Panel of Medical Providers (0.5%)
(Section III, Loss Control & Premium Reduction Policy)**

_____ A typed copy of your most current panel of providers.

**4. Alternative Employment Agreement (2.0%)
(Section IV, Loss Control & Premium Reduction Policy)**

_____ A signed and dated copy of the "Alternative Employment" statement.
(A blank copy is enclosed in this packet for your convenience.)

**5. On-site Safety Inspection Form Completed, Signed,
Dated and Returned with this application (Required for
Full Discount; a blank copy is enclosed in this packet for
your convenience.)**

_____ **Enclosed**

_____ **Not Enclosed**

My signature below certifies that the above checked elements of the Loss Control and Premium Reduction Policy Application for Discount have been submitted for review and approval by SDIC.

(Printed or typed name)

(Date of submission)

(Signature)

FOR SDIC USE ONLY:

TOTAL DISCOUNT AWARDED _____

DATE _____ Authorized Signature _____



School Districts Insurance Consortium
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LOSS CONTROL & PREMIUM REDUCTION POLICY

The following policy approved at the General Membership Meeting on March 28, 1995 was developed to provide greater financial stability to the Consortium by providing members with financial incentives for implementing specific loss control activities. These are designed to reduce their risks to workers' compensation exposure and ensure greater worker safety. The end result for members should be lower annual costs for workers' compensation.

This plan was developed with the acknowledgment of the diversity of size of members of the Consortium. The reduction of premiums will be based on the satisfactory completion of various elements of this policy. A maximum of five percent reduction in the premium would be available for the satisfactory completion of all elements. The percentage of premium reduction for each element is shown. Completion will be required for each fiscal year. In order to qualify for the reductions, members must submit evidence of completion of each element by April 1.

REDUCTIONS WILL BE APPLIED TO THE FOLLOWING POLICY YEAR AND WILL BE DEDUCTED FROM THE FIRST CENTRAL FUND PAYMENT.

I. Adoption of Safety Policy by Board of Education

A reduction of 0.5% will be earned by members who have a Board adopted policy and name a Loss Control Administrator and Claims Coordinator.

Completion Date: An adoption of policy and appointment of Loss Control Administrator and a Claims Coordinator on or before September 15.

Adoption of a district Safety Policy by the local Board of Directors that incorporates elements of this plan would be the most effective way of making all staff aware that this matter is given serious attention by top management. (See Appendix A attached for sample document.)

Each member will be required to select a Loss Control Administrator and a "Claims Coordinator" for workers' compensation. The Loss Control Administrator should be appointed by the member's Board of Directors or the Superintendent. This individual should have the respect of the administration and supervisory levels within the organization. The Loss Control Administrator should be a management level staff member who has an interest in or knowledge of insurance and/or loss control.

The "Claims Coordinator" should be the person who is actually responsible for completing loss reports to the SDIC, or that person's supervisor. All "Employer's Reports of Injury" and subsequent reports should be submitted by the Claims Coordinator.

II. Safety Committee

A deduction of 2.0% will be earned by members for a fully functioning safety committee as per SDIC criteria.

Completion Date: Safety Committees must be functioning by October 31 of the new fiscal year.

SDIC CRITERIA FOR SAFETY COMMITTEES

Establishment of a district safety committee should follow the guidelines listed. Criteria will reflect the diversity of the SDIC members.

A. The Safety Committee should:

1. Be composed of at least one representative from major departments and should not exceed nine members. Members of this committee should come from the membership of department safety committees, if they exist, such as school safety committees, transportation, maintenance and/or food service committees. The chairperson of the district committee should be a management staff member selected by the superintendent or by the members of the safety committee.
2. Meet at least six times during the fiscal year, or as needed.
3. Develop a written agenda for each meeting.
4. Take and maintain minutes of each meeting. Minutes should be kept on file for SDIC review if necessary.

B. Employee Representatives should:

1. Be permitted to take reasonable time from work without loss of pay or benefits while on the committee. The administration should schedule committee meetings during normal working hours and provide coverage for members accordingly.
2. Serve a continuous term of at least one year to be elected/re-elected before October 1.

C. Minimum Responsibilities of the Safety Committee:

1. Evaluate and make written recommendations of employers' accident and prevention program.
2. Review self-inspections or inspections performed by assigned consultant(s).

3. Review monthly activity reports including loss runs. The committee will review all accidents and activity reports. The goal of the committee is to identify ways to prevent recurrence of these events, not to assign blame or become involved in disciplinary matters.
4. Discuss routine and special efforts to assure safety awareness in the various departments. The committee will produce written reports that identify specific programs implemented to reduce/prevent losses, problems with implementation of programs and future program goals.
5. Review all applicable training records, safety training programs for their effectiveness and recommend in-service training programs.

