

# Risk Management

## UPDATE: THE GATEWAY AND EMERGENCY ACTION PLANS

In the Fall 2009 Risk Management Newsletter parishes and schools were provided with information to assist in the development of an Emergency Action Plan (EAP). Therefore, to assist facilities with their EAPs, we have designed a template including a how-to-use guide. The new Emergency Procedure Flipchart Template can be found on the Gateway in the Risk Management Loss Prevention

Info & Forms section, under the Emergency Planning heading.

When you visit the Gateway's Risk Management section, you will notice that headings and links have been reorganized for clarity and are more user-friendly.

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# Employee Benefits

## FLEXIBLE BENEFITS (REIMBURSEMENTS)

Allowable expenses incurred through December