



SHASTA-TRINITY SCHOOLS INSURANCE GROUP

WORKERS' COMPENSATION BULLETIN—A New Direction

25% Cost Reduction Targeted

Shasta-Trinity SIG has instituted significant changes to its workers' compensation programs effective July 1, 2014.

We are targeting a 25% reduction in our current-year costs and are also implementing long-term strategies that will greatly reduce our districts' w/c contributions for years to come.

Here is a snapshot of our workers' comp program under the views of Yesterday, Today and Tomorrow.

Yesterday- Are you aware that our collective workers' comp costs have exceeded \$30 million over the past 10 years? Also, our costs rank as one of the highest state-wide for school groups.

Today- We have made a significant change in how our claims are handled. We have partnered with Schools Insurance Authority (SIA) to model and manage our claims in a manner similar to theirs.

SIA leads CA school

communities in providing the highest level of services while maintaining one of the lowest costs to their member districts. In short, we are now being mentored by a school JPA, who understands school operations and, like us, functions on a not-for-profit basis.

Tomorrow-The past several years have etched the *doing more with less* tagline into our daily operations. A lower cost w/c program will result in less money flowing out of our districts' budget.

Key District Decisions- Link to Savings

- The district exerts control on the outcome of a work injury claim based on the decisions made on the Day of Injury.
- Using the Nurse Hotline to immediately report injuries provides the employee with direct access to a medical professional.
- Early Return-to-Work can *stop* lost-time claims and reduce costs on these claims by 40%.
- The first 3 days following an injury are the most critical to a successful outcome for the employee and the district.

Team-based Approach

Managing the CA workers' comp labyrinth requires a specialized team focused on key decision points. These key decision points, (windows of opportunity) are very time-sensitive and are shared by several key roles in this process.

Day of Injury- The decisions that are made this day greatly determine the claim costs and ultimate outcome to the district and their employee. The two key decision points involve injury reporting and return to work.

1. Injury Reporting

"Call the Nurse"

Telephonic injury reporting for *all* incidents and injuries will be staffed by the SIA RNs effective July 1. The injured employee benefits from the TLC of a medical professional to discuss and determine whether medical treatment is required.

The district benefits by not having to participate in making a medical decision. The best news - the state-required paperwork will be handled by the nurse and the claims team.

2. Return to Work

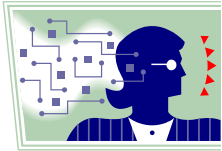
Return-to-Work (RTW)

Are you aware that an injured employee off 12 weeks has only a 50% likelihood of ever returning to work?

No single decision has more impact than RTW. It is truly a problem solver and a preventative measure to avoiding long-term claim issues.

SIA has assigned a RTW Specialist to assist the districts in the RTW process and making this important decision.

Meet the SIA Claims Team



Schools Insurance Authority
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From left to right:

- Shaun Low
- Jonathan Beaton
- Theresa Yang
- Marcia Whiting
- Opal Weiser
- Jane Johnson
- Debra Russell
- Leo Sumpo



Shaun Low: I have been in the Workers' Compensation industry for over 22 years, with my last 9 plus years with SIA. As the Claims Manager for STSIG, I work closely with the STSIG team to ensure we provide accurate and timely benefits while protecting the districts' interests.

Jonathan Beaton: I have been in the Workers' Compensation industry for over 20 years. I have been handling workers' compensation claims since 1998. Before joining SIA I was a supervisor for a large municipality in the San Francisco area. *As a Senior Claims Examiner, I handle STSIG claims with the last names starting with M - Z.*

Theresa Yang: I have been with SIA since 2005. I am the designated claims examiner for all blood borne pathogen-related cases for SIA's member districts.

Marcia Whiting: My background includes several years managing employee disability issues for a local County and multiple years as a Senior Claims Examiner at SIA. Currently, as a Claims Supervisor, I consult with member school districts on disability issues. I am available as a resource regarding compliance with various legal requirements stemming from employee disability connected with work-related and non-work related medical conditions.

Opal Weiser: I have 22 years of experience in California Workers' Compensation as both an examiner and manager. I have worked in the capacity of a manager for the last 15 years, managing both technical and support staff. My current duties include oversight of SIA's Early Intervention, Structured Return to Work, and In-house Utilization Review Organization programs.

Jane Johnson: I have been in Workers' Compensation for 13 years, with the last 4 years with SIA. I work closely with the various contacts at each school to ensure we administer benefits appropriately, accurately and in a timely manner and to assist in returning injured employees to work as soon as possible. *As a Senior Claims Examiner, I handle STSIG claims with the last names starting with A through L.*

Debra Russell: As the Director of Schools Insurance Authority's Workers' Compensation program, I am committed to providing our member districts a "best in class" workers' compensation program. I started my career on a claims desk and have developed a great appreciation for the numerous challenges involved for all participants. I have been with SIA since 1990 and began managing the self-insured, self-administered w/c program in 1997. By implementing innovative, cost-effective claim practices and procedures, our w/c claims team is able to deliver prompt benefits and medical care to injured employees and assist the districts in reducing their overall w/c program costs.

Leo Sumpo: I have been in Workers' Compensation since the mid 1990s and with SIA for over 12 years. My primary duties include coordination of suitable & available transitional work assignments, confirming work restriction accommodations, monitoring work status, tracking disability, and issuing initial disability & benefit notices.