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ONLINE UNIVERSITY COURSE HIGHLIGHT

Lead Safety Awareness

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IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

IMWCA

Comments or suggestions, call
Bethany Crile, newsletter editor, at
(515) 244-7282 or email
bethanycrile@iowaleague.org.



the Informer

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

Electricity awareness

Electricity—imagine the world we live in without it. Whether you work in an office or are out-and-about during your work day, everyone encounters electricity. A basic understanding or awareness level of electricity can help reduce the risk of injury. The more you know the safer you will be, both at work and at home.

Electric shock occurs when the flow of electric current from electrical equipment goes through your body to the ground. You actually become part of the electrical circuit. The seriousness of electric shock depends on what part of your body receives the current and how long the current flows. Even a small amount can injure or be fatal. Burns from heat generated by an electric arc can also occur. Contact burns from the electric shock can burn internal tissues while leaving only a very small injury in the outside of the skin.

Ever heard of “octopus wiring”? We’ve all seen it. It’s when a lot of extensions and junctions are placed on one electrical outlet engineered for only one or two sockets. An outlet designed for two devices overloaded by octopus wiring can overheat and, at best, trip a circuit breaker. At worst it can burst into flames. Avoid using octopus wiring by evenly distributing the load, or have a qualified electrician add more outlets and circuit breakers. Office environments and homes can be cluttered with extension cords. Make sure the extension cords are in good repair and properly rated for the intended use. Extension cords are temporary and should

not be used indefinitely. Only trained and qualified electricians should be permitted to perform electrical work or work on electrical equipment. Use an electrician to make the necessary wiring changes, instead of leaving an extension cord or octopus wiring in a permanent position.

Working outdoors presents another, often more complicated, set of issues. Overhead power lines entering buildings and in right-of-way carry much higher voltage than the electricity we are exposed to in an office setting. Prior to placing a ladder against a structure, note any lines entering the building. Portable metal ladders contacting overhead power lines are a leading cause of death and injury to workers. A metal ladder should never be used near overhead power lines. Always use fiberglass or wooden ladders when working near electricity. Transmission power lines are not only overhead; increasingly, much of the utility infrastructure is buried underground. Always call to have lines located prior to digging. In addition to running the risk of electric shock, other utilities such as communications can be interrupted when a piece of equipment inadvertently severs a utility line.

Several IMWCA members operate power generation, transmission and



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distribution facilities. On April 11, 2014, the Occupational Safety and Health Administration (OSHA) issued a final rule revising the applicable standards that became law July 10, 2014, with additional requirements effective in 2015. Briefly, the changes revise the 40-year-old standards for electric power line work to make them more consistent with construction and general industry standards. Improved fall protection for employees working aloft and revised approach-distance requirements to bet-

ter ensure unprotected workers do not get dangerously close to energized lines and equipment are among other important updates. To learn more about these changes visit www.osha.gov/dsg/power_generation/index.html.

Electricity has become an essential part of our lives, both at work and at home. Respect the power of electricity by following a few simple safety guidelines, and leave the electrical work to trained professionals.



Renewals sent soon, check your mailbox

IMWCA staff is currently processing renewal packets for the 2014-2015 policy period. Experience modification (MOD) factors have been promulgated and Payroll Worksheets processed. We anticipate mailing renewal packets on May 15.

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 offer discounts to help offset rate increases, with the average discount for renewal being 30

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 have a copy of your renewal. Specific questions concerning your MOD factor, or your renewal, can be directed to your local, trusted advisor or Amanda Werner at IMWCA at amandawerner@iowaleague.org or (515) 974-5341.

Safely Speaking

Outdoor weather safety tips

Source: National Oceanic and Atmospheric Administration (NOAA)

On a nice spring day working outdoors is the envy of all office workers. But spring and summer weather present a unique set of circumstances, and workers need to know how to respond. Workers aware of pending inclement weather are more likely to survive a hazardous weather event. Utilizing a weather radio and/or local radio broadcasts can help. Keep a smart phone with a weather app handy to follow the movement of weather. Consider your options for safe cover in advance, especially if you are not familiar with the area. Be prepared by knowing how to respond to various situations.



