



# State of Nevada

Department of Administration

## RISK-Y BUSINESS

Risk Management Division

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## You have filed a Workers' Compensation Claim What Happens Next?

An incident occurs at work and you have sought treatment. You and the physician are required to fill out the Employee's Claim for Compensation of Initial Treatment Form C-4. The physician will send the completed form to the employer and the Third Party Administrator, CCMSI. The receipt of the C-4 by CCMSI is what starts a claim.

Once CCMSI receives the completed C-4 they will start their investigation. As part of the investigation CCMSI will do what is called a 3 point contact. CCMSI will contact the physician, the employer and the injured worker. The contacts are intended to collect information on how the incident occurred.

CCMSI will attempt to contact the injured worker three times, twice by phone and then once by sending out a letter requesting the injured worker to contact them. Should the injured worker not return their call or contact them once they receive the letter, the Claims Representative would make a compensability determination, within 30 days of receipt of the C-4, without the description of what happened from the injured worker.

It is imperative for you as the injured worker to speak with the Claims Representative assigned to your claim in Nevada. The burden of proof is on the injured worker to show that the incident was work related. This is your time to explain exactly what happened, where it happened, who else was involved or witnessed the incident, and when it happened. The investigation is intended to aid the Claims Representative when making a compensability decision. Do not let your voice go unheard!

# Road Safety

Now that the weather has warmed, there are more pedestrians and bicyclists out on Carson City roadways. Drivers should be paying special attention to the crosswalks as you approach. Failure to do so may lead to a pedestrian or bicycle involved crash which could turn tragic.

As you are following other vehicles, be sure that you are not following so close that you cannot stop in time should the driver ahead of you need to brake suddenly for individuals in crosswalks or for other unknown circumstances. No one wants to be involved in a crash especially when you have a loved one with you.

School is out and children are at play, so pay special attention when driving in neighborhoods and near playgrounds. Traffic can get congested during the summer as locals and visitors alike share the road. Be safe, keep your cool, and

## DID YOU KNOW?

Poor driving is an enormous and growing crisis. According to the Centers for Disease Control, fatal vehicle collisions are one of the leading causes of death in the U.S. today. Someone dies in a vehicle collision in the U.S. every 15 minutes. The sad truth is that 90% of these tragedies are due to human error and are avoidable.

## Requesting an ergonomic evaluation from the Risk Management Division

1. The affected employee should fill out the self-checklist and make any changes as recommended as soon as possible on their own. (<http://risk.nv.gov/LP/Safety/>)
2. The employee should then have his/her supervisor review the checklist, and the supervisor should assist the employee in making adjustments as necessary. Supervisors are required to take the Risk Management Ergonomics course, and should thereafter be able to assist employees with simple work station adjustments.
3. If the affected employee is still experiencing issues such as chronic pain, muscular skeletal issues, or the like, the supervisor should then forward the self-checklist to the Safety Specialist at Risk Management. The form can be faxed (775-687-3195) or emailed to [dgould@admin.nv.gov](mailto:dgould@admin.nv.gov). At that point the Risk Management Division will assign a vendor to contact and meet with the affected employee to conduct a formal ergonomic evaluation, at no cost to the requesting agency.

The evaluation takes approximately 30-60 minutes, during which time the evaluator will make any available adjustments or suggestions. A report will be generated to include recommendations for any necessary improvements to assist the employee with any "reasonable accommodations." The purchase of equipment is the sole responsibility of the agency in most cases.

Please contact David Gould at (775) 687-3191 or email him [dgould@admin.nv.gov](mailto:dgould@admin.nv.gov) with any concerns or questions.



# Safe From The Sun

The arrival of warmer weather means that more people will be working outdoors and will be exposed to sunlight while doing so. Sunlight is the main source of ultraviolet radiation (UV), which can cause eye damage, premature aging of the skin, and skin cancers, such as melanoma.

To help workers safeguard themselves against UV radiation, the Occupational Safety and Health Administration suggests that they take the following precautions when working outdoors:

1. Wear long sleeve shirts and long pants.
2. Frequently apply sunscreen with a Sun Protection Factor of 30 or higher.
3. Wear broad-brimmed hats that protect the face, ears and neck.
4. Wear sunglasses that block UV rays.
5. Seek shade when the sun's intensity is at its peak-between 10 a.m. and 4 p.m.

"Melanoma accounts for more than three-fourths of skin cancer-related deaths each year, though most skin cancers can be cured if detected early enough," said Ruth McCully, an OSHA Regional Administrator. "Unprotected people working or playing in sunlight risk exposure to UV radiation. If one has fair skin and hair, freckles, or numerous or irregular moles you are especially susceptible to sun damage. Even a few serious sunburns can increase the risk of skin cancer. However, there are steps you can take to protect your health and well-being."

OSHA has published a free pocket-sized card, "Protecting Yourself Against Harmful Sunlight" which provides detailed information on the hazards of UV radiation, symptoms of exposure, methods of protection and sources of additional information. The pocket card is available in PDF format through OSHA's website at: [www.osha-slc.gov/Publications/osha3166.pdf](http://www.osha-slc.gov/Publications/osha3166.pdf).

Further information on detecting, preventing and treating skin cancer is also available from the websites of the American Cancer Society ([www.cancer.org](http://www.cancer.org)) and the Centers for Disease Control and Prevention ([www.cdc.gov/ChooseYourCover](http://www.cdc.gov/ChooseYourCover)).

# Ideas to Get Your Family Active

As you juggle work and family, be mindful that research shows active parents raise active children. Fitness should always be a priority in a family's daily schedule.

The American Heart Association recommends that healthy children, age 2 and older, participate in an hour of moderate to vigorous activity every day. Children who meet this goal will find it easier to maintain a healthy weight as they work to prevent heart disease, cancer and stroke. While an hour each day might sound like a large chunk of time, there are many ways to incorporate activity into your family's routine. It all adds up.

Here are some ideas:

Enjoy the great outdoors! Schedule a time each day for an outdoor activity with your children. Hike a local nature trail or ride a bicycle path.

Join a team. Encourage children to join school or club sports teams.

Schedule family playtime. Choose activities that require movement, such as bowling, catch or miniature golf.

Choose toys wisely. Give children toys that encourage physical activity, such as balls, kites, skateboards and jump ropes.

Limit screen time. Experts warn that one to two hours of screen time a day should be the limit for children, but some are logging more than double that amount. Set boundaries, keep the television and electronic media out of your child's bedroom and limit computer usage to school projects.

Plant a garden. Caring for plants gives your children a reason to get outside each day. Learning how to grow a garden teaches the food system, while sampling the harvest.

## SAFETY COORDINATORS

The Risk Management Division (RMD) is working hard to ensure that every agency provides for the health and safety of its employees while on the job. It is therefore vital that we keep an updated list of each Division's safety coordinators. To that end, we ask that in keeping with NRS Chapter 618, and SAM 0521, each Division head assign a safety coordinator and notify the RMD of the assignment and any subsequent changes.

Assigned Safety Coordinators need to make contact with the RMD Safety Specialist, David Gould, if they have not already done so. David's email is [dgould@admin.nv.gov](mailto:dgould@admin.nv.gov), and his phone number is (775) 687-3190.

# **Your Agency Has Had A Property Loss Or Damage...Now What?**

Agencies must take immediate action to preserve the property from further damage and secure the premises.

## **Reporting Procedures**

Agencies need to report damage/loss of State-owned property as soon as possible and no later than 90 days from the incident date. Reports should be made utilizing the Property Loss form which can be found at [http://risk.nv.gov/uploadedFiles/risknv.gov/content/Loss\\_Prevention/PropertyLossForm.pdf](http://risk.nv.gov/uploadedFiles/risknv.gov/content/Loss_Prevention/PropertyLossForm.pdf) . If the loss involves vandalism, theft, or other criminal activity, a copy of the police crime report should accompany the initial loss report and it is the responsibility of the agency to secure and forward to the Risk Management Office any police reports that relate to a claim.

If the claim has been accepted the agency starts the repair or replacement process by contacting the appropriate parties:

- Internal Staff, such as Buildings & Grounds Maintenance Staff, Fire Marshal, etc.
- Outside contractors or vendors (following purchasing requirements).
- The State Public Works Board for repairs in excess of \$25,000.
- Other (e.g. Budget Office, etc.)

The agency keeps Risk Management informed on the progress of the repair or replacement, including details of the cost. Insurance and Loss Prevention reviews are necessary to make the best use of resources and to ensure that proper costs are accounted for and that insurance policy conditions and provisions are being met. Damaged items should not be discarded until you have been given the go-ahead from Risk Management.

## **Deductibles**

Property claims are subject to a \$1,500 per occurrence deductible. Computer claims are subject to a \$2,500 per occurrence deductible and Boiler and Machinery losses are subject to a \$10,000 deductible.

## **Paying For A Loss**

If the agency pays for the entire loss out of its budget, reimbursement can be made by Risk Management directly to the agency, less the deductible, after receiving proof of repair/replacement, evidence that the invoices have been paid by the agency (e.g. copy of paid invoices, Voucher and "3.0" Report, or canceled check) and the completed reimbursement form found here: [http://risk.nv.gov/uploadedFiles/risknv.gov/content/Loss\\_Prevention/PropertyAutoClaimReimbursementForm.pdf](http://risk.nv.gov/uploadedFiles/risknv.gov/content/Loss_Prevention/PropertyAutoClaimReimbursementForm.pdf) Please note, Risk Management will pay the lesser amount of the repair or replacement, excluding any betterment.

If the agency chooses to have Risk Management pay the vendor directly, we will need the original invoice from the agency along with the specified deductible. A vendor cannot be paid until the deductible is received by Risk Management.

If you have questions concerning this article or pertaining to the claim reporting process, please contact DeAnna Guthrie at (775) 687-3189 [dguthrie@admin.nv.gov](mailto:dguthrie@admin.nv.gov).