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 - Chris Learned, Vice President
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 - Roberta Silverstein, Secretary
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 - Mark Bonnett, Pittsburg USD
 - Bryan Richards, John Swett USD
-
- Bridget Moore, Executive Director

CCCSIG HEALTH BENEFITS PROGRAM

by Bridget Moore, Executive Director

It has been three years since the CCCSIG Board of Directors approved the establishment of a Health Benefits Program (HBP). On October 1, 2004 coverage began for subscribers in the Brentwood, Lafayette, Moraga, Oakley, St Helena and Walnut Creek districts, with Oakley following January 1, 2005.

Education has been the keynote of the HBP Committee – from the “keeping healthy” activities such as health fairs, flu shots and health and wellness activity planning – to understanding the “what and why” of health care costs being a goal for all and the offering of Health Savings Account (HSA) plans for Plan Year 2008.

I would like to take this occasion to thank the members of the Committee for their ongoing interest and dedication to our Program:

- Margaret Kruse, Chair – Brentwood Union School District
- Lenee Cadotte, Vice-Chair – Lafayette School District
- Kathy Bell – Moraga School District
- Tammi Lauderdale – Oakley Union Elementary School District
- Cheri Folendorf – St. Helena Unified School District
- Cindy Lannon – Walnut Creek School District
- Roberta Silverstein, Executive Committee Representative
- Chris Learned, Alternate Executive Committee Representative

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Contra Costa County Schools Insurance Group
Your Workers' Compensation and Health & Safety Services Provider



DISTRICT SPOTLIGHT: BRENTWOOD USD

By Erica Williamson, Human Resources Manager



When Jane Rodriguez started working at the Brentwood Union SD in the payroll department over 20 years ago, the district had only 3 schools!! Since that time, Brentwood Union SD has expanded in size to 10 schools. During her time with the district, Jane has seen many changes, including the district's workers' compensation program, which she is responsible for coordinating in her current position within the personnel department.

One of the new programs implemented by CCCSIG that Jane is responsible for coordinating is the Company Nurse telephonic claims reporting system. By using this system, an employee who has a work related injury can easily report their injury to their supervisor, who together then call the Company Nurse 800 number. A registered nurse takes the injured employee's information and either directs the employee to a pre-approved medical facility, or provides medical advice over the phone.

During the implementation of Company Nurse, Jane coordinated a mass email to everyone in the district notifying them of the new claims reporting process, as well as set up trainings for site secretaries and district personnel. She also made sure that offsite personnel and night custodians had wallet cards with the Company Nurse information, and that worksite claims reporting posters were posted at each district facility. Jane also provided Company Nurse DVD presentations and made herself available for questions.

Since the implementation of the new program, Jane has received positive feedback from both supervisors and employees. The new program has considerably reduced the amount of time that a site secretary or supervisor spends reporting a claim. Instead of completing paperwork with each claim, all they have to do now is make a phone available to the employee. The employees have also stated that they appreciate the personal medical attention right at the time of the injury. Jane also stated that there is less time spent on follow up issues between CCCSIG and the district, as Company Nurse provides each district with online access to enter important information about the employee or the incident which is then reported immediately to CCCSIG.

Brentwood Union SD has made a concerted effort to be dedicated to CCCSIG's Company Nurse program because it recognizes the impact the program can make on the number of injuries. As Jane stated, “the goal of the program is for the employees to feel cared about and to receive professional medical advice right at the time of the injury. That way, employees who do not need to go to the doctor, don't go; thereby reducing the number of claims.”

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AUGUST 2007

PLAN FOR THE UNEXPECTED: PREVENT CHILD DROWNINGS

By Steve Webber, Health & Safety Services Specialist

During the hot weather, many people will turn to swimming pools to cool off. Unfortunately, many swimmers are injured in pool-related accidents. Each year, nationwide, more than 300 children under 5 years old drown in residential swimming pools, usually a pool owned by their family. In addition, more than 2,000 children in that age group are treated in hospital emergency rooms for submersion injuries.

