

COMPCONTROL

The Official KMIT Member Newsletter

Volunteer Coverage Reminder

This question comes up occasionally: “Does KMIT cover volunteers?”

The answer is yes...and no.

First of all, ALL ‘public safety’ volunteers (EMS, first responders, firefighters and reserve police officers) ARE covered for work comp by Kansas Law. KMIT members need not make any specific request (‘election’) to cover this group of voluntary employees. KMIT’s payroll auditor (The Audit Store) will require each city to account for each/every individual who does such volunteer work for the city. Police reserve officers will need to be tracked (by the city) by the number of hours worked by each individual, and the city will pay the premium to KMIT on those people at the same rate, as others who perform the same tasks for full pay. Firefighters, EMS workers, and first responders are accounted for during the audit at the rate of \$100 (‘salary’) per year, unless they are paid a specific amount in excess of \$100. Thus, there is a premium due for each and every public safety volunteer.

For all volunteers doing work for the city, who are NOT doing ‘public safety’ work, the answer to the work comp coverage question is that, “It depends...”

DIVISION OF WORKERS COMPENSATION
KS DEPARTMENT OF LABOR
800 SW JACKSON ST STE 600
TOPEKA KS 66612-1227
Phone: 785-296-3441 • Fax: 785-296-6828
Web: www.kdwr.state.ks.us/workerscomp.htm
Email: workerscomp@ks.dola.ks.us

VOLUNTEERS

**ELECTION OF EMPLOYER TO PROVIDE
WORKERS COMPENSATION COVERAGE FOR VOLUNTEER WORKERS.**

NOTICE: To be processed all entries on this form must be completed. All entries, except signatures, must be typed.

NOTE: This Election is effective upon receipt by the Kansas Division of Workers Compensation.

To the Kansas Division of Workers Compensation, you are hereby notified that:

Employer Name: _____

Employer Address: _____

I hereby elect to cover volunteer workers who are engaged in the following volunteer work: _____

_____ are not being brought under the Act.

The City may ‘elect’ to provide workers’ compensation insurance for any and all city volunteers, though KMIT does not recommend doing so. IF a city wants to cover volunteers, they **must** first complete a **K-WC 123** form, and submit it to the Kansas Department of Labor, Division of Workers’ Compensation (please send a copy to KMIT, so that we know which volunteers KMIT is to cover in your city). And, PLEASE, if you do elect to cover a task performed by volunteers, be VERY SPECIFIC in identifying the task(s) being performed. KMIT will not otherwise cover a (non-‘public safety’) volunteer who is injured doing volunteer work for the city.

(Continued on page 3)

Lana McPherson - President
De Soto

Bud Newberry - Vice President
Derby

Cheryl Beatty - Treasurer
Eudora

Linda Jones -
Immediate Past President
Osage City

Steve Archer Sharon Brown
Arkansas City Clay Center

Bobby Busch Toby Dougherty
Neodesha Hays

Larry Paine Howard Partington
Hillsboro Great Bend

Sasha Stiles
Andover

Don Moler
LKM Executive Director
Ex Officio

Don Osenbaugh
Pool Administrator / Agent
Editor

Victoria Vanderhoof
Claims Manager
Insurance Management Associates

Paul Davis
Vice President, Risk Management
Insurance Management Associates

Andy Hixson Wendy Flowers
Agent Layout Editor

CompControl is a publication of the League of Kansas Municipalities and the Kansas Municipal Insurance Trust for the purpose of educating and informing cities about loss control methods and risk management. If you have any questions concerning KMIT workers' compensation or risk management that you would like to see answered in this newsletter, please direct those inquiries to:

Kansas Municipal Insurance Trust
300 SW 8th Avenue
Topeka, KS 66603
Phone: (785) 354-9565
Fax: (785) 354-4186
wflowers@lkm.org

Copyright 2008 by the League of Kansas Municipalities. Contents herein are not intended to provide specific legal or medical advice. Readers should seek advice on specific concerns from a qualified professional.

Letter from the Pool Administrator

Dear KMIT Members and Others,

Hello to all our KMIT family.

