

TRUST NOTES

December 2024

MRM Workers' Comp /
MRM Property & Liability Trust



Happy Holidays from our Trust Administrator!

As we approach the end of another year, I would like to take this opportunity to acknowledge and thank all our members for your continued participation and trust in both the MRM Workers' Comp and MRM Property & Liability Programs.

Over the past 42 years, we have grown and evolved, but our dedication to providing you with the highest level of support and service has remained constant. In 2024, we welcomed twenty new members to the Trusts. Our Claims Department held its first-ever online seminar on "Understanding the Relationship Between Heart and Lung and Workers' Comp," which was well attended. In April of this year, we distributed more than \$9.3 million in dividends to our members. Since our inception, our programs have returned over \$191 million in total dividends. We are proud of these accomplishments and remain committed to serving our members and promoting the safety of their employees.

We look forward to the opportunities that the new year will bring and appreciate your contributions to our collective success. From all of us at MRM, we wish you a prosperous and healthy new year ahead!

--Christine Caliguiri



FROM THE CLAIMS TEAM - NEW CLAIMS SUBMISSIONS

- **DO NOT** send new injury reports to individual adjusters. The adjusters do not have access to each other's emails.
- If the adjuster is out of the office, the claim will not be opened until the adjuster returns to the office, which can cause delays such as treatment for the injured worker, as well as claims processing. This includes reporting to the state, **which can ultimately lead to compliance issues and penalties.**
- **ANY/ALL NEW CLAIMS SHOULD BE SUBMITTED TO WC-Claims@mrmtrust.com.**





CLAIMS BILLING ADDRESS: For workers comp claims, we have noticed some members are using outdated forms, particularly with the old billing address. This can lead to delays or errors in the claims billing process and cause your employees to receive bills from providers they treated with for the work injury.

- * All current/updated forms are listed on our website – www.mrmtrust.com (on the “Claims” page). Please check your files to make sure all your WC claims forms are correct and up to date.

As a reminder, the current WC Claims Billing Address is:

**1735 East Carson Street
Box 401
Pittsburgh, PA 15203**

If an employee receives an invoice directly for treatment from their work injury, please send it to the adjuster as soon as possible so we may reach out to the provider with our billing information.

THE IMMUNE SYSTEM

Our bodies’ immune systems are highly interconnected networks designed to protect us from threats inside and outside of the body.

The immune system protects the body from harmful effects of viruses and bacteria, environmental triggers like tobacco and allergens and helps manage waste from normal body functions. The immune system has parts that work together throughout the body; tiny microbes in our gut, on our skin and in our mouth, nose, eyes and ears all work together to strike down the bad guys while accepting the good guys.

A healthy immune system is constantly scanning the body for threats of infection or early warning signs of cancer. When our immune system is working well, neither overactive nor underactive, we feel our best. Certain diseases can cause the immune system to be underactive which puts the body at risk for developing more illnesses and becoming increasingly sick. Other disorders and diseases cause the immune system to mistake healthy tissue as a threat and subsequently attack and damage the tissue.

There are lifestyle habits that can help your immune system return to its balanced state:

- * Avoiding primary and second-hand smoke
- * Avoiding excess alcohol
- * Limiting exposure to carcinogens and environmental pollutants
- * Maintaining a healthy bodyweight
- * Eating a balanced diet and staying hydrated
- * Limiting stress
- * Achieving plenty of restful sleep

“THE IMMUNE SYSTEM” Continued:

Despite our best efforts, illness and infection can still occur. Doing our part by washing our hands often, wiping down frequently touched surfaces and practicing good hygiene can decrease the burden on the immune system.

Reference Source: *Maintaining a Healthy Immune System: What you can do to help.* L. H. Calbrese, DO.

HAND HYGIENE

Bacteria and viruses are always trying to get into our body and make us sick. An easy way that germs get into our body is through openings, such as our eyes, nose, mouth and cuts. One of the best ways to prevent germs from entering our body is by keeping our hands clean.

Germs can transfer to our hands when we touch items such as tools, luggage, door handles and cell phones. If we don't wash our hands often, those germs can then transfer to the food we touch or go directly into our body if we touch our lips or an open wound.