Tornado: If possible seek shelter in a nearby sturdy building. Get out of vehicles; they can easily be tossed around. If caught outside, lie flat on the ground and cover your head. Remember debris and water settle in ditches, so they may not be your best choice for shelter. Avoid seeking shelter under a highway overpass. Strong winds create a wind-tunnel effect and pummel you with flying debris. The wind may suck you out from the overpass anyway.



Lightning: Move to a sturdy shelter or vehicle. You are safer in your vehicle than outdoors. Do not seek shelter in a small shed or under isolated trees. Stay away from tall objects or poles. Utility lines or pipes can carry electrical current underground or through a building. If you feel your hair standing on end—get down into a baseball catcher's position and plug your ears. Do not lie flat.



Flash flooding: Nearly half of all flash flood fatalities involve a person driving a vehicle. Do not drive into a flooded area. It takes only two feet of water to wash away most cars. It takes only six inches of fast moving water to sweep a person off their feet. Don't walk through a flooded area.

Few outdoor workers would trade with an office worker, even on the worst weather days. Being aware of pending weather and having a plan will help everyone return home safe at the end of their day.

Carpal Tunnel Syndrome – causation

Carpal Tunnel Syndrome (CTS) occurs when the median nerve becomes pressed or squeezed at the wrist. The median nerve controls sensations to the palm side of the thumb, index, middle and ring fingers. Many people report having symptoms of pain and/or numbness, tingling or itching in these digits. People with CTS often report they are unable to pick up or they drop small objects. Treatment for carpal tunnel syndrome is usually very successful. Treatment options include using splints, resting, medications, physical therapy, injections and finally surgery. Surgery is usually an outpatient procedure, and recovery time is normally 2-4 weeks.

The World Health Organization defines carpal tunnel syndrome causation as “a multifactorial disease, which may be work related, but also occurs in the general population. Hence, occupational exposures are not necessarily risk factors in every case of CTS.”

Prior to 2008, most physicians accepted CTS as work-related, because they felt that there was sufficient exposure in the occupational environment. Job evaluations were rarely used. After 2008, the American Medical Association (AMA) published the Evaluation of Disease and Injury Causation 2nd Edition. The AMA looked at large bodies of evidence between work-related and non-work related factors and CTS. They also looked at other factors that could contribute to CTS (ex. pregnancy, obesity and diabetes). More and more physicians are turning to an evidence-based approach when it comes to finding causation for carpal tunnel syndrome. This is becoming the more mainstream approach.

Occupational risk factors include:

- Is your job repetitive?
- Is your job forceful? (pinching/gripping)
- Do you work in awkward positions? (wrist bent or twisted)
- Do you use tools with a lot of vibration?

Non-occupational risk factors include:

- Age – risk increases with age (older than 40)
- Body Mass Index (BMI) – having a high BMI increases risk
- Diabetes
- Stronger evidence in females

When a claim appears to involve carpal tunnel syndrome, our investigation may include taking statements, requesting a job description, requesting medical records and having a therapist/physician view the job being performed and/or workstation that is used. We may also need to request a medical opinion from a physician. Unfortunately, these types of claims sometimes take a significant amount of time to investigate, so timely reporting of the claim through Company Nurse is helpful.

Seeking loss control representative

Due to continued growth of the program, the Iowa League of Cities is currently seeking another loss control representative designated to work with the Iowa Municipalities Workers' Compensation Association. The position reports to the loss control coordinator and serves as a consultant to assist members with risk management and loss control related issues. The job description can be viewed at https://www.iowaleague.org/_layouts/media/LossControlRepresentativeJobDescription.pdf.

Interested candidates should send a resume, cover letter and salary requirements to: Jeff Hovey, Director of Risk Services, IMWCA, 500 SW 7th Street, Suite 101, Des Moines, IA 50309.

IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities.

This newsletter is designed to educate local officials on workers' compensation issues. Suggestions for articles or topics to appear in IMWCA Informer are always welcome. Contact IMWCA at (515) 244-7282. You may also view this publication online at www.imwca.org.

IMWCA STAFF

Administrator

Alan Kemp

Director of Risk Services

Jeff Hovey

Claims Manager

Matt Jackson

Senior Claims Examiner

Chuck Williams

Claims Examiner

Kim Bohaty-Gannon

Medical-Only Claims Examiner

Jenny McKenzie

Medical-Only Claims Examiner

Lisa Jones

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