As has been the case much too often in recent years, the weather has once again been playing much too big of a role in the lives of Kansas citizens. Hail, rain (too much at times), wind, and tornadoes have been in abundance over the entire long spring this year. Our friends in Chapman and Manhattan are now struggling with disasters of just a week ago. Here in my city of Derby, we have been spared from most of the violent weather (two trips to the basement with the sirens blaring were only close calls, thankfully); the rain gauge at my house has measured more than 20 inches of rain since the start of the Memorial Day weekend...MOSTLY a good thing.

This month, *CompControl* is mostly a collection of 'tips' and 'reminder' pieces: **Summer employees** represent a significant safety risk; one which is quite often overlooked. Although young people are essential to getting the job done in many/most cities during 'summer vacation,' and though most are really excellent help (especially those returning each year), they often don't receive enough/adequate specific training and guidance for the task being performed. It is easy for city supervisors to assume that bright kids know more than they do, and have experience, when doing odd jobs around the city. Take the time to go the extra distance in familiarizing youthful and temporary workers with proper safety procedures. **Sleep deprivation** causes more injuries in the workplace than one might think, as being sleepy or tired from lack of sleep rarely is identified as 'the cause' of an accident. Remind your staff about this, and have your supervisors pay attention to clues of issues that may need to be addressed. Sometimes, safety prevention is a subtle thing.

One reminder this month is about **volunteers**. KMIT does not recommend that you choose to cover volunteers, and volunteers are not automatically covered for work comp. The other reminder is that it is VERY important for your city to sent its supervisors to one of the annual **KMIT Regional Supervisor Training seminars**. Work Comp procedures are not something that most supervisors know about unless and until they receive specific education (and update/refresher trainings).

Your KMIT Board of Trustees met in Andover in April, and meets in June in Derby. The Board will also meet in August in Hillsboro. The Board's last meeting of the year will be held in Eudora in December. The **KMIT Annual Meeting** is for all officials from our KMIT group who are attending the LKM Annual Conference, and most find the short meeting to be an enjoyable occasion (and there are door prizes, food, and beverages). The Annual Meeting will be in Wichita, on Monday, October 13.

Until next time...

Don

DWC-123 and many other related forms are available online at: www.kmit.net or http://www.dol.ks.gov/wc/html/wcfrmpub_ALL.html (DWC's main page is www.dol.ks.gov/wc).

As above, each volunteer who performs elected volunteer service must be tracked by the city for all hours worked. The pay rate assigned to the specific task will be based on the actual rate paid for that job to a full-time employee doing the same type of work. And, the city will pay full premium for volunteer coverage.

NOTE: If your city has EVER elected to cover volunteers for work comp, that (those) election form(s) is (are) STILL VALID, unless (and until) you have sent in another, separate, form (K-WC 124) cancelling the original election. And, just sending a new election form does not, in any way, affect the original election. You must, in effect, UN-ELECT an old election of coverage before that election goes away.

If you have ANY question(s) about work comp insurance coverage for volunteers, please contact KMIT Pool Administrator Don Osenbaugh at dosenbaugh@cox.net or 316-259-3847. And, please, do contact KMIT if you are considering covering a volunteer task for work comp, and give us a 'heads up.'

Some Tips For Using Young Summer Workers

You **owe** your young summer workers a safe work place.

Here are some steps you need to be sure to take before you put a young person to work:

- 1) Verify their age. The law requires that certain tasks only be performed by those over a certain age. The rationale for child labor laws should be obvious.
- 2) Don't let them do things they are not supposed to do...follow the law.
- 3) Encourage teens to ask you questions...about safety, techniques of the tasks they are expected to perform, etc. You WANT them to be able to, and feel free to, ask any question they need to ask; you want them to know what they are doing. Do Not ASSUME they know how to do the job.
- 4) Answer questions in a way the teen FULLY understands.

And, remember, probably the number one reason that teens get hurt doing summer jobs for cities is a **LACK OF THOROUGH TRAINING** by city staff.

For more information on this subject, go to www.osha.gov/sltc/teenworkers/.

KMIT Supervisor Trainings

Early each year, KMIT staff goes on the road to do training sessions for supervisors. We do 3-hour seminars, normally starting at 1:00 pm and lasting until 4:00 pm. And, we do the trainings in 'sub-regional' sites, to allow as many supervisors as possible to attend. We even do them on Thursdays...the day we find most conducive to most supervisors.

The sessions are VERY inexpensive, and are designed to inform/teach supervisors (at all levels, up to and including city clerk and city manager/administrator) about ***how work comp works***. Supervisors generally don't know much about work comp *unless and until they have been specifically trained*.