You should clean your hands:

- Before, during and after preparing food
- Before and after eating food
- Before and after caring for someone who is sick
- Before and after treating a cut or wound
- After using the restroom
- After blowing your nose, coughing or sneezing
- After touching animals, animal food or treats, animal cages or animal feces
- After touching garbage
- If your hands are visibly dirty or greasy

Your hands can be cleaned by using soap and water or hand sanitizer. Soap and water are the recommended way to clean hands in all scenarios, if available. If soap and water are not available, hand sanitizer that contains at least 60% alcohol is a good second option.

The difference is that soap and water have the ability to remove dirt and kill all types of germs, while hand sanitizer is designed to kill certain germs on the skin.

Proper cleaning of your hands can help prevent 1 in 3 diarrhea-related sicknesses and 1 in 5 respiratory infections such as the cold and flu.

Author: Ashley Maurer, MOT,OTR/L, Regional Manager of WorkStrategies

WINTER JOURNEY MANAGEMENT: PROTECTING WORKERS IN THE WINTER

Source—*Occupational Health & Safety*,
www.ohsonline.com
Author—Gen Handley



A thorough journey management plan will outline proactive processes and practices to protect the employee from hazards that are identified beforehand.

During the winter months, employees may be required to travel and drive in colder conditions. This puts them in riskier occupational circumstances, especially when they travel alone. To ensure workers who must drive for their jobs are safe, employers should consider developing a comprehensive, customized journey management plan for the employees who are driving and using company vehicles for the job. A thorough journey management plan will outline proactive processes and practices to protect the employee from hazards that are identified beforehand.

Understanding Winter Risks

The occupational hazards that accompany winter are arguably more severe, particularly related to tasks outdoors and traveling from worksite to worksite. The winter occupational hazards that come with snow and ice include slippery road conditions, visibility issues and the increased likelihood of vehicular and bodily accidents and injury, such as slips and falls as well as frostbite and hypothermia. Additionally, if traveling alone to different public sites, lone employees are at risk of assault and violence by members of the public, as well as verbal and emotional harassment. While these risks may not be typically thought of as winter worker safety hazards, violence is definitely a risk that is possible while out on the road.

The Role of Journey Management

To help address all of these different occupational hazards facing traveling workers in the winter, develop a journey management plan that's unique to the employees' special safety needs. The first component is to exhaustively conduct a risk assessment of the conditions in which employees will be traveling (company vehicle/personal vehicle, different sites/stops). Once any hazards have been identified, then protocols and steps can be developed to make their traveling conditions safer and more manageable.

Connect and communicate

However, it is accomplished, throughout the worker's travel, they must maintain communication with their employer so that they can confirm their safety. Real-time communication is important, as current updates may be required depending on the risks and hazards of their job.

“WINTER JOURNEY MANAGEMENT” Continued:

Emergency preparedness and response planning

The foundation of journey management on emergency preparedness and any proactive work that can be done now to prepare the employee as best as possible for what lies ahead. While slightly different for every plan and company, every journey management plan has core fundamentals that include:

- vehicle winterization and preparation
- route and travel plan
- as well as the traditional emergency preparedness safety kit

Technology's Role in Enhancing Safety

A major component of an effective journey management plan is the use and heavy reliance on safety technologies and devices for several OHS and human resource areas. Advanced GPS-tracking technologies leveraged during journey management will allow employers to send help anywhere in the world if their employee requires immediate medical attention in an accident. Satellite and GPS technologies do not monitor every activity of the employee but only track their location for their safety and security.

Regular connection and communication are essential in an effective journey management plan, requiring the traveling worker – who is sometimes alone – to confirm their safety with their employer. Advances in smaller devices, smartphone apps and an automated check-in system can ensure these mobile employees will remember to check in with their managers.

Most importantly, automated technologies will request help when the employee is unable to (e.g., if they are injured or in an accident). Using motion sensors in our smartphones and other devices, current OHS solutions will alert immediate emergencies with fall detection and other advanced automated safety features that do not require another person at the same location.

The Benefits of Journey Management

The benefits of journey management can be notable and diverse. The most significant is the improved safety of the traveling employee who faces fewer occupational hazards and risks due to proactive assessment, planning and scheduling. By identifying and documenting any occupational travel hazards early on, an employer can mitigate and eliminate them before they harm one of their people.