Rules For Pools

- * Instruct baby sitters about potential pool hazards to young children and about the use of protective devices, such as door alarms and latches. Emphasize the need for constant supervision.
- * Never leave a child unsupervised near a pool. During social gatherings at or near a pool, appoint a "designated watcher" to protect young children from pool accidents. Adults may take turns being the "watcher." When adults become preoccupied, children are at risk.
- * If a child is missing, check the pool first. Seconds count in preventing death or disability. Go to the edge of the pool and scan the entire pool, bottom and surface, as well as the pool area.
- * Do not allow a young child in the pool without an adult.
- * Do not consider young children to be drownproof because they have had swimming lessons. Children must be watched closely while swimming.
- * Do not use flotation devices as a substitute for supervision.
- * Learn CPR (cardiopulmonary resuscitation). Baby sitters and other caretakers, such as grandparents and older siblings, should also know CPR.
- * Keep rescue equipment by the pool. Be sure a telephone is poolside with emergency numbers posted nearby.
- * Remove toys from, in and around the pool when it is not in use. Toys can attract young children to the pool.
- * Never prop open the gate to a pool barrier.

SUPREME COURT MAKES DECISION ON APPORTIONMENT!

By Michael Clark, Claims Manager



Apportionment, or credit assertion, for a previous workers' compensation injury was once loosely interpreted in more ways than one, depending on which side of the workers' compensation fence you were on.

In some circles it was argued that it is the *percentage* of permanent disability that should be apportioned. While others believed that the *monetary value* associated with the percent of disability should be apportioned. And lastly there were those who were of the belief that the *number of weeks* associated with the payout of the award should be apportioned.

(continued on page three)

CCCSIG'S NEW 2007/08 DISTRICT INCENTIVE PROGRAM

By Denise Dickson, Health & Safety Services Manager

At the March 29th CCCSIG Executive Committee Meeting, a new District Health and Safety Incentive Program for fiscal year 2007/08 was approved and presented to the Board of Directors the following month.

Districts will have the opportunity to receive up to 1% of their District's final paid premium, depending on how many of the eight weighted requirements they and other districts complete by the end of the fiscal year.

Following are the eight requirements:

1. **Current Injury & Illness Prevention Program (IIPP): 10%**
2. **Health and Safety Summer Program: 20%**
3. **1 Health AND 1 Safety Training for Top Two High Risk Occupations: 10%**
4. **"Building a Supportive Health & Safety Culture" Presentation: 15%**

5. **Established District Employee H&S Committee: 25%**
6. **Crossroads Newsletter Distributed to Teachers: 5%**
7. **Slip, Trip, Fall (STF) Site Inspections: 10%**
8. **CCCSIG Quarterly H&S Committee Meeting: 5%**

We are looking forward to working with each district to complete 100% of these requirements in 2007/08, which by doing, we believe will positively affect district employee health and safety, a district's overall organizational environment and injury frequency and severity rates.

Please contact 1-866-922-2744 ext. 270 or ddickson@cccsig.org for more details on this program!



06/07 H&S Incentive Program Qualifiers. From left to right: Mike Musser (BUSD), Rick Rubino (MUSD), Chris Mayo (LUHSD), Steve Fishbaugh (AUHSD), Kathy Bell (MSD) & Sandi McCray (CCCD). Absent: AUSD & CCCOE.

SUPREME COURT MAKES DECISION ON APPORTIONMENT! (continued)

By Michael Clark, Claims Manager

As one can see, within the world of workers' compensation it clearly became difficult to resolve and settle claims that involved apportionment simply because no one could agree on which method of apportionment to apply!

The matter was so significant that it was taken up by the California Supreme Court. On 5/3/07, the high court issued a decision on the matter that subtraction of percentages is the method to use when application of apportionment is necessary.

