



1-888-NJ Pool 1

New Jersey Schools Insurance Group

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www.njsig.org

Board of Trustees Meeting of March 15, 2017 Loss Control Report

SafetyNet Newsletter

The Safety Theme for February was *Hand Tool Safety*. The article provided handy tips for preventing injuries when using hand tools. The Claims Corner article *Workers' Compensation Claim Reporting Information* provided up to date information on how to present a workers' compensation claim. *Surviving the Cold Weather* provided hints in dealing with frostbite.

The remaining pages of the SafetyNet were dedicated to the 2017 Safety Grant distribution. We are continuing to encourage our member districts to create generic e-mail addresses which will allow them full access to all the functions of the portal and ultimately allow NJSIG to provide information to member districts faster and at less cost. The February SafetyNet is included with this report.

In-House Training

Legal One provided five days of in-house training at our Mount Laurel office. The topics included *Corrective Action Plans*, *Crisis Management Seminar*, and a three day *Anti-Bullying Certificate Program*. The classes were extremely well attended. We now know to limit the attendance to 25 students per class.

Senior Safety & Risk Control Consultants, Jim Gabrieli and Sameer Sarfraz completed two large CPR classes. Terry Barlow, Senior Safety & Risk Control Consultant and I presented *Guest Usage Guidelines* at each of our seven sub funds and at the Union County ASBO meeting. Also, the department completed five Defensive Driving Classes.

Jersey City Board of Education planned Hazard Communication Act and Asbestos Awareness Training during the winter break but their trainer cancelled at the last minute leaving 400 employees without a trainer. Steve Williams stepped in to conduct the training for the district at no cost.

Tony Jones

Tony Jones, Safety and Risk Control Manager

Revised: 3/13/17



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New Jersey Schools Insurance Group



February 2017

**Claims
Corner**

Workers' Compensation Claim Reporting Information

Qual-Lynx is the managed care company for our workers' compensation claims. They are the initial contact point for reporting new claims. They also assist with scheduling and managing medical treatment for your injured employees.

All new workers' compensation claims should be reported to Qual-Lynx by phone at 1-800-425-3222. If an employee requires emergency care, please send them to the closest emergency facility first and then be sure to contact Qual-Lynx for follow up within 24 hours.

All school nurses or other supervisory personnel should have a supply of **Qual-Lynx identification cards**, which contain instructions for both the employee and the assigned medical provider. A Qual-Lynx card should only be given to the injured employee when they need medical treatment. If you need a supply of cards, please contact Donna Setzer at Qual-Lynx, at 1-800-425-3222 or dsetzer@quallynx.com.

Mitchell ScriptAdvisor (formally JordanReses) is our prescription drug service provider. We provide **Mitchell ScriptAdvisor cards** so your injured employees can receive necessary prescription drugs without incurring out-of-pocket expense. If you need a supply of prescription cards, please let us know.

If you have any questions regarding workers' compensation claims, please contact Karen Olsen at 609-386-6060 extension 3022; kolsen@njsig.org, Connie Rogers at extension 3015; croggers@njsig.org or Ellen Shaw at extension 3008; eshaw@njsig.org. ♥

Karen Olsen
NJSIG Workers' Compensation Claim Supervisor



Surviving the Cold Weather

Prolonged exposure to low temperatures, wind and/or moisture can result in cold-related injury from frostbite. Here are some suggestions on how to keep warm and avoid frostbite.

Dress properly

Wear several layers of clothing to insulate your body by trapping warm, dry air inside. Wool and polypropylene best trap air and do not retain moisture. Choose a coat with a wind and water-proof outer layer. The head and neck lose heat faster than any other part of the body. Your cheeks, ears and nose are the most prone to frostbite. Wear a hat, scarf and turtleneck sweater to protect these areas.

Frostbite: What to look for

The extent of frostbite is difficult to judge until hours after thawing. There are two classifications of frostbite:

- **Superficial frostbite** is characterized by white, waxy or grayish-yellow patches on the affected areas. The skin feels cold and numb. The skin surface feels stiff and underlying tissue feels soft when depressed.
- **Deep frostbite** is characterized by waxy and pale skin. The affected parts feel cold, hard, and solid and cannot be depressed. Large

blisters may appear after rewarming.