Facing fewer dangers and hazards at work, the employee may also experience less stress and anxiety, as well as improved peace of mind that they are traveling on the job safely to the desired destinations. The improved communication that comes with safety technologies will also benefit employee well-being and engagement, regardless of where their location may be, thanks to advanced technologies such as satellite-tracking devices.

“WINTER JOURNEY MANAGEMENT” Continued:

Enjoy the Journey

No matter the distance, planning ahead eliminates the worry of getting into a cold car on that snowy day for work. Journey management and journey management plans take care of the safety and risk in advance so that more attention and energy can be spent on the travel - or “journey”- and the work and tasks at hand. The more work done now, the less stress down the road.

About the Author: Gen Handley is Marketing and Growth Coordinator for SafetyLine Lone Worker, an automated, cloud-based lone worker monitoring service that helps companies protect remote or isolated workers. Mr. Handley has more than 10 years of freelance writing marketing experience.

STAYING CHILL BEHIND THE WHEEL THIS WINTER

According to the U.S. Department of Transportation Federal Highway Administration (FHWA), over 70% of the nation's roads exist in regions that receive more than five inches of annual snowfall. About a quarter of weather-related vehicle crashes happen on snowy, slushy or ice pavement, with these wrecks killing more than 1,300 and injuring more than 116,800 people each year.

Though it may seem obvious the road, the FHWA broke



tions affect drivers: "Snow and maneuverability, causing slow-increased crash risk. Average on snowy or slushy pavement. Freeway speeds are reduced by 3 to 13 percent in light snow and by 5 to 40 percent in heavy snow. Heavy snow and sleet can also reduce visibility. Lanes and roads are obstructed by snow accumulation, which reduces capacity and increases travel time delay." While the best course of action when it is snowing is to stay home, for those who must wander out into the cold, AAA recommends the following:

that ice and snow can contribute to risks on down the specifics of how winter condice reduce pavement friction and vehicle er speeds, reduced roadway capacity, and arterial speeds decline by 30 to 40 percent

- Drive slowly and adjust your speed to account for lower traction.
- Accelerate and decelerate slowly.
- Increase your following distance to 5-6 seconds to allow yourself longer to stop if needed.
- Get some inertia going on a flat roadway before attempting to drive up a hill. Do not stop on the hill but remember that applying too much gas as you climb can cause your tires to spin.

It doesn't take frosty precipitation to make driving in the winter more difficult, though.

Author: Britney Meredith-Miller (Source: *Property Casualty 360*)

'TIS THE SEASON FOR HOLIDAY FIRE SAFETY

It's the most wonderful time of the year - but it can also be the riskiest time if important holiday fire safety measures aren't followed to protect people and property.



December is one of the leading months for home fires due to an increased use of flammable decorations, candles, and heating sources like space heaters or fireplaces, according to the National Fire Protection Agency.

Don't let your holiday celebrations go up in flames. Read on to learn valuable holiday fire safety tips and suggestions.

Candle Fire Safety - There's nothing like the warm glow of candlelight during the holiday season. In fact, approximately 35% of candle sales occur during this time of year, the National Candle Association reports. However, these festive sources of cheer can also be sources of disaster if proper candle safety isn't followed. The NFPA notes that while 33% of home decoration fires throughout the year are started by candles, in the month of December the number of candles causing such fires jumps to 46%.

The most immediate solution to prevent candle fires is to use flameless candles. However, it may not be possible to forgo typical candles for important traditions such as lighting the menorah during Hanukkah.

Here are some candle safety tips to keep people and property safe:

- If you exit the room, extinguish the flame. Never leave a burning candle unattended.
- Place candles at least 12 inches away from other highly combustible items, such as decorations, drapes, and furniture.
- Candleholders should be sturdy and difficult to tip over, and the surfaces on which they are placed should be clear of clutter.
- Children should never be left alone in a room with lit candles or any open flame. Be sure to place burning candles out of reach of kids or pets.
- Don't light or burn candles if oxygen cylinders are used in the home or building.

Holiday Lights & Decorations Dos and Don'ts - Clark W. Griswold wanted to provide his family with a stunning Christmas light display in the holiday classic "National Lampoon's Christmas Vacation" - but he made many dangerous errors in the process.

