

INSURANCE MATTERS

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



PComp's Wellness Improvement Grant

The 2024 PComp Wellness Improvement Grant (“WIP”) initiative is underway, and it begs the question, “What is a workplace wellness program and what can these funds be used for?”

Workplace wellness is any workplace promotion, activity, or organizational policy designed to support healthy behavior, to improve health outcomes, and to enhance the quality of life. Multiple studies show that healthy employees are happier employees, have less absenteeism, have fewer injuries and are more productive. When employers are engaged in wellness, it creates job satisfaction to know the employer is investing in their most important asset, and helps develop friendships within the workplace, so employees look forward to coming to work. Wellness programs are not a human resources spin to promote happiness and well-being—rather, employee retention and employee satisfaction are outcomes of a successful wellness program.

Workplace wellness can emphasize exercise and nutrition, sleep hygiene, early illness detection and prevention, environmental awareness and financial, emotional and social well-being.

Most employer sponsored wellness programs are first designed to help reduce risk and/or prevent chronic conditions such as obesity, heart disease and Type 2 diabetes. While there can be a hereditary component, the main cause of these preventable conditions is lifestyle. Examples of wellness programs to help change employee lifestyle is to offer group exercise, lunch time wellness walks, exercise and nutrition education, weight loss programs such as Weight Watchers at work and smoking cessation programs.

WIP grant funds can be used to cover the cost of:

- Informative speakers
- Scales
- Blood pressure monitoring units
- Water bottles
- Insulated lunch bags
- Walking applications such as Challenge Runner
- Breakroom appliances such as microwaves and air fryers so staff can prepare nutrition filled snacks and meals
- Creating a healthy cookbook with employee recipes
- Healthy and affordable vending machine options
- Supplies to start an employee vegetable garden
- Workplace biometric screenings
- Purchasing ergonomic equipment such as sit-to-stand desks and anti-fatigue mats so employees can stand comfortably while they work
- Early detection education
- On-site flu shot immunizations

Early detection and diagnosis of cancer and mental health issues can increase the chance of successful treatment. WIP funds can be used to offset the cost of educational materials, employee assistance programs (EAP) and health and benefit fairs which might include tent rental fees, vendor screening fees, massage therapists, a healthy lunch or snack and gifts for *all* attendees such as cooling towels, water bottles, lunch bags, car blankets, personal first aid kits, sunscreen and hand sanitizer with member logos.

Larger WIP grant projects can include purchasing AEDs or perhaps creating a wellness room. This would be a private room complete with a sofa or massage chair, educational materials, scales and blood pressure equipment where an employee can find privacy to decompress. Members can convert their old water fountains to upscale water bottle filling stations, install water filtration systems, purchase office air purifiers, create an outdoor, no-smoking wellness space for employees complete with a gazebo or shelter, furniture, benches and hanging herb and flower baskets, or create an employee raised-bed vegetable garden so employees can enjoy fresh vegetables for snacks or meals. Members could purchase pedometer trackers for all their employees and then create or build a walking path and provide secure bicycle storage areas.

Ineligible WIP grant items include but are not limited to cash prizes and gift cards.

Not all wellness opportunities cost money. We encourage you to take advantage of free opportunities offered by local grocery store nutritionists, your EAP provider, printed materials from the Centers for Disease Control (CDC), National Institute for Occupational Safety and Health (NIOSH) and other organizations, or provide opportunities for employees to volunteer.

These WIP grant ideas are not all inclusive. We welcome your ideas so we can share with all members. For more information about PComp WIP grants, contact [Keith Wentz](#).

