



State of Nevada

Department of Administration

RISK-Y BUSINESS

Risk Management Division

Volume 2014 – 2

April/May/June 2014

In this issue:

Message from the Risk Manager	1
Message Cont.	2
Did You Know?	2
Health and Safety Conferences	2
What Is Obesity?	3
Work Zone Awareness	3
State Contracts	4
Allergy Season	4
Slips, Trips & Falls	4
Workers' Comp	5
2013 Summary	5
Vehicle Accident Procedures	6

A Message from the Risk Manager

Spring is here and a majority of Americans like to do “spring cleaning.” Whether it is the house, garden, yard, etc., most of us fail to think about ourselves, especially our health. Warmer weather takes us outdoors and if we have not exercised during the winter our joints may be rusty. Taking care of our health and bodies should be at the top of our “spring cleaning” list to enable us to get rid of all habits.

State employees have received the NVision newsletter and notification to login into our account and complete the steps necessary to, among other things, get a break on the health insurance premium we pay while at the same time taking the necessary steps to improve our health. I encourage you to log into your account and do your biometric screenings. The NVision Health & Wellness Program has scheduled a series of biometric clinics from March 6 through May 16, 2014. You can find more information by going to NVision’s website: <http://nvision.pebp.state.nv.us/> .

Most of the New Year resolutions we make involve losing weight, quitting smoking, exercising more, etc. Unfortunately obesity continues to be of concern in our country and especially among children. According to a report in *Prevention* magazine, while it has been reported that childhood obesity has decreased 43% the truth is obesity rates for children ages 2 to 19 have not changed. Only children ages 2 to 5 have experienced a drop in their obesity rate. You can find more information at <http://www.prevention.com/health/healthy-living/americas-obesity-rates> .

I also follow closely the subject of heart health. Recently I watched in the news that football legend Kurt Warner was diagnosed with high cholesterol or *hyperlipidemia* about a decade ago and with his doctor’s assistance he has developed a “game plan” to control his high cholesterol. Check out the following website if you or someone you know has high cholesterol <https://www.firstandgoalhearthealth.com/kurt-warner-story>. High cholesterol is one of several predisposing risk factors for heart disease. Our division’s website also has a myriad of *Heart Wellness* topics at: <http://risk.nv.gov/HeartLung/Wellnss/> .

Warmer weather also provides us with the ability to enjoy outdoor activities including barbecuing our meals. Barbecuing and smoking are favorite ways of cooking in my home. Did you know that if we are diligent in controlling portion sizes and balancing our diet we can achieve desired weight goals and lead a healthier lifestyle? In this day and age of “fast foods” we have the choice to “up-size” the food we order so it is no wonder we are becoming an overweight/oversized society. The USDA website www.choosemyplate.gov has information about healthy eating, portion sizes and recommended daily food intake customized to your age, gender and activity level.

Last but not least, be safe in the sun. Ultraviolet (UV) radiation comes from the sun and man-made sources like tanning beds according to the American Cancer Society. A few tips to enjoy the outdoors: seek shade, protect your skin with clothing, use sunscreen, wear a hat and wear sunglasses that block UV rays.

?? Did You Know ??

DID you know that Heart Shaped Food is Good for Your Ticker?

What do strawberries, red peppers, apples and raspberries have in common? They are red and heart shaped! Doctor Katie Eliot, Ph.D., Assistant Professor of Nutrition and Dietetics at Saint Louis University, has a plan for your heart's health. Learn more at: <https://www.slu.edu/doisy/heart-shaped-food-good-for-your-ticker>

2014 Health and Safety Conferences

The Southern conference will be held on May 14, 2014, at the Orleans Hotel and Casino in Las Vegas.

The Northern Conference will be held on May 21, 2014, at the JA Nugget in Sparks.

We have some great new topics and presenters; it looks to be a lot of fun. The conferences are for coordinators only and are now posted in NEATS. Please note space is limited.

Please make sure you RSVP to David Gould by phone (775) 697-3109, or by email @ dgould@admin.nv.gov

WHAT IS OBESITY?

If doctors tell you that you're obese, they're not trying to make you feel bad. They're using a specific medical term -- obesity -- to talk with you about your weight. The word "obesity" means too much body fat. It's usually based on your body mass index (BMI), which you can check using a BMI calculator. BMI compares your weight to your height. If your BMI is 25 to 29.9, you're overweight but not obese. A BMI of 30 or more is in the obese range.

HOW OBESITY CAN AFFECT YOUR HEALTH

Obesity can help explain some condition you may have such as:

- High Blood Pressure
- Heart disease and stroke
- Type 2 diabetes
- Joint problems
- Trouble breathing/Sleep apnea
- Gallstones

SMALL CHANGES CAN HELP

The good news is that you can take steps to lose weight. Losing even some weight can make a big difference in your health and how you feel. You may not have to lose as much as you might think in order to start seeing health benefits.