What to do

- Get the victim out of the cold and to a warm place immediately.
- Remove any constrictive clothing items and jewelry that could impair circulation.
- If you notice signs of frostbite, seek medical attention immediately.
- Place dry, sterile gauze between toes and fingers to absorb moisture and to keep them from sticking together.
- Slightly elevate the affected part to reduce pain and swelling.
- Do not use water hotter than 105 degrees Fahrenheit.
- Do not use water colder than 100 degrees Fahrenheit since it will not thaw frostbite quickly enough.
- Do not rub or massage the frostbite area.
- Do not rub with ice or snow.
- Do not apply a heat source to frostbitten skin. ♥

National Safety Council



2017 New Jersey Schools Insurance Group's On-Line Safety Grant

We are pleased to announce the 2017 New Jersey Schools Insurance Group's (NJSIG) On-Line Safety Grant Application period will open on or about February 15, 2017 and remain open until 5 p.m. EST on May 15, 2017. NJSIG's safety grant application process is faster and more user friendly than last year. The entire application process should take no more than a few minutes of your time and you can be on your way to receiving your annual grant.

One of our new features with the system is the ability for the users to see their last year's safety grant on the first page after logging into the system. You are able to download and print the past years' safety grant pdf file at your convenience. Another new feature is allowing the users to change old contact information or add interim data immediately.

The NJSIG provides over 3 million dollars in grants to over 400 school districts. We are committed to issuing the safety grants to our districts. Our safety grant program has a history of making things better for each district's safety.

If you have any questions regarding the 2017 On-Line Safety Grant Application, please email grants@njsig.org. ♥

Tony Jones
Safety and Risk Control Manager

The Importance of a Generic Email Address

A generic email address is **very important**. It helps to ensure your safety grant is processing correctly through the system quickly and accurately. See Safety Grant Updates on page four.

A generic email can be directed to whomever the district chooses to have access to the grant portal. If that person, or persons, leaves the district, the generic e-mail address can be given to their replacement. A generic email such as ba@myschooldistrict.org is an example.

If your district has not provided NJSIG with a generic email address to date, please submit one to grants@njsig.org in order to receive our system updates and reminders directly from the portal. ♥

Safety and Risk Control Department

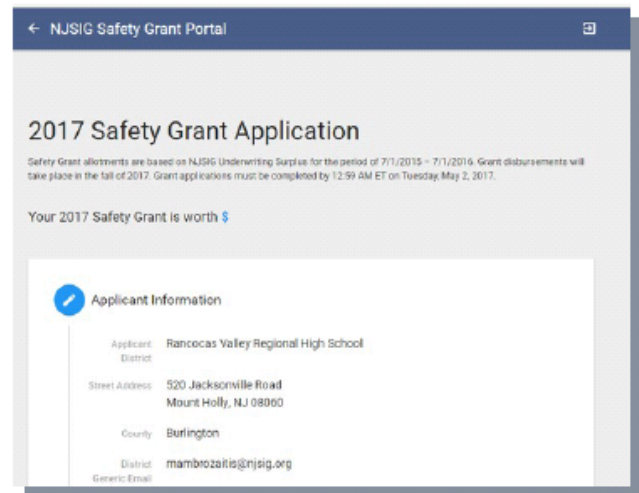


Several updates have been made for the betterment of the *Safety Grant Portal* since its debut last year. These improvements will simplify the application process. If there are any questions, please contact your Safety and Risk Control Representative.

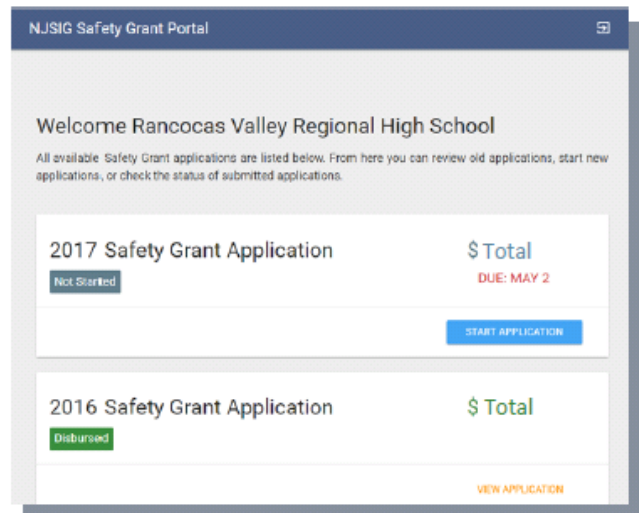
Email notifications that you will receive throughout the Safety Grant Application process:

- Everyone** will receive this email
- Only** members who provided a **generic email** address will receive this email.

