

# KWORDS *from* KWORCC

## New KWORCC Trustee

Commissioner Wayne Wilt was appointed to the KWORCC Board of Trustees this year. Serving his third term for District 1 of Cowley County, Wayne also serves on the Work Force Alliance Board. He was born and raised in Winfield, Kansas and after graduating Winfield High School, he joined the Army, serving for more than three years. Next, Wayne



attended Cowley Junior College (now Cowley County Community College), where he earned his AA in accounting. Upon graduation Mr. Wilt joined the local Ford dealership where he was parts-department manager for 13 years. In 1975, Mr. Wilt joined Albright Insurance Agency and has spent more than 40 years working with insurance clients as a professional insurance agent. Wayne and his wife Karen raised three sons.

Besides insurance work, public office and community service, Wayne spends time with nine grandchildren, two great-grandchildren, three horses and numerous barn cats!

### *Focus on Claims:*

#### *Comorbidities and Workers' Compensation?*

By Amanda Chamberland, TRISTAR Claims

During the investigation of a workers' compensation claim, medical records are reviewed and/or employee statements are taken to determine what comorbidities the injured worker may have. A comorbidity refers to one or more diseases or conditions that occur along with another in the same person at the same time, and one may involve a long-term condition.

Comorbidities can significantly affect the outcome of a claim, including healing time and disability. Some comorbidities such as substance abuse can result in over or under exaggerated pain reporting. Other comorbidities, such as diabetes and arthritis can increase the healing period of an otherwise non-complicated injury. For example, a simple laceration could turn into a complicated wound care case or even amputation for a diabetic.

Not surprisingly, obesity has become one of the most recognized comorbidities in patient care and workers' compensation claims. What could be a simple strain to an ankle can result in a permanent disability if the claimant's weight prohibits their ability to progress through treatment.

A comprehensive understanding of the various comorbidities the injured worker has at claim onset will help alleviate barriers to the healing process. If you are aware of an injured worker with a comorbidity that may be affecting their recovery process, please notify your adjuster at Tristar so we may better assist.

### *Legal Detail:*

#### *Payroll Audits – What's the Rush?*

by Dortha Bird

Having just completed another round of member payroll audits, it may be helpful to understand why KWORCC needs them completed so quickly. KWORCC is required to pay a tax on the premiums collected (we all know how government can not abide lateness in receiving revenues). Here's the applicable language of the law: KSA "12-2624. Gross premium tax... as a condition precedent to the continuation of the certificate of authority provided in this act, all group-funded pools shall pay no later than 90 days after the end of each fiscal year a tax upon the annual Kansas gross premium collected by the pool at the rate of 1% per annum applied to the collective premium relating to all Kansas members of the pool for the preceding fiscal year. ..."

Translation: KWORCC needs the audits completed, reviewed, entered into our books, reported to the Trustees and premium tax calculated and draft for the same presented to the Kansas Insurance Department no later than March 30th. I hope this information is helpful.

# KWORCC

KANSAS  
WORKERS RISK COOPERATIVE  
for COUNTIES

700 SW Jackson • Suite 200  
Topeka, Kansas 66603  
Toll Free 1-877-357-1069  
www.kworcc.com

## CLAIMS REPORTING

To submit a claim online, go to [www.tristarrisk.com](http://www.tristarrisk.com) and select "report a claim". To call in a claim: 1-855-495-1554. Questions on claims should be directed to Amanda Chamberland: 1-844-702-2353x4713 [Amanda.Chamberland@tristargroup.net](mailto:Amanda.Chamberland@tristargroup.net)

## TRUSTEES

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## New Training Option Available!

By Brandon Mann, Loss Prevention Specialist

Often, the KWORCC Loss Prevention staff will conduct on-site safety training for a member county and a short time later that county will have a turnover of staff and need that same training for the new staff. In order to be able to efficiently provide the training to small numbers of individuals over a large geographic area, we have begun the process of video recording our safety presentations and posting those videos to our website.

As of the date that this article was written, two safety classes have been posted to the KWORCC website: Defensive Driving and Flagging/Work Zone Safety. Since both of these courses are certification courses, there is also a test that the employee must take and score 80% or greater in order to be able to receive a certificate. The completed test(s) can be scanned and emailed to KWORCC or mailed to our office for grading.

To locate the safety videos on our website, go to the KWORCC website at [kworcc.com](http://kworcc.com), click the tab for Loss Prevention, and click the link at the bottom of the page called "Brandon's Loss Prevention Publications". Once the employee has finished viewing the video(s), a supervisor should have the employee complete the test and submit it to KWORCC by email or regular mail.

In the future, we will be adding other training videos to the list, such as: Bloodborne Pathogens, Personal Protective Equipment, Hazard Communication, and possibly others. If there is a safety class that you would like to see offered, please contact Brandon Mann at 785-250-5118.

## Working Safely with Cement

From homes and workplaces to sidewalks and playgrounds, cement is everywhere. According to the Portland Cement Association, cement is one of the safest building materials available – when precautions are observed.

### Concrete 101

Portland cement is the basic ingredient of concrete, PCA states, and concrete is made when Portland cement creates a paste with water, causing sand and rock to harden.

Commonly used materials to manufacture Portland cement include limestone, shells, and chalk or marl combined with shale, clay, slate, blast furnace slag, silica sand and iron ore. Because Portland cement contains abrasive materials, it's also rough on bare skin.

In addition, drying Portland cement is hygroscopic, meaning it absorbs water. Because of this, fresh concrete shouldn't come in contact with bare skin because "saturated clothing can transmit alkaline or hygroscopic effects to the skin."