These holiday decorating safety tips will help you avoid making the same mistakes Clark did:

- Ensure decorations are not hanging near a heat source or open flame.
- Do not overcrowd outlets by attaching too many string lights together. This Old House suggests keeping an outlet's total load under 15 amps or volts.
- Check Christmas lights for damaged or exposed wiring and missing or broken bulbs, and replace or discard as needed.
- Lights should be used based on the manufacturer's instructions; inside lights should not be used outside and vice versa.
- Check the condition of extension cords and power strips, and plug these only into wall sockets, away from walking areas, and above rugs/carpeting.
- DO NOT DAISY-CHAIN POWER STRIPS (plugging one power strip into another).
- Use clips or hooks instead of nails or staples when hanging lights to avoid damaging them.
- Always turn off holiday light decorations when closing your business for the day or leaving a room.

'TIS THE SEASON FOR HOLIDAY FIRE SAFETY Continued:



Christmas Tree Fire Prevention - The Christmas tree is one of the most recognizable symbols of the holiday season, but it is also one of the top causes of holiday fires. Between 2016 and 2020, there was an average of 160 home fires involving Christmas trees, totaling \$12 million in direct property damage per year, according to the NFPA.

Keep these tips in mind to prevent Christmas tree fires:

- If using a real tree, go for the freshest tree possible and keep it watered daily so it does not dry out.
- Never use lit candles as tree decorations.
- Keep trees at least three feet from any heat sources (fireplaces, space heaters, radiators, etc.).
- Only purchase artificial trees labeled "fire resistant."
- Artificial trees with built-in electrical lights should be stamped with an Underwriters Laboratory (UL) label.

According to the NFPA, 8% of Christmas tree fires are started by candles, while electrical distribution or lighting equipment are involved in almost half of home tree fires. Nearly one in five are started by lamps or bulbs.

Holiday Cooking Hazards - Cooking is the leading cause of home fires and home fire injuries, and the second-leading cause of home fire deaths, the NFPA reports, with Thanksgiving, Christmas Day, and Christmas Eve being the peak days for home cooking fires to occur.

To avoid burning your dinner - and your property - follow these holiday cooking safety tips:

- Keep anything away from the stovetop that could catch on fire, including oven mitts, food packaging, or kitchen towels.
- Implement cooking fire prevention devices, such as stovetops that sense unattended cooking or limit the temperature of the cooking surface.
- Have a working fire extinguisher in the kitchen area.

For more information on how to avoid holiday hazards and protect your property, contact PHLYRMS@phly.com.

Source: Philadelphia Insurance Company

TIPS TO AVOID ANIMAL-VEHICLE COLLISIONS



Animal-vehicle collisions are not only costly, but can be dangerous. From 2001 to 2011, animal collisions contributed to more than 2,080 fatal crashes nationwide. Whether a deer, dog, moose or squirrel, animals on the roadway are unexpected, and their actions can be erratic and unpredictable, creating a dangerous situation for motorists. AAA encourages drivers to use caution and remain alert to avoid becoming involved in a collision with wildlife. Most wildlife-vehicle collisions occur during the fall and winter, and many are preventable.

What To Do If An Animal Runs In Front Of Your Vehicle

Scan the road and shoulders ahead of you. Looking ahead helps provide enough reaction time if an animal is spotted. Also, remember some animals move in groups, so when there is one, there are usually more in the area.

Use high-beam headlights if there's no oncoming traffic. Wildlife may be spotted sooner when using high beams. This will give the driver time to slow down, move over or honk the horn to scare the animal away. High beams also help in spotting some animals' reflective eyes.

If a collision is unavoidable, apply the brakes firmly and remain in your lane. Swerving to avoid an animal can often cause a more serious crash or result in drivers losing control of vehicles.

Be extra cautious at dawn and dusk. Most animals, especially deer, tend to be more active early in the morning and at dusk.

Slow down and use extra caution when traveling through areas with a high and active wildlife population. Be aware of increased wildlife movement in some regions during certain times of year, such as hunting or mating season.

Drivers should always wear a seat belt and remain awake, alert and sober.

Source: AAA

We hope you have enjoyed this edition of Trust Notes! It is our pleasure doing business with you. Always feel free to reach out to our team with any questions.

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On behalf of the Board of Trustees and Staff, we wish you and yours a happy Holiday Season!

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