The *Safety Grant Application* auto-completes your contact information reflecting the previous year's application.



You will be able to view the previous year's application and complete the current year's.





Keep Your Cold and Flu Germs to Yourself

It is estimated that one billion colds are caught annually in the United States. According to the Centers for Disease Control and Prevention, 5 to 20 percent of the U.S. population catches the flu annually as well. The flu season in the U.S. typically ranges from November to April. While it is a myth that cold temperatures cause colds, it is true that cold weather keeps people indoors, making exposure more likely.



Here are some tips to help you avoid colds and the flu:

- * Clean and wipe down shared surfaces such as countertops, keyboards and phones.
- * Avoid touching your mouth, nose and eyes, and wash hands thoroughly and often.
- * Get a flu shot if possible (it is most important for children and the elderly).
- * Eat healthy foods to strengthen your immune system.
- * Exercise moderately to maintain a healthy immune system.
- * Ask your doctor about vitamin supplements to help support your immune system.
- * Drink plenty of water to stay hydrated.
- * Get plenty of rest.
- * Try to avoid people who are sick, and know when to stay home if you become sick.

Flu Symptoms

- * High fever 102-104 degrees Fahrenheit
- * Headache
- * Extreme fatigue
- * Dry cough and sore throat
- * Runny or stuffy nose
- * Muscle aches

- * Nausea, vomiting and diarrhea

Cold Symptoms

- * Sore throat
- * Cough, chest discomfort
- * Mild fatigue
- * Fever and headache are rare
- * Runny nose

Complication of the Flu

Usually children and the elderly, or people with certain health conditions, are at risk for serious flu complications. Complications may include bacterial pneumonia, dehydration and worsening of chronic medical conditions, such as congestive heart failure, asthma or diabetes. Children may develop sinus problems and ear infections.

Stop the Spread of Germs

Germs are spread in respiratory droplets caused by coughing and sneezing. They usually spread from person to person, though sometimes people can become infected by touching something contaminated by germs. Most healthy adults may be able to infect others beginning one day before symptoms develop and up to five days after becoming sick. To prevent the spread of germs, cover your nose and mouth when you sneeze or cough. Use tissues when you sneeze or if you have the sniffles. If tissues aren't available, sneeze into your sleeve. It is another great weapon against germs. But don't just throw tissues on the floor to pick up later; toss them in the trash and wash your hands frequently. Any kind of soap is effective in removing germs if you vigorously rub your hands together under running water for at least 15-30 seconds. ❄️



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New Jersey Schools Insurance Group



January 2017



Investigative Claims

The goal of our Claims Department is to assure that only legitimate claims are paid. Some claims received require further investigation due to “red flags” that appear after our initial review and evaluation.

District staff should understand that if we determine further investigation of a claim is required, it does not mean we are denying a claim. It simply means we have determined that additional investigation of a particular claim is warranted. Only after a complete investigation can we determine if a claim can be accepted.

Examples of claims often requiring further investigation needed:

- * If there is a slip and fall accident, did surveillance cameras capture the area showing the accident actually as it happened?
- * If an injury occurred after hours, did the employee have permission to be in the building?
- * Was this loss work related or personal?
- * Was the employee in the course and scope of their employment?

It is imperative that all districts keep an internal accident report form that is completed and signed by the injured employee. Communication with the injured employee is key to determining the facts and if the claim is work related. Timely reporting is crucial so that upon investigation, important information is still available.