PCoRP Board Finalizes Pricing and Coverage For

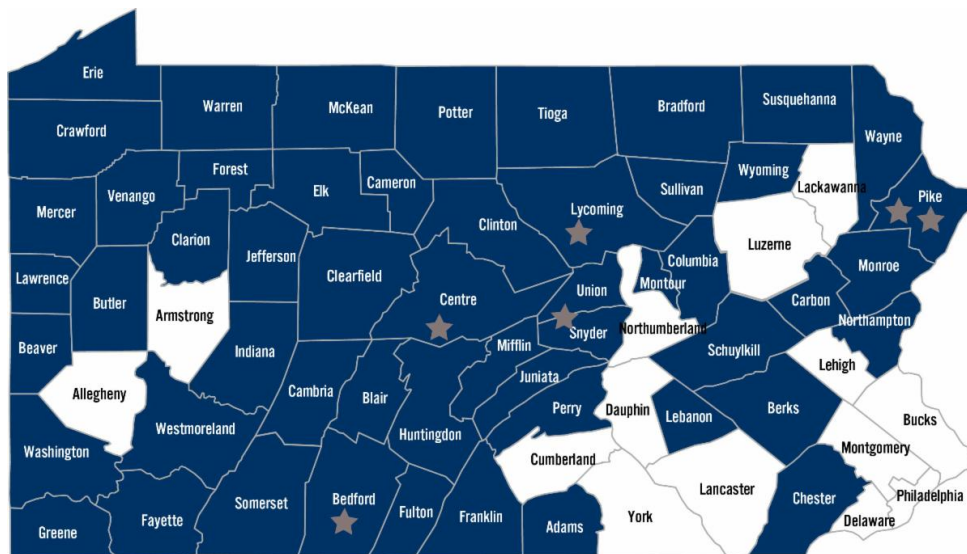
June 1 Renewal

Thank you to our PCoRP members and their local producers for submitting the required renewal application information and for being partners of our program! The PCoRP Board of Directors met in early April in State College to review the coverage and pricing for the June 1, 2024 renewal and approved an average renewal increase of 9.67% for all members. Given the market conditions, the increase is incredibly reasonable and significantly lower than the increases seen for other public entities across the county. Of note, each member's costs are based on their exposures (autos, payroll, number of employees, property values, etc.) and their loss experience compared to the other members of PCoRP. Final renewal information will be sent to PCoRP members' local insurance producers in early May.

A primary goal of this program is price stability. The All Lines Aggregate (ALA) structure of PCoRP continues to be a solid solution for providing property and liability coverages to Pennsylvania counties and something that works for public entities across the nation. Since forming in 1987, PCoRP has grown tremendously—we proudly provide coverage to 53 Pennsylvania counties and 6 county related entities. PCoRP continues to remain in a strong financial position through the strong leadership and governance of this program.

Changes to the PCoRP Coverage Document were sent to the membership and their respective producers in March. Should you have questions concerning the coverage changes, please contact [Cassie Troup](#).

Thank you for your membership and dedication to PCoRP!



★ Locations of County Related Entity Members

Coverage for:

- General Liability
- Employee Benefits
- Law Enforcement Liability
- Automobile Liability
- Public Officials Liability
- Buildings and Property - Contents
- Auto Physical Damage
- Inland Marine Coverage
- Equipment Breakdown
- Cyber Liability
- Crime



Property, liability, automobile and other related coverages, risk control, claims services and training to Pennsylvania counties and county related entities



Renews June 1

For more information, contact
Desiree Nguyen at dnguyen@pacounties.org

PCoRP's eRiskHub

When a breach event occurs, time is of the essence. With a good response plan in place and access to highly skilled third-party resources, a victimized organization can more efficiently and cost-effectively respond to and recover from a data breach.

The PCoRP eRiskHub®, powered by NetDiligence®, is a cyber risk management portal that can help your county control cyber and privacy related losses. The portal provides tools and resources to help you understand the exposures, establish response plans and minimize the effects of data breaches.

Key Features of the eRiskHub

- **News Center** – public entity-focused cyber risk stories, security, and compliance blogs, security news, risk management events and helpful industry links.
- **Learning Center** – articles on best practices, whitepapers and webinars from the leading technical and legal practitioners.
- **Risk Manager Tools** – includes free county specific assessment tools, breach calculators and state breach notification laws to assist in managing cyber risk.
- **eRisk Resources** – a directory to quickly find external resources with expertise in pre- and post-breach disciplines.



