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The Informer

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

Trends in motor vehicle accidents

What do cell phones, touch screens, cameras and laptops have in common? The first thing that comes to mind is probably technology. In fact, all these technologies allow people to get their information faster and while on the go.

While advanced technology has changed our lives forever, it has also created a troubling trend in motor vehicle accidents (MVAs). On a national level, there has been an overall decline in the number of workers' compensation claims. However, the frequency of MVAs has increased in recent years. These accidents can be very severe and are responsible for a significant portion of fatal workers' compensation claims. According the National Council on Compensation Insurance (NCCI), a MVA claim is 12 times more likely to result in a fatality than a non-MVA claim.

There are a variety of external factors that may contribute to MVAs. According to the National Safety Council, a minimum of 27 percent of crashes involve drivers talking or texting on cell phones. However, the National Safety Council sees strong evidence to support there is underreporting of cell phone use in crashes. As you would expect, MVAs occur more often in the class codes where MVAs are most common: truckers, taxi/bus drivers, salespersons. MVA claims also tend to represent a higher share of the costliest claims. From 2011 to 2016, MVA claims accounted for 28 percent of claims that cost more than \$500,000, versus just 5 percent of all claims (NCCI).



In review of the past 10 policy periods, IMWCA also saw an increase in the number of claims involving a motor vehicle. The average number of MVA claims per year from 2008-2013 was 64, compared to 85 in the most recent five years. Although the number of claims per year increased by 33 percent, the overall cost of MVAs has declined by \$2,000,000 during the same period. Between 2008 and 2013 the number of MVAs was 4 percent of the total claim count but accounted for 12 percent of the total cost incurred. Whereas from 2013 to 2018, those percentages changed to 5 percent and 8 percent respectively.

Fortunately, IMWCA has not had any catastrophic or fatal events happen from drivers being distracted through the use of advanced technology. In order for this trend to continue, members must continue to take a proactive approach by implementing policies and procedures that address the use of technology while driving a motor vehicle. Smartphone apps that prohibit calls or

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Supplementing workers' compensation benefits

When an employee suffers a work-related injury, one of the benefits provided by Iowa workers' compensation law is compensation for wages lost as a result of the injury.

These benefits are owed if the treating physician keeps the employee off work more than three days. The amount of the benefits owed is based on the injured employee's gross average weekly wage, marital status and number of dependents. The weekly benefit amount received by the employee is approximately 80 percent of their take-home pay and is not subject to taxes. This level of benefit is designed to encourage employees to return to work as soon as possible to again receive their full pay.

Being off work for a period of time due to a work-related injury might place a financial burden on an employee. Iowa law gives all public employees the option to supplement their lost time benefits by using accumulated vacation, sick leave and compensatory time.

Code of Iowa, Section 85.38, Paragraph 3, Supplementation of workers' compensation benefits, states that "a public employer shall not supplement an employee's workers' compensation benefits by reducing the employee's sick leave, vacation leave, or earned compensatory time entitlements, unless the employer first notifies the employee of the employee's option to supplement and the employee elects to so supplement." Thus, it is the employee's decision whether to supplement the workers' compensation benefit in order to receive 100 percent of take-home pay. The notice and election should both be in writing.

If the employee elects to supplement the workers' compensation benefit, remember the workers' compensation benefit is not taxable. The employer must be careful to withhold taxes only from the supplemental portion.

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texts while a vehicle is in motion, hands free devices, and pulling over before taking/making any calls can all prevent distracted driving. However, the best way to protect your employees while in a motor vehicle has absolutely nothing to do with advanced technology. Since 1987, IMWCA has had 15 fatalities from MVAs. In every case the deceased employee was not wearing a seatbelt. In the same timeline, IMWCA has never had a fatal MVA when the employee was wearing a seatbelt. This is why adopting and enforcing a seatbelt policy is not only a condition of continued coverage, but it is also the very best way to make sure every employee goes home safe at the end of the day.



Out of office for the Iowa League of Cities Annual Conference & Exhibit

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help the League during their Annual Conference & Exhibit on the 12-14 of this month. Limited claims staff will be available during this time, and Company Nurse is always available to provide triage and first report of injury

services. All other IMWCA-designated staff will have limited access to phones and email, but please leave us a message. We'll get back to you as soon as we can.

If you plan to attend the League's Annual Conference & Exhibit in Council Bluffs, stop by our booth (numbers 1 and 2) in the Exhibit Hall, join us for the Run/Walk on Thursday morning or attend the workshop on "HR Essentials for Cities without an HR Department" that we're sponsoring and leading. We'd love to see you there!

In addition, we are also exhibiting at the Iowa Recycling and Solid Waste Management Conference in Council Bluffs, and the Iowa Municipal Finance Officers conference in Des Moines. Stop by our exhibit booth at any of these events to say hello!





Human Resources Tip of the Month | Lisa Mart, HR Specialist

Finding job applicants during low unemployment

The June 2018 national unemployment rate is at 4 percent and the state's unemployment rate is at 2.5 percent, so it is easy to see why recruiting new employees can be a full-time job in itself. However, most IWMCA members do not have a full-time human resources on staff, so this can be an even bigger problem as supervisors struggle to find qualified workers on their own. Here are some tips and tools that may be helpful in your hiring process.

If you aren't posting open positions on social media, you need to start. Some social media sites are more expensive than others, so check all your options. Posting a position on Facebook has proven successful for some of our members. When posting to Facebook employers often 'boost' their ad. This drives ads to the audience of choice and cost much less than the traditional job board.

Younger generations of employees are often opting out of four-year college and entering the workforce right away or after a two year degree. Get in front of these potential applicants while they

are still in school, whether it is through the high school guidance counselor or the career center. Often times you can post open job advertisements at these locations and on their job website. Also consider getting in front of a specific class of students to provide information about your industry and positions.

Don't be afraid to hire the non-traditional applicant: the stay-at-home parent returning to the workforce, the retiree looking for a second career and the veteran transitioning from military service. These individuals, while not currently in the mainstream workforce, still have valuable job skills, work ethic and experiences to bring to your organization.

One of the best ways to find quality employees is employee referrals. Employees are the best resources to promote how great it is to work at your entity. They can provide information to a possible applicant about the company and job specifics. Often times hiring referred candidates costs less and is a faster process than other recruitment initiatives.

One-Day Safety University registration available

The 2018 One-Day Safety University has been set for October 16. The workshop will be held at the Stoney Creek Inn in Johnston.

Registration is currently available on the Calendar page of www.imwca.org.

The agenda includes panel discussions on getting management involved in safety, why the Occupational Safety and Health Administration really inspects cities and counties, the financial benefits of a return-to-work program, knee and shoulder injury prevention, and other topics.

Please contact Dean Schade at deanschade@iowaleague.org for questions about this free training.

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

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