If you have any concerns about a claim, please feel free to contact any of the Workers' Compensation Claims Supervisors. Connie Rogers ext. 3015, Ellen Shaw ext. 3008, Karen Olsen ext. 3022 or Joan Madden ext. 3092.*

Joan Madden
NJSIG Medical Claim Supervisor





Upcoming LEGAL ONE Events at NJSIG

All events are held 9 am - 3 pm at NJSIG, 6000 Midlantic Drive, Mt. Laurel, NJ 08054

ABS Certificate Program

The Anti-Bullying Specialist position is a daunting one, with responsibility for leading ALL HIB investigations, writing investigation reports, and leading the School Safety/Climate Team. For many school counselors, social workers, school psychologists and others, these are unfamiliar roles far outside their training and comfort zone. This series will help prepare you for the varied challenges you may face. Save 10% off the cost of purchasing the individual sessions and online courses separately.

Day 1 - Bullying Law Update and the Role of the ABS

Presenters: David Nash, Esq., LEGAL ONE Director

Day 2 - How to Investigate HIB Claims

Presenters: David Nash, Esq., LEGAL ONE Director and Adam Drew

Day 3 - Advanced HIB Investigation Techniques

Presenters: David Nash, Esq., LEGAL ONE Director and Adam Drew

Online:

NJ's Anti-Bullying Bill of Rights

Choose One:

Bullying 101 for Principals

Bullying 101 for Counselors

Bullying 101 for Educators

Day 1 - Jan. 25, 2017

Day 2 - Jan. 26, 2017

Day 3 - Jan. 27, 2017

Fee: \$150 for each in-person training

\$25 for each online course

\$450 for the whole series - 10% discount (regularly \$500)

Bullying Law Update and the Role of the ABS

Jan. 25, 2017

Presenter: David Nash, Esq., LEGAL ONE Director

Fee: \$150

This session will include a review of the latest HIB case law, as well as a review of proposed regulatory changes and guidance from the USDOE and NJDOE. Participants will also learn about the critical role of the ABS in addressing school climate, and receive a model template and samples for developing meaningful action plans for School Safety/Climate teams.

How to Investigate HIB Claims

Jan. 26, 2017

Presenters: David Nash, Esq., LEGAL ONE Director and Adam Drew

Fee: \$150

The training will provide participants with practical information and skills for implementing the HIB investigation requirements in the Anti-Bullying Bill of Rights Act. Participants will be presented with essential skills and information for developing and carrying out effective HIB investigation plans, including interviewing and questioning techniques and strategies for managing complex investigations. Additional topics include related statutes, regulations and case law, due process of law, incident reporting, parent involvement, special circumstances (e.g., staff or administrators as alleged offenders), record keeping and student privacy, handling evidence, technology issues, reports of HIB off school grounds, and coordination with law enforcement officials.

Advanced HIB Investigation Techniques

Jan. 27, 2017

Presenters: David Nash, Esq., LEGAL ONE Director and Adam Drew

Fee: \$150

This workshop will include advanced HIB investigation techniques, including handwriting analysis, understanding body language, writing reports, and conducting interviews, with intensive use of role plays and scenarios. Participants will receive individualized feedback and suggestions for honing their skills.

School Security 101 - Security Issues and Negligence

Mar 1, 2017

Presenter: David Nash, Esq., LEGAL ONE Director

Fee: \$150

This program is designed to provide training on how to deal with one of the biggest challenges facing building administrators today - keeping your students and staff safe. Expert advice, checklists, strategies, and response measures, will be presented from the perspective of law enforcement and school administration. Some topics covered will be: preparing for a safe school environment, current trends in school shootings, security drills, threat assessment, sharing of information, physical security assessments of schools, current NJ school security task force recommendations, dealing with management teams, response, positive school climate, countering violent extremism and returning to normalcy. Participants will also learn about the latest efforts of the FBI to collaborate with school districts to enhance school safety.

TEACHNJ: New Paradigm/Corrective Action Plans and Progressive Supervision

Jun. 7, 2017

Presenters: LEGAL ONE Instructors

Fee: \$150

TEACHNJ has rewritten the rules on tenure and evaluation, and there is an emerging body of case law on what constitutes a legally defensible corrective action plan, as well as the other aspects of progressive supervision that are now expected. This hands-on workshop will provide participants with concrete strategies and templates to use in addressing staff members proactively through progressive supervision, in order to reduce the need to impose corrective action plans. Participants will learn how to have necessary, but uncomfortable discussions with staff members about areas in need of improvement. Participants will also learn about the essential elements of corrective action plans and the necessary steps to take to follow through on their implementation.