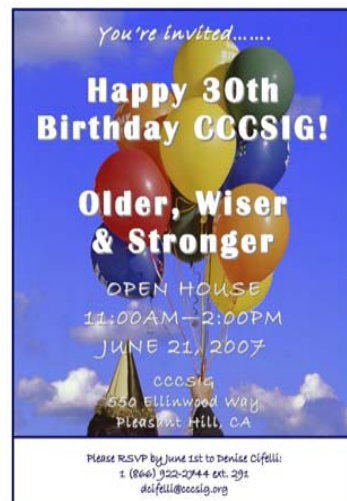
The following chart illustrates the differences in payout for the three high profile workers' compensation cases that sparked Supreme Court involvement.

Method	Case A	Case B	Case C
Percentage	\$3,360	\$20,000	\$4,235
Monetary Value	\$38,000	\$67,700	\$40,000

It is clear to see how significant of a ruling this was and how much of an affect it had on the overall settlement value of the claims. In all three instances, the injured employees were awarded the figure represented in the "percentage" row. A compelling difference from the "monetary value" row.

HAPPY 30TH BIRTHDAY CCCSIG!

By Erica Williamson, Human Resources Manager



On June 21, 2007, CCCSIG celebrated its 30th birthday by hosting an Open House/BBQ for member district contacts and CCCSIG employees. The Open House gave member district contacts a chance to put a face to some of the names that they work so closely with, and to tour the CCCSIG offices. Each of CCCSIG's staff created a bio that was posted near their workstations, to give member district contacts an opportunity to really get to know the dedicated people who keep CCCSIG running so smoothly!

After a delicious BBQ and tour, CCCSIG also raffled off four "goodie" bags, which included a special CCCSIG Healthy Eating cookbook, gift certificates, water bottle and other healthy living tools!! Tim Rahill (Martinez USD), Sheri Gamba (West Contra Costa USD), Andrea Gonzales-Lewis (CCC College District) and Debbie Carrasco (Liberty UHSD) took home the prizes!!

In addition, Dan Pope, one of the founders of CCCSIG, was in attendance and had nothing but praise for how CCCSIG has grown and expanded since its inception in 1977!

HAPPY 30TH BIRTHDAY CCCSIG....Older, Wiser & Stronger!



Guests enjoying the BBQ and the beautiful weather!



Dan Pope: One of CCCSIG's original founders!

FOR MANAGERS: BUILDING A SUPPORTIVE HEALTH & SAFETY ENVIRONMENT

By Denise Dickson, Health & Safety Services Manager

Ever wonder what you can do to assist your district and/or school in building and maintaining a supportive health and safety environment? The good news is that the answer is 'yes'--there are ways you can use your influence as a manager to help in this effort:

Be a Role Model

- * Share your support at a staff meeting for employees participating in and using their break times for worksite health and safety activities. By giving them this 'visible permission' they will be more likely to feel comfortable participating
- * Assist employees in finding coverage to attend a worksite health and safety event, such as a health screening or flu shots
- * YOU participate in worksite health and safety activities, too; employees seeing you involved is very powerful
- * Remember, you do not need to be 'in shape' or of 'ideal body weight' to be a successful role model

Share the District Health and Safety Vision

- * Take five minutes at the start of each staff meeting to feature a safety topic common to the injury types that have occurred within your employee group (call CCCSIG if you don't know what these are)
- * Include a page on your school or district website titled, "Staff Health and Safety", that includes current and upcoming health and safety activities

Set Meaningful Health and Safety Goals

- * Appoint someone in your district and/or school a 'health and safety ambassador or champion'; this person would be responsible for assisting in setting the direction for the year and coordination in terms of health and safety events for staff
- * Keep it simple and build from year-to-year; Example: Year 1: health screening and flu shots; Year 2: health screening, flu shots and walking program, etc.

Reward Successes

- * Reward individuals at all-staff events who have made any contributions to the district or school health & safety environment

Other

- * Contact local health clubs to see if they will offer discounts
- * Install bike racks at locations where a majority of employees live near the school
- * Arrange for a "Bike or Walk to School Day", if applicable
- * Be sure all classrooms have or have access to a step stool and cart for transporting books and materials available
- * Inspect each school periodically for slip, trip and fall hazards; correct any hazards found