As a start, strive to lose 1-2 pounds a week. Adults who are overweight or obese should try to lose 5% to 10% of their current weight over 6 months, according to the National Heart, Lung, and Blood Institute.

If you're ready to get started with a weight loss program, ask your doctor to help you set personal goals and refer you to other professionals who will give you tips to help you reach your goals. You'll want to go for steady progress over time, and to make lifestyle changes that work for you for the long run. That way you can start losing weight and feel better.

WORK ZONE AWARENESS

April is host to National Work Zone Awareness Week. Here are some tips to follow to aid in the safety of all the men and woman working on our Nevada roads, as well as yourself:

Pay Attention

Always Buckle Up

Keep additional space between your car and other vehicles

Take it slow

Obey posted speed limits in road work zones

Visit <http://nevadadot.com/safety/> for more safe driving tips.

Insurance for State Contracts

Risk Management's class "Insurance for State Contracts" will be held on June 25th, from 9:00 AM – Noon, at the Risk Management training room.

The course is designed to be an overview of business insurance and indemnification requirements for state contracts. Course introduces students to Risk Management's online manual, "Insurance and Indemnification Requirements for Contracts" and demonstrates how it is used in conjunction with the State Purchasing contract form, insurance attachment BB, and Insurance section of Contract Entry Tracking System (CETS).

All course materials should be printed out before attending class. Materials are posted at the following website address - <http://risk.nv.gov/Contracts/ClassMaterial/>

ALLERGY SEASON IS HERE

So many are affected by seasonal allergies. Here are a few tips and facts:

1. Wash your hair before bedtime. You will remove any pollen and keep it from settling on pillows and bedding. Plan your outdoor activities when pollen counts are low. Wash your hands frequently and avoid irritants such as tobacco smoke, hair spray and perfume.

2. The best time to take an antihistamine, which helps block allergic reactions, is before symptoms start. Some allergy medications can cause sleepiness. Ask your health care provider about antihistamines that cause less drowsiness.

3. Dust mites are known to nest in area rugs, causing you to sneeze and itch. Place area rugs outdoors in direct sunlight for a few hours until they become warm and dry. The result: Mites dry up and die.

4. Moving to another location does not guarantee allergy relief. People usually develop allergies to their new region's pollens within a few years of moving. Plus, most allergy-provoking grasses are widespread throughout the world.

Prevent Slips, Trips & Falls

Recognize the Hazards

- Messy, cluttered work areas
- Tools, materials, and cords lying on the floor
- Poor visibility and/or inadequate lighting
- Carrying something you can't see over
- Running or walking too fast
- Spills and wet floors
- Open drawers (a not-so-obvious trip hazard!)
- Uneven, defective flooring, worn stairs, or worn spots in carpets
- Failure to use handrails when going up or down the stairs
- Not enough caution when using ladders
- Wearing shoes that are not appropriate for conditions

Eliminate the Hazards

Do:

- Keep work areas neat and tidy
- Pick up items off the floor
- Step over or around obstructions, not on them
- Walk slowly and change directions slowly
- Watch for changes in floor level
- Report lighting problems right away

Don't:

- Don't leave items on the floor
- Don't block walkways
- Don't leave cords or cables in walkways
- Don't place anything on stairs
- Don't leave drawers open

Summary of Workers' Compensation Claims Filed in CY 2013

There were 1118 workers' compensation claims filed with the average cost per claim of \$7,223.30. This is down a little from CY 2012 in which 1135 claims were filed and the average cost per claim was \$9,842.00. The top five body parts injured were knee(s) at 11.4% with an average cost per claim of \$9,911.14; back(s) at 10.6% cost per claim of \$7,162.55; shoulder(s) at 9.4% cost per claim of \$20,796.42; hand(s) at 5.3% cost per claim of \$1,929.52; wrists(s) at 5.1% cost per claim of \$4,736. The chart below is a list of the agencies that had claims filed and is sorted by claim count. It provides information on what was paid out through the year as well as the cost per claim for each agency.