It's important to take precautions when working with fresh concrete to avoid skin problems or chemical burns, PCA states, noting that "prolonged contact between fresh concrete and skin surfaces, eyes and clothing may result in burns that are quite severe, including third-degree burns."

### Protect Yourself

When working with Portland cement, wear waterproof gloves, long-sleeved shirts and pants, and rubber boots high enough that concrete cannot get into them, PCA states. The association also recommends that workers wear eye protection because of the risk of blowing dust and spattering concrete.

Concrete and concrete-making materials can be heavy, so workers need to be careful. When concrete is deposited, push it with a shovel – don't lift it – into its final position.

# KWORCC Learning Center

Safety awareness and safety training are a large part of keeping your employees safe. Regular safety meetings (KWORCC recommends once a month) can be used to show videos from the KWORCC Safety Video Library as well as to discuss housekeeping and timely safety topics. Additionally, individual employees can take online courses through Gov-U (contact John D'Angelo at [John.D'Angelo@praetoriandigital.com](mailto:John.D'Angelo@praetoriandigital.com) or 866.845.8887 to set up an account if you don't have one), and the KWORCC Loss Prevention Staff is available for on site, in person group training.

## Local GovU

There are hundreds of courses available on Local GovU. Here is more information on some of them.

**Trenching & Excavating:** This course covers key elements of the standards and describes safe work practices that can help protect workers from cave-ins and other hazards.

**Dump Truck Safety:** The workhorse of a job site is the dump truck. The various use of a dump truck is a potential source of injury including fatalities. This course will address safe work practices for dump truck drivers.

**Walking Your Way to Fitness:** Nobody plans to get out of shape. With the challenges of everyday life that most adults cope with, sometimes it just sneaks up on us. When it does, some will make excuses for why they can't exercise; still, others jump full tilt into a rigorous program and either hurt

themselves or simply burn out. The key to starting an exercise program after a sedentary lifestyle is to start slow and do something that won't be too rigorous or too expensive. In this course, the learner will explore some common sense approaches to getting back into shape with a focus on starting a walking program.

**Basic First Aid:** In the event of an emergency, would you know what to do to help yourself or someone else? Could you render potentially lifesaving assistance until first responders arrived? You never know when or where a medical emergency will occur. If a co-worker were to be injured, you could be their best chance of survival. Understanding basic first aid will help you to respond confidently and effectively to various emergencies that may occur whether at home, in the workplace, or anywhere you may be.

## Selected Video Learning

Most of the safety videos are available only on VHS. However, most videos with a number of G-106 and higher are available on DVD. The KWORCC staff is working to get popular topics on DVD. If you have a particular topic you would like to see us carry on DVD, please email Nicole at [nicole@kworcc.com](mailto:nicole@kworcc.com).

A complete list of available videos can be found on the KWORCC website at <http://kworcc.com/LossPrevention.htm>.

### Suggested video library selections:

G-106 Slips, Trips and Falls

G-127 Housekeeping and Accident Prevention

G-131 Will today be the Day

G-139 Chainsaw Safety

G-143 Right of Way Mowing Safety



## Skid-Steer Loader In Person Training

By Carl Eyman, Loss Prevention Manager

**The KWORCC Loss Prevention staff has for years provided on-site classes on a variety of topics. One of those classes is the Bobcat Skid-Steer Loader Operator Training Class. We have expanded the class to include information on the Caterpillar Skid-Steer since the controls on the two pieces of equipment are so different.**

**The courses are designed to expose employees to safe and efficient operation of their piece of equipment. The class takes about two hours to complete and includes a fourteen-question test. When requesting skid-steer training, please advise the manufacturer of your skid-steer. As always,**

**keeping the safety awareness levels high for your employees is essential.**



### Safety Alert Symbol

**On a Skid-Steer the Safety Alert Symbol means: "ATTENTION! STAY ALERT! YOUR SAFETY IS INVOLVED!"**

## Eyestrain 101

Whether it's a work computer, a home laptop or our ever-present smartphones, chances are you stare at some type of screen for hours each day. This can lead to vision problems. "Focusing on tiny type for hours on end can cause eyestrain, fatigue and headaches," the American Academy of Ophthalmology cautions. "Staring at screens for long periods can also leave eyes parched, red and gritty-feeling."

The Mayo Clinic states that eyestrain is a common condition that occurs when a person's eyes get tired from intense use, and "people who look at screens two or more hours in a row every day have the greatest risk of this condition."

### *Take a break*

AAO recommends taking the following steps to prevent eyestrain:

- Keep your screen at arm's length. When working with a desktop computer, keep the screen about 25 inches from your face, or about an arm's length away. If doing so makes the words on the screen appear too small, adjust the font size.
- Mind the glare. Screen glare from lighting can irritate your eyes; try a matte filter for your screen to help diminish glare.
- Give your eyes rest time. AAO notes that eyestrain occurs after long and continuous screen use, and recommends workers follow the "20-20-20 rule": Take a break every 20 minutes by looking at something 20 feet away for 20 seconds. This will allow your eyes time to relax.
- Avoid dry eyes. Try using a personal humidifier at your desk to help keep your eyes moisturized. Additionally, keep eye drops handy to lubricate your eyes if they feel particularly dry.
- Pay attention to lighting. If your screen is too bright, your eyes have to work harder. Adjust your screen's brightness, as well as the lighting in your office or home, to reduce eyestrain.

If these steps don't help, AAO recommends seeing an ophthalmologist.

## 2019 *Board Meeting Dates*

- X January 24th
- X February 28th
- X March 28th
- April 25th
- May 30th
- June 27th
- July 25th
- August 29th
- September 26th
- October 24th
- November 12th – Annual Meeting
- December 19th