III. Posted Panel

A reduction of 0.5% would be earned for completion of this section.

Completion Date: All members should have a posted panel on or before September 1.

The member must have a posted panel of at least six medical providers determined through the assistance of the SDIC. Each member must send the SDIC a copy of their current posted panel. Any requested changes to this list by the member must be coordinated through the SDIC.

IV. Alternative Employment

A 2.0% reduction will be earned by members who provide the SDIC with a written statement that they will work cooperatively with the SDIC to return injured employees to modified/alternative employment.

Completion Date: Documentation of written agreement on or before September 1.

The statement and the good faith performance in cooperation by members with the SDIC staff to return claimants to alternative employment will render the member eligible for this reduction.

To qualify for this reduction, members are requested to provide a written statement agreeing to cooperate with the SDIC staff in returning injured employees to alternative employment within the school district. The return to alternative employment would be subject to approval from a physician that the claimant can return to a form of alternative employment at a level of compensation that would be acceptable to the employer and the SDIC. The statement form is attached for your use as Appendix B.

V. On-site Safety Evaluations

Completion Date: Self-Inspections are to be completed on or before November 30.

All members will be required to conduct an on-site safety self-inspection once during the fiscal year. Members who experience a significant increase in the number of claims will be required to authorize on-site safety inspection performed by a certified inspector selected by the SDIC. Members will be notified of this requirement when a trend in claims is detected. Evidence of a safety self-inspection will be required in order to qualify for the above reductions in the premium.

The SDIC will provide members with standard safety self-inspection forms for their use in compliance with this section. Guidance and assistance will be provided for all members with each of the above Loss Control items.

MEMBERS WILL BE REQUIRED TO RE-CERTIFY COMPLETION OF ALL ELEMENTS EACH YEAR IN ORDER TO QUALIFY FOR REDUCTIONS TO THEIR CENTRAL FUND PAYMENTS FOR THE SUBSEQUENT FISCAL YEAR.

**APPROVED POLICIES AND PROCEDURES
INDEX NO. 6525**

APPENDIX A

Title: School District Safety Policy

Purpose: The School Board is committed to providing safe environment for students, employees and the general public.

Policy
6525.00: In order to fulfill this commitment, it is our intention that:

1. All students and employees are provided reasonable safeguards to ensure safe educational and working conditions.
2. All instructional material, equipment, tools, machines and vehicles are maintained in good working condition.
3. Any unsafe condition or practice brought to the attention of an employee will be corrected if possible or reported to a member of the building safety committee.
4. We will continue to study and develop safe work practices and procedures.
5. We will continue to comply with federal, state and local laws regarding accident prevention.

Responsibility for developing, directing and coordinating all safety policies and activities rests with the District Safety Committee.

The success of our accident prevention program depends on the continuing and sincere efforts of all members of the _____ community.

Procedure:
6525.01 District Safety Committee:

The District Safety Committee shall oversee the implementation of the Safety Policy, encourage safety awareness, investigate accidents, conduct inspections, and make recommendations concerning safety-related concerns. This committee shall be appointed by the Superintendent and should represent a cross-section of the District staff. The committee shall include 10 to 12 members, including the Superintendent and Business Administrator. The chairperson of the committee shall be designated by the Superintendent.

Procedure:
6525.02 School Safety Committees:

Each District school shall have a safety committee that will assist with the implementation of the Safety Policy. This committee will interface with the District Safety Committee and will promote safety awareness within each school. Elementary school safety committees shall include 3 to 5 rotating members. Secondary school safety committees will be appointed by the principal and will include the principal, head custodian and school nurse. The chairperson of the school safety committee will be designated by the principal.

Policy approved by Board of School Directors on _____

STATEMENT REGARDING ALTERNATIVE EMPLOYMENT

The _____ hereby agrees that, as a matter of procedure, it will
said named School District/Intermediate Unit
cooperate with the SDIC in establishing alternative employment for injured employees at a level of
compensation mutually acceptable and in a manner as prescribed by state laws and regulations.

It is understood that individual case circumstances will be considered in a good faith endeavor to
establish alternative employment for injured employees and that there may be cases whereby circumstances
may preclude successful placement of individuals in alternative employment.

Date

Type or Print Name

Signature



STATEMENT REGARDING ALTERNATIVE EMPLOYMENT

The _____ hereby agrees that, as
Said named School District/Intermediate Unit

a matter of procedure, it will cooperate with the SDIC in establishing alternative employment for injured employees at a level of compensation mutually acceptable and in a manner as prescribed by state laws and regulations.

