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ONLINE UNIVERSITY
COURSE HIGHLIGHT

Bloodborne Pathogens for
Law Enforcement Officers

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IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION
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The Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association .

Are you SAD?

Winter. This season brings us many wonderful things. Holidays, pristine white snowfalls and a whole host of winter activities. It can be a very enjoyable time of year.

For some people though, the change of seasons can bring depression and a low point in their year. These people may be suffering from Seasonal Affective Disorder (SAD.) This condition can affect a person's work life as well as their home life. At work, someone dealing with SAD can result in a negative impact to co-workers and an organization's customer service as well as contribute to absenteeism. Thus, knowing about SAD and how it can be treated can bring an opportunity for relief to not just the person dealing with it, but others that interact with them as well.

According to the Mayo Clinic, SAD is defined as, "a type of depression that's related to changes in seasons. SAD begins and ends at about the same times every year. While most likely experienced during winter months, SAD can also occur in the spring or early summer."

Often confused with having the winter blues, SAD is a form of major depression. Depression is a serious condition that can severely impact a person's quality of life, health and work.

There is uncertainty as to what causes SAD, but the Mayo Clinic reports that the following may be factors:

- Your biological clock (circadian rhythm). The reduced level of sunlight in fall and winter may cause winter-onset SAD. That can lead to feelings of depression.



- Serotonin levels. A drop in serotonin, a brain chemical that affects mood, might play a role in SAD. Reduced sunlight can cause a drop in serotonin that may trigger depression.
- Melatonin levels. The change in season can disrupt the balance of the body's level of melatonin, which plays a role in sleep patterns and mood.

Symptoms of winter-associated SAD include:

- Feeling depressed most of the day, nearly every day.
- Having low energy, feeling sluggish or agitated.
- Losing focus or interest in activities you once enjoyed.
- Having problems with sleeping.
- Experiencing changes in your appetite or weight.
- Having frequent thoughts of death or suicide.

SAD is something to discuss with your physician. Keep in mind that depression is something to take seriously. In many cases, with proper treatment, the symptoms can be managed to let you better enjoy your work and home life. So, if you think you may be suffering from SAD, talk to your physician.

Online University additions

IMWCA members are taking advantage of the Online University at an exponential rate. The most recent usage report shows 8,865 courses started through November 2015, up from 6,245 in 2014. That's a 42 percent increase!

IMWCA's Online University is focused on providing a quality curriculum to meet your training needs and get every employee home safe at the end of their day. With the new additions coming online in 2016, we will have 77 courses available to members. You can train anytime, anywhere you have access to the Internet, and at no additional cost. Here's the lineup of additional courses coming in 2016:

January | Bloodborne Pathogens for Law Enforcement

February | Preventing Slips, Trips and Falls for Law Enforcement

March | Work Zone Safety

April | DOT Reasonable Suspicion for Drug & Alcohol Testing-The Role of the Supervisor

May | DOT Reasonable Suspicion for Drug & Alcohol Testing-Sign and Symptoms of Drug Use

June | DOT Reasonable Suspicion for Drug & Alcohol Testing-Signs and Symptoms of Alcohol Use

To learn more and sign up for this valuable resource visit www.imwca.org/LossControl/pages/OnlineUniversity.aspx or contact us at losscontrol@iowaleague.org.

March 1, Solid Waste Safety Workshop

Save the date for IMWCA's annual Solid Waste Safety Workshop in Altoona. This all day event will provide safety-related information geared toward IMWCA members that operate solid waste management operations and facilities. Join us March 1 for this free event which includes lunch. More information will be provided as the agenda comes together, so keep checking the IMWCA Web site. Registration is currently available at www.imwca.org > News/Events > Calendar.

Like this newsletter?

Check out the multitude of member resources online at www.imwca.org.

- Model/sample programs including general safety manual
- Return to Work Now (RTWNow) online tool
- Video Library
- Underwriting Information
- MORE!

See you at the Regional Workshops in February

The locations, dates, times and topics have been set for the 2016 Regional Safety Workshops

The topic for this year's presentations are:

Personal Protective Equipment - Common Mistakes and Solutions. IMWCA staff will discuss the most common mistakes we see during our safety reviews and what members can do to correct problems before they lead to injury and illness.

Slip, Trips and Falls - The IMWCA Experience. Staff will discuss the results of an in-depth review of all IMWCA slip and fall claims from the last five years. Which departments have the most frequency and severity of claims, the most common causation by departments, and what are strategies to prevent slip and fall injuries.

Workers' Compensation Update. Join a discussion on payroll worksheets, NCCI rates and split-point, claims reporting and more.

We look forward to seeing you at:

- Atlantic Public Library on February 9
- Cherokee Community Center on February 10
- Coralville Public Library on February 11
- Osceola at the Clarke County Development/Information Station on February 16
- Independence Public Library on February 17
- Franklin County at the Franklin Law Enforcement Center on February 18

To register and learn more about location addresses and times visit the Calendar at www.imwca.org.



Types of settlements

A small percentage of workers' compensation claims end in settlement. However, there are certain situations and claims where it is appropriate and sometimes beneficial for everyone involved to pursue a settlement. Each settlement must be in writing, on appropriate forms, and approved by the Iowa Workers' Compensation Commissioner.

In Iowa, there are six types of settlements for workers' compensation claims. Settlements three through six are used in conjunction with the Agreement for Settlement and Compromise Settlement:

1. Agreement for Settlement

This settlement is an agreement to the amount and extent of compensation due to the injured employee. The approval of the agreement for settlement does not end the employee's future rights or medical benefits. When this type of settlement is reached everyone agrees to the following:

- Compensable injury occurred
- Compensation rate
- Benefits accrued were paid and benefits remain to be paid
- Hearing will be waived
- Injured worker is entitled to medical benefits into the future
- The settlement can be reviewed/reopened for three years after the last date weekly compensation is paid

2. Compromise Settlement

This settlement is possible when there is a disagreement regarding whether or not the employee is entitled to receive workers' compensation benefits. This type of settlement is chosen when everyone seeks a full and final settlement of their disputes. This settlement ends the employee's future rights to any benefits, including medical benefits.



3. Contingent Settlement

A contingent settlement is entered into if there is a specific event that will occur in the future. These settlements are commonly used when the court or Medicare must also approve the settlement.

4. Combination Settlement

This type of settlement establishes part(s) of a claim as compensable and disposes of other part(s) of the claim as denied. An example of using this type of settlement is when a physical injury is admitted, but a psychological injury is denied.

5. Full Commutation

This is a lump sum payment of all remaining future benefits. A full commutation ends the employee's rights to all future benefits, including medical.

6. Partial Commutation

This is also a lump sum payment of all remaining future benefits, but it does not end the employee's future rights.

In order for a commutation to be approved it must be shown that the employee has a specific need and that the lump sum is in the employee's best interest.

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Comments or suggestions: contact Bethany Crile, newsletter editor, at (515) 244-7282 or bethanycrile@iowaleague.org.

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