The eRiskHub® portal is an effective way to help your county combat cyber losses with minimal, controlled and predictable costs. For more information about the eRiskHub®, contact [Andrew Smith](#).

LocalGovU Course Spotlight

Commercial Lawn Mower Safety

Commercial Lawn Mower Safety is intended to help employees stay safe when operating lawn equipment. It addresses the most common issues that operators face and provides the necessary information to serve as a useful general guide.

This Commercial Lawn Mower Safety course will help educate your staff on the precautions to reduce the risk of injury or death.



Learning Objectives:

- 1 hour of training credit
- Preparing for safe lawn equipment operation, preventing rollover accidents, avoiding being caught in moving parts, etc.
- Course components include instruction, knowledge check quizzes and post-test/final exam

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](#).

Did you know that the skin is the largest organ of the body?

Here's how to protect it from skin damage:

- **Avoid the sun** from 10 a.m. to 4 p.m.
- **Wear clothing that covers** your arms and legs, and a hat to shade your face, head, ears and neck.
- **Apply sunscreen** with SPF 15 or higher. Reapply as directed.
- **Wear sunglasses** to protect your eyes.
- **Don't** use indoor tanning machines.
- **Early Detection:** Check your skin once a month for irregular moles or sores and get them checked by a healthcare provider.

It is recommended to get a full body screening annually by a healthcare professional.

Anyone can get skin cancer. Protecting your skin today may help prevent skin damage and cancer later.

Learn the signs of melanoma, the most dangerous skin cancer.

A - Asymmetry
B - Irregular Border
C - Varying Color Within
D - Diameter
E - Evolution

Skills Development
Learn
Workshop
Coaching
Knowledge
Teaching

TRAINING

Spring 2024 Workshops

The following workshops are open for registration:

County Risk Managers Sharing Group

May 3, 2024

KEYS: Protecting Your County While Engaging Your Workforce - Priorities for 2024 and Beyond

May 9, 2024

Prison Risk Management Workshop

May 23, 2024

We continue to collaborate with [The Academy for Excellence in County Government](#) and offer additional opportunities to fulfill some required courses.

Thank you for your continued support of the CCAP Insurance Programs Risk Management Trainings—we look forward to seeing you soon!

For more information regarding the above training opportunities, contact [Linda Rosito](#) or [Samantha Melville](#).

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

Insurance Team Member Spotlight Featuring Cathy Hoffman

Cathy first started working in the Insurance industry as a Claims File Clerk, and developed an interest in learning all aspects of claims administration. Over the years, she has held various positions as Workers' Compensation Claims Representative and Administrative Supervisor. Cathy came to CCAP in 2004 as a temporary Claim Administrative Assistant, and the position transitioned into a permanent role. After 20 years of service, Cathy has become instrumental to the CCAP Insurance Family.



What does your daily routine look like?

My daily routine is a variety of responsibilities assisting the PComp and PCoRP teams. I am responsible for seeing that all incoming bills are reviewed and processed for payment, including litigation invoices as well any other invoices. I

also make phone calls to medical providers for additional records to assist in claims handling. For PCoRP, I see that all litigation invoices are entered for payment and ensure that any new provider is properly set up within our claims management system so payments can be timely processed. I assist with maintaining accurate information within our claims management system to ensure that all provider and payment data is accurate for yearend 1099's, and posting financial transactions to claims relating to restitution, subrogation, salvage and recoveries.

What's your favorite part of working here?

I enjoy all aspects of my responsibilities and most importantly the group of people I work with. They make it easy and enjoyable.

What skill do you think everyone should learn?

Communication and problem solving. Communication is key to ensure that everyone understands how they fit into the equation and the success of the team. Problem solving helps to evaluate the situation and assist with solutions, and it helps to understand how the problem not only affects you but how it filters down to others. Problem solving helps you not only at work but also in real life situations - it makes you think, evaluate and determine what may be the best option to resolve.

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

"Safety brings first aid to the uninjured."

– F.S. Hughes

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP
Publications

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