It is understood that individual case circumstances will be considered in a good faith endeavor to establish alternative employment for injured employees and that there may be cases whereby circumstances may preclude successful placement of individuals in alternative employment.

Date

Type or Print Name

Signature



Name of building

Inspection performed by

Date

School Districts Insurance Consortium

SELF-INSPECTION FORM – WORKERS COMPENSATION

This check form is intended to provide an efficient means for collecting basic information on the relative status of a variety of safety program activities and performance indicators. It includes the most frequently identified areas of deficiencies that may contribute to accident situations or be a compliance program oversight.

1. Walking/Working Surfaces: ____Finish ____Condition ____Clear
2. Emergency Exits: ____Maps ____Signs ____Unobstructed ____Lighting
3. Fire Extinguishers: ____Mounted ____Accessible ____Service
4. Fire Detection: ____Tested/sprinklers ____Service contract/Manual ____Pull stations tested
5. Hazcom: ____Posting ____MSDS File ____Lids/Labels ____Training
6. Workstations: ____Seating ____Keyboards ____Monitors ____Mouse
7. Electrical: ____GFI ____Frayed ____Extension Cords ____Multi –tap
____Open Boxes ____Ratings ____3 Foot clearance ____Lockout/Tagout
Procedures
8. Equipment Guards: ____Rotating Belts/Shafts ____NIP ____Hot
9. Portable Power Tools: ____Guards ____Training ____PPE ____Care
10. Eyewash Stations: ____Marked ____Accessible ____15 minute supply
11. Foodservice: ____Knives Racked ____Mesh/Kevlar Gloves ____Mats
____Dry Storage Practice ____Guards ____Hot Surfaces ____Floor
12. PPE: ____Gloves ____Eyewear ____Hearing ____Footwear ____Barrier-creams
____Clothing ____Heat/Cold ____Lift Belts

SELF-INSPECTION DEFINITIONS:

This guideline is intended to provide clarification of most often asked questions regarding the meaning of abbreviated terms used on the inspection checkform.

Walking/working surfaces: condition – cracked, heaved, uneven loose coverings;
Clear – free of obstruction

Emergency exits: maps – floor plan showing exit routes and exit doors; lighting – maintain minimum 0.5 FC for one hour at all exit ways

Fire extinguishers: services – annual check with updated tag

Fire detection: annual test; sprinklers: annual test and under service contract: manual pull stations: annual test

Hazcom: posting – required PA Dept. L&I notice to employees; lids/labels – all containers should have lid/cap in place and label affixed to container identifying contents; training – annual training requirement with appropriate documentation

Workstations: seating – properly adjusted for employee to fit task; keyboards – wrist rest, hand position

Electrical: GFI – Ground Fault Interrupter (device used to disconnect power source if fault condition occurs); extension cords – not permitted to use any type or appliances with zip or light duty cord; multi-tap outlets – multi receptacles strips or “octopus”, open boxes – missing covers; ratings – general purpose enclosures used for wet/dirty/corrosive environments

Equipment guards: NIP – in running rollers or moving belts where person could have finger or body parts caught in the equipment

Portable power tools: PPE – personal protective equipment (like safety glasses, hearing protection, gloves)

Eyewash stations: 15-minute supply – minimum available amount of clean, uncontaminated water for flushing

Food service: knives racked – all knives should be in rack (not stored in drawers); mesh/Kevlar glove – for cleaning slicer; mats – placed in tray wash area; dry storage practices – heavy items between knee and chest height, light materials high on rack; floor – general maintenance and housekeeping

PPE (personal protective equipment) barrier creams – where gloves are not viable option but individual is exposed to chemicals or cleaning compounds, consider use of

Page 2 Self-Inspection definitions

creams to cover skin and protect against harmful effects; heat/cold – protection against cold temperature environments and precautions against heat stress

Under special interests...

Swimming Pools: confined space – training for workers, and the monitoring equipment especially where using chlorine gas; ladders – type for application, and construction and maintenance

Mechanical rooms: noise – decibel rating and requirement for using hearing protection; access – limited to station engineers or selected professional staff

Laboratory: Hazcom – material data sheets on all chemicals, and staff training (documented); storage – flammable liquid cabinets, corrosives in special storage; PPE – EVAC – evacuation plans for emergencies including the notification of authorities

Loading docks: handling equipment – industrial trucks, pallet jacks, hand carts; barriers – railings and fencing to prevent falls or limit access into areas of motorized vehicle operation; chocks – block trailer wheels from moving while loading/unloading with industrial trucks; storage – storage practices in area (neat, orderly, separation)

Vehicle operation: MVR – Motor Vehicle Report, driving record of violations; business – kind of tasks performed by those driving school district vehicles