

# INSURANCE MATTERS

**COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA**  
THE **VOICE** OF PENNSYLVANIA COUNTIES

## UC Trust Declares \$3.5 Million Dividend



At their May 10 meeting, the CCAP UC Trustees approved distribution of a \$3.5 million dividend to the members of the Unemployment Compensation Trust. Emails have been sent to each member regarding the details of their dividend amount, and checks will be mailed this month. Every member of the Trust will receive a

dividend, with amounts ranging from \$2,361 to \$539,594.

The amount of each member's dividend was determined by the UC Trust's actuary and is based on each member's claims experience relative to the entire program's claims costs.

Including this year's dividend declaration, the UC Trust has allocated over \$22.9 million to be returned to its members since 2014!

If you have any questions about the dividend or about the UC Trust, please contact [Desiree Nguyen](#) at CCAP.



## National CPR and AED Awareness Week

June 1-7 each year is National CPR and AED Awareness Week, spotlighting how lives can be saved if more people know CPR and how to use an AED. Did you know about 70% of out-of-hospital cardiac arrests happen in homes? If you are called on to give CPR in an emergency, you will most likely be trying to save the life of someone you love. Be the difference for your parent, spouse, or child.

In 2007, the American Heart Association in coalition with the American Red Cross and the National Safety Council worked collaboratively to designate a National CPR and AED Awareness Week federally. On December 13, 2007, Congress unanimously passed a resolution to set aside June 1-7 each year as National CPR and AED Awareness Week to spotlight how lives can be saved if more people know CPR and how to use an AED. The campaign reinforces these skills but also places importance on the willingness of bystanders to act in a cardiac arrest emergency.

We invite you to celebrate National CPR and AED Awareness Week in your community. The links below provide access to downloadable Zip files with promotional materials and templates for your use.

[CPR/AED Week Printable Toolkit](#)

[Email Templates](#)

[Social Media Assets](#)

**SOURCE:** *National Safety Council*

# CCAP

## Health Alliance

Medical, dental, vision and prescription plans, fully customized to meet the needs of each individual county or entity

- Guaranteed rates
- Comprehensive Member Wellness Program
- Online benefit portal for open enrollment and coverage changes
- Nurse Navigator
- Access to Healthcare Bluebook
- Compliance with Affordable Care Act
- Access to FSA, HRA and HSA Administrators
- Preparation of IRS Forms
- COBRA Administration



For more information, contact  
Desiree Nguyen at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org)

## LocalGovU Course Spotlight

### How to Avoid Becoming a Cyber Security Victim

In this on-demand recorded training, hear from cyber specialists Matt Meade of Eckert Seamans and Jeff Birnbach of Sylint. Matt and Jeff are trusted partners of PCoRP who have worked alongside of Pennsylvania Counties for years. In this training, you will learn more about cybersecurity, specific county cyber exposures, legal requirements and security threats to counties. This session will conclude by sharing best practices and tools to combat cyber threats.



### Learning Objectives:

- 1 hour of training credit
- Cybersecurity, legal requirements, how to combat threats, and more

CCAP Insurance Programs partners with LocalGovU to offer members valuable training and resources on many different topics. UC Trust, PCoRP and PComp Members can access this course at no cost.

For more information about LocalGovU, contact [Andrew Smith](#).

Take Course



## The Looming Threat of Deepfakes

A deepfake is a video of a person whose face or body has been digitally altered so that they appear to be someone else, typically used maliciously or to spread false information. The bad actor often modifies publicly available video. Given the current trends, deepfakes will very likely will affect us all at some point - whether in our work lives or personal lives, we might very well be faced with a deepfake in the future.

Recently, a large company was duped into wiring \$25 million to a bad actor after an employee experienced a deepfake video with people who appeared to

be several of their colleagues. For more information and content on this story, [click here](#).

This is not an isolated case; many deepfakes have popped up over the past few years, severely affecting companies. The more informed your employees are about cybersecurity measures, the safer you and your organization will be. Trainings such as the LocalGovU course below can be powerful tools for your employees to properly handle deepfakes and other cybersecurity risks when they arise.

## Know Your Ticks!

### Blacklegged Deer Tick

- An infected black legged deer tick can transmit Lyme Disease.
- In general, ticks need to be attached for approximately 36 to 48 hours before they can transmit the Lyme bacterium.
- Symptoms of Lyme include a red rash which resembles a bull's eye or target, fatigue, chills, fever, headache, muscle and joint pain and swollen lymph nodes are also common.
- Not all people develop these symptoms. When in doubt, seek medical attention.



### American Dog Tick

- An infected American dog tick can transmit Rocky Mountain Spotted Fever.
- Signs and symptoms include a fever, rash that develops in 2-4 days after fever begins, headache, nausea, vomiting, muscle pain, lack of appetite.
- RMSF does not often result in chronic illness; however, it can cause permanent damage including amputation, hearing loss and/or paralysis.



### Prevention

- Use a repellent that contains 20 to 30 percent DEET on exposed skin and clothing.
- Wear long sleeves and pants when hiking, gardening, etc. Consider treating clothing and gear with products that contain permethrin.
- Walk in the center of trails.
- Bathe or shower as soon as possible after coming indoors.
- Conduct a full-body tick check. Check hard-to-see areas such as the groin, armpits and scalp.
- Examine your clothes and pets.
- Consider tumble drying clothes on high heat for an hour to kill remaining ticks.



**Insurance Team Member Spotlight**  
**Featuring Miranda Gibson**

Miranda is a Claims Coordinator at CCAP. Her primary responsibilities include overseeing new and incoming workers' compensation claims. To do so, she works closely with the claims team to assign claims, sends acknowledgment notices and sets the initial reserves on new claims. She also setups up COMCARE PRO claims, manages the incoming claims mail, mails hundreds of claims checks out weekly, directs incoming calls and much, much more for our Department. Prior to working at CCAP, Miranda worked as Medical Processor, Material Damage Dispatcher and Liability Claim Representative. With Miranda's insurance background and appreciation for claims handling, she quickly was promoted from Member Services Assistant to Claims Coordinator.



### **What does your daily routine look like?**

It's always different. Whether I am setting up claims for different Insurance programs, processing collections, submitting requests for reimbursement, handling daily mailings, or providing customer service through phone and email. Whichever direction it's going, there's never a dull moment.

### **What's the most exciting thing you are working on right now?**

Microsoft Excel Online Course- Excel from Beginner to Advanced 2024. When I can fit in the time to work on it, I do. I am excited to learn all the features that Excel has to offer.

### **What skill do you think everyone should learn?**

Being a self-advocate. I am working on this more in my personal life as well as at work.

## **Other Training Opportunities**

### [GLIMPSE Risk Management Trainings](#)

Each workshop season, there are a number of training opportunities designed for and open to Pennsylvania counties, county-related entities (CREs) and PELICAN program members. The Spring Workshop Season has just begun!

### [LocalGovU](#)

LocalGovU's Online Training Center comes equipped with a library of high-quality risk control courses covering a variety of topics including Risk Management, Safety and Environment, Law Enforcement, Corrections, Human Resources and Management. In partnership with the UC Trust, PComp and PCoRP, this online training is available to members at no cost. If you have questions regarding the trainings, please contact [Andrew Smith](#).

### [M&S EAP](#)

Take personal assessments, build skills for personal or professional growth, work on your health, and more at M&S's Employee Assistance Program dashboard. In partnership with the UC Trust, M&S EAP services are available to members at no cost.

## Quote of the Month

*"In the middle of every difficulty lies opportunity."*

– Albert Einstein

## CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP  
Publications

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