Register at

www.njpsa.org/legalonenj



www.njsig.org



New Jersey Schools Insurance Group



January 2017

New Jersey Public Employees Occupational Safety and Health (PEOSH) Reminder Reporting of Work-Related Injuries & Illnesses

New Jersey PEOSH has adopted the final rule for Federal OSHA reporting and recording requirements as of January 5, 2015, (N.J.A.C. 12:110-5). Public employers are required to report:

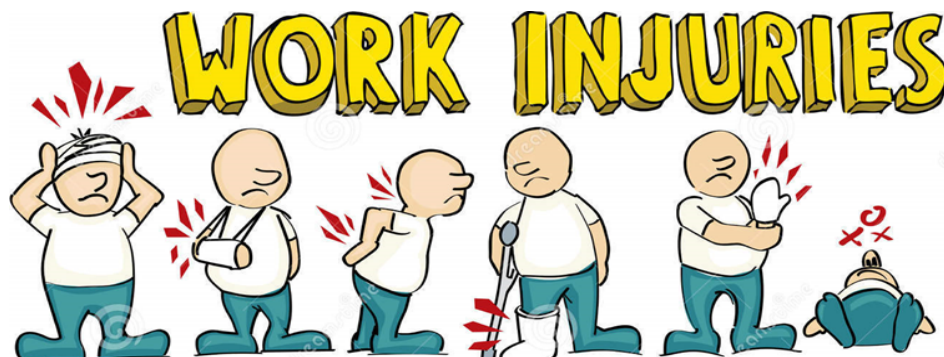
- **All fatalities within 8 hours.**
- **All in-patient hospitalizations, amputations, and losses of an eye within 24 hours.**

New Jersey Department of Labor (NJDOLE) must be notified orally.

Hotline Number: (800-624-1644) and by Fax (609-292-3749).

Please contact NJSIG Safety and Risk Control Department with any questions. ❄

*Stephen Williams
NJSIG Safety and Risk Control Supervisor
Extension 3045*



Safe Winter Driving

There's nothing more beautiful than a blanket of new-fallen snow. Unless, of course, you're driving in it. Winter snow and ice pose special problems for even the most experienced driver. Take a few moments to learn these basic rules of winter driving safety. When you're prepared for winter driving emergencies, you'll be able to enjoy the beauty of nature.

Winterize Your Car

When the winter turns frosty, prepare your car for the season - get a complete tune-up. Ask your mechanic to test the brakes, the battery, and the exhaust system; to check fluid levels; to add antifreeze; and to switch your oil to a winter weight. Install snow tires on rear drive wheels, and be sure to carry emergency tools and warning devices in your trunk; sand, salt, a shovel, snow chains, a snow-scraper/brush, booster cables, blankets, a flashlight and road flares or a portable warning light.

Some General Guidelines

Whenever driving conditions are less than ideal, it pays to be cautious. Drive slowly, test your brakes frequently, and never tailgate. Remember that the brake pedal of cars with antilock braking systems should not be pumped. Just maintain even pressure on the brake pedal of a car with ABS. Make sure that the windshield

and the rear window are clear and that wipers and defrosters are in good working condition. Use low gears when traveling on slick surfaces (especially hills) to give added traction. Listen to weather forecasts and, if weather and visibility are hazardous, stay home!

What To Do If You Skid

The primary problem faced by winter drivers is skidding on slick roads. If your vehicle should skid, take your foot off the accelerator and gently turn the steering wheel in the direction that you want the front wheels to go. Turn with steady rather than jerky motions. If you're still unable to regain control, try steering into a snow bank to help you stop.

What To Do If You're Stuck

An equally common problem is getting stuck in the snow. Your wheels spin but your car goes nowhere. This is when emergency equipment is most important. Don't continue to spin your wheels; you'll only wind up in a deeper rut. Instead, pour sand, salt or gravel around the drive wheels to give them something to grab onto and improve traction. You can also shovel snow away from the wheels and out from under the car to clear a pathway.❄