This year KMIT has been fielding lots of questions, from supervisors, which are explained in full detail, and probably better, during the training sessions.

Work comp can be a big expense item for cities. In this economy, with fuel prices going sky-high and budgets being very tight, every dollar saved is important. So, understanding how work comp works and how to do the very best job of managing work comp issues becomes an even a bigger deal.

(Continued on page 5)

SAFE CITIES as of June 3, 2008

If you would like assistance returning an injured employee to work, or need ideas for modified duty, please contact Victoria, 1-800-288-6732 or kmitclaims@imacorp.com.

Abilene	Cherryvale	Frankfort	Jetmore	Oberlin	Sedgwick
Admire	Clay Center	Fredonia	Johnson City	Ogden	Sharon Springs
Allen	Columbus	Galena	Kingman	Olpe	Spearville
Altamont	Concordia	Girard	Kinsley	Osawatomie	Spring Hill
Andale	Conway Springs	Glasco	Lecompton	Oskaloosa	Stafford
Andover	Council Grove	Glen Elder	Lenora	Oswego	St. Francis
Atlanta	Cullison	Grainfield	Leoti	Ozawkie	Tampa
Baldwin City	Damar	Grandview Plaza	Lincoln Center	Palco	Tescott
Basehor	De Soto	Greeley	Lucas	Paola	Tipton
Baxter Springs	Douglass	Grenola	Maize	Park City	Tonganoxie
Belleville	Eastborough	Grinnell	McFarland	Parsons	Treece
Bennington	Edgerton	Hamilton	Medicine Lodge	Peabody	Turon
Beverly	Edwardsville	Hartford	Melvorn	Princeton	Ulysses
Bird City	Elkhart	Hays	Minneapolis	Ramona	Valley Center
Bonner Springs	Ellsworth	Hesston	Mission	Ransom	WaKeeney
Brewster	Esbon	Hiawatha	Moline	Reading	Wakefield
Caldwell	Eudora	Hill City	Montezuma	Roeland Park	Walton
Centralia	Florence	Hillsboro	Mound City	Rose Hill	Wellington
Chautauqua	Ford	Hoisington	Neodesha	Russell	Wellsville
Cheney	Fowler	Holcomb	Neosho Rapids	Satanta	

KMIT Claims

Top 5 Frequency and Cost Analysis
January 1, 2008 through May 31, 2008

<u>By Department</u>	<u>Frequency</u>	<u>Claims Cost</u>
Police	60	\$ 187,317
Park	27	90,698
Street	27	80,750
Water	24	101,196
Maintenance	14	15,204
<u>By Accident Type</u>	<u>Frequency</u>	<u>Claims Cost</u>
Strain or Injury	49	\$ 272,085
Fall or Slip	49	147,983
Miscellaneous Causes	39	49,508
Cut/Puncture/Scrape	20	13,391
Struck or Injured	18	55,276
<u>By Body Part</u>	<u>Frequency</u>	<u>Claims Cost</u>
Knee	24	\$ 228,200
Multiple Body Parts	21	38,653
Lower Back Area	19	33,265
Eye(s)	16	7,403
Shoulder(s)	13	122,179

If you would like a similar breakdown for your city, contact Victoria at 1-800-288-6732

(Continued from page 4)

Next February (and, perhaps, into early March), KMIT will once again make three or four stops on its annual **KMIT Regional Supervisor Training Tour** (Wellington is the only one that is firm at this point).

These seminars are part of ***the reason the KMIT member cities are in KMIT in the first place.*** One aspect of the mission of KMIT is to provide services to cities that they would not likely get from the private sector. Our goal is to do the VERY BEST we can at providing the best quality service to our cities. Training is an integral aspect of that quality of service.

Cities within a one-hour or so drive from each of our sites really should plan to **send absolutely every supervisor** they can to one of KMIT's supervisor trainings. Just as in all the other things that supervisors do, **TRAINING MATTERS.**

KMIT POSTERS

KMIT has two posters, Workers' Compensation and Safety. We suggest each member city post these posters in EVERY city worksite (city hall, wastewater plant, public works shop, etc.). Both posters can be found on our website, www.kmit.net and then click on our "document center" (top left of screen). Both posters are in PDF form so you may print for your use or you can get copies by contacting Wendy Flowers at (785) 354-9565 or wflowers@lkm.org.



WORKERS' COMPENSATION

Accident Procedures

If you are injured on the job . . .

1. Notif

2. Get M

3. Expla

will con
and wil
under v

you have a
regarding our
enefits, plea
ector, or th
1-800-288-



SAFETY

is the City's #1 Priority
Nothing is more important than the
safety of our employees!

This City expects EVERY employee
to understand and follow established
safety policies and proced
at ALL ti



Sleep Deprivation: Coffee Isn't Enough



Sometimes city employees get sleep deprived. Before you say, “well, duh!,” let’s think about that for a moment or two.

Most city jobs do not require long periods of continuous work...those beyond the 8- or sometimes 12-hour work day.

But, some city workers do have to work night shifts. And, others work at desks, sometimes with little stimulus to keep them awake (other than the WORK, of course). And, we all sometimes don't get enough sleep for any number of

reasons; therefore, all employees may occasionally be subject to sleep deprivation. Further, then, some city jobs can be downright dangerous, even in the best of circumstances, right? Being sleepy or tired can get people hurt.

The usual method of ‘perking up’ in our society is coffee. But, according to a story posted recently on Occupation Hazards webpage (‘Combating Workplace Sleep Deprivation,’ http://www.occupationalhazards.com/zone/319/OHBest_Practices/Article/80170/Combating_Workplace_Sleep_Deprivation.aspx), coffee alone often just isn't enough.

The article goes on to give **tips about how to help keep sleep-deprived employees safe (or safer) on the job:**

- 1) Break up the monotony of repetitive tasks.
- 2) Have people performing potentially dangerous tasks to take more frequent breaks.
- 3) Provide high-intensity lighting...it helps keep people alert.
- 4) Use a buddy system. If somebody looks or acts tired or sleepy, be sure they are not working alone.



KMIT Loss Prevention ‘Training Tools’

KMIT and IMA have teamed up to offer valuable information geared towards supervisors. These Training Tools provide our cities with a wealth of information to be utilized when holding ‘toolbox’ safety meetings with employees.

A complete library of **Training Tools** can be found on our website, www.kmit.net and then click on “document center.” Each issue is in PDF form, so you may print issues for your use.

KMIT Calendar

June	19	KMIT Board of Trustees Meeting, <i>Derby</i>
August	15	KMIT Board of Trustees Meeting, <i>Hillsboro</i>
October	7	KMIT Annual Meeting, <i>Wichita</i>

KMIT Revenues & Expenses May 31, 2008

Combined Assets

Cash In Bank	\$2,096,517
Investments	7,005,000
Other Assets	<u>773,860</u>
Total Assets	\$ 9,875,377

Combined Liabilities & Equity

Accrued Expenses Outstanding	\$ 3,909,182
Reserved for Losses	2,332,627
Incurred But Not Reported (IBNR)	2,592,944
Other (IBNR) Adjustments	(50,689)
Total Liabilities	<u>8,784,063</u>
KMIT Statutory Fund Balance	<u>1,091,313</u>
Total Liabilities and Equity	\$ 9,875,377

Kansas Municipal Insurance Trust

300 SW 8th Avenue
Topeka, KS 66603



WORK COMP CLAIMS & MEDICAL BILLS

MUST

**be sent to
Victoria @ IMA**



Victoria, Claims Adjuster
IMA

PO Box 2992

Wichita, KS 67201-2992

Phone: 316-266-6347

Toll Free: 1-800-288-6732 ext. 347

Fax: 316-266-6385

E-Mail: kmitclaims@imacorp.com

0101

MAKE CHECKS PAYABLE TO:
Medical Center
635 Billing Street
Purple, KS 64835

PHONE
PAGE: 1

050608 00002646 1 00120339 2

John Doe
619 Red Street
Blue, KS 65795

☐ Please check box if address is incorrect or insurance information has changed, and indicate change(s) on reverse side.

Please indicate your account number on your check.

DATE	DESCRIPTION OF SERVICE
4-3-08	ENCOUNTER 395731 FOR JOHN DOE WITH 6549 - OFFICE SERVICES - LEVEL 3 ENCOUNTER TOTAL

STATEMENT

60 DAYS 60-90 DAYS 90-120 DAY