AGENCY	PAID	OUT RESERVE	RECOVERED	TOTAL INCURRED	CLAIM COUNT	COST PER CLAIM
CORRECTIONS	\$921,057.51	\$1,319,628.96	\$13,342.52	\$2,227,343.95	264	\$8,436.91
HEALTH AND HUMAN SERVICES	\$800,844.14	\$642,510.68	\$371.81	\$1,442,983.01	246	\$5,865.78
PUBLIC SAFETY	\$807,647.96	\$953,834.14	\$1,500.99	\$1,759,981.11	162	\$10,864.08
CONSERVATION & NATURAL RES.	\$199,642.03	\$113,426.21	\$0.00	\$313,068.24	142	\$2,204.71
NDOT	\$683,632.78	\$508,239.52	\$852.51	\$1,191,019.79	99	\$12,030.50
DMV	\$61,549.36	\$166,142.36	\$1,657.79	\$226,033.93	29	\$7,794.27
AGRICULTURE	\$14,515.23	\$0.00	\$0.00	\$14,515.23	29	\$500.53
VETERANS SERVS	\$45,096.02	\$145,882.04	\$0.00	\$190,978.06	29	\$6,585.45
EMPLOYMENT, TRAINING & REHAB	\$100,586.24	\$5,020.00	\$0.00	\$105,606.24	23	\$4,591.58
BUSINESS & INDUSTRY	\$40,737.92	\$70,075.26	\$0.00	\$110,813.18	16	\$6,925.82
MILITARY	\$111,425.50	\$143,076.63	\$0.00	\$254,502.13	16	\$15,906.38
WILDLIFE	\$28,396.08	\$38,252.09	\$304.56	\$66,343.61	16	\$4,146.48
LCB	\$73,057.71	\$0.00	\$0.00	\$73,057.71	13	\$5,619.82
ADMINISTRATION	\$29,653.39	\$27,432.43	\$0.00	\$57,085.82	12	\$4,757.15
ATTORNEY GEN.	\$6,032.30	\$0.00	\$0.00	\$6,032.30	5	\$1,206.46
CULTURAL AFFAIRS	\$1,494.54	\$0.00	\$0.00	\$1,494.54	3	\$498.18
TAXATION	\$7,118.34	\$1,708.72	\$0.00	\$8,827.06	3	\$2,942.35
NEVADA JUDICIARY	\$525.38	\$0.00	\$0.00	\$525.38	2	\$262.69
EDUCATION	\$1,304.47	\$2,455.00	\$0.00	\$3,759.47	2	\$1,879.74
SEC. OF STATE	\$1,574.29	\$0.00	\$0.00	\$1,574.29	2	\$787.15
P.O.S.T.	\$9,974.24	\$0.00	\$0.00	\$9,974.24	1	\$9,974.24
P. E. B.P.	\$540.49	\$0.00	\$0.00	\$540.49	1	\$540.49
P.U.C.	\$1,211.75	\$3,800.00	\$0.00	\$5,011.75	1	\$5,011.75
GAMING CONTROL BOARD	\$531.29	\$0.00	\$0.00	\$531.29	1	\$531.29
PERSONNEL	\$633.23	\$3,416.77	\$0.00	\$4,050.00	1	\$4,050.00
TOTALS	\$3,948,782.19	\$4,144,900.81	\$18,030.18	\$8,075,652.82	1118	\$7,223.30

You've Been In A Vehicle Accident...Now What?

Reporting Procedures

Agencies need to report damage to covered State vehicles as soon as possible /not later than 90 days from the incident date. Reports should be made utilizing the Auto Accident form which can be found here: http://risk.nv.gov/uploadedFiles/risknvgov/content/Workers_Comp/A1_AccidentReport.pdf and filled out as completely as possible. It is the responsibility of the agency to secure and forward to the Risk Management Office any police reports that relate to a claim.

Deductibles

Insured vehicles are subject to deductibles: \$300.00 for all agencies with the exception of the NHP whose deductible is \$500.00. The deductible is waived for glass repairs.

Number Of Bids For Collision Damage

It is the responsibility of the owner-agency to secure 3 estimates for the repair of the vehicle. In some cases the number of estimates can be reduced. Please contact Risk Management PRIOR to any repairs for approval if you have not obtained 3 estimates. The repair must be made at the lowest possible cost and reimbursements will be made accordingly. If an agency chooses to make its own repairs, it still must obtain two other competitive bids if it wishes to be reimbursed.

If Another Party Is Liable For The Damage

If a third party is responsible: the involved agency may deal directly with that party/his insurer for the repair of the damaged vehicle. In these situations it may or may not be required to obtain 3 estimates (i.e., the adverse insurance company may require their own adjuster or appraiser to evaluate the damage to the state vehicle). Risk Management is available to assist agencies with recovering from at-fault third parties.

Total Loss Replacement

A vehicle will be deemed a total loss when the cost to repair it (according to the low estimate) is 90% or more of the Kelly Blue Book (mid range) actual cash value (ACV). The ACV will be offset by the applied deductible and the high salvage bid. Agencies are responsible for securing reasonable salvage bids. Notify Purchasing to remove the vehicle from the state inventory and the Attorney General's Office (to delete the vehicle from self-funded insurance coverage) when a vehicle is totaled.

Payment To Vendors/Reimbursements To Agencies

If the agency pays for the entire loss out of its budget, reimbursement can be made to the agency, less the deductible, after receiving proof of repair/replacement and evidence that the invoices have been paid by the agency. Agencies doing their own repairs will be reimbursed for parts only, subject to the usual deductibles. Risk Management can directly pay the vendor. In order to do this, it is necessary that we have the *original* invoice, copies of the 3 estimates, and the agency has paid the appropriate deductible amount. We must have the deductible before we can pay the vendor.

If you have questions concerning this article or pertaining to the claim reporting process, please visit our website <http://risk.nv.gov/LP/AutoAccident/> or contact DeAnna Guthrie at (775) 687-3189 dguthrie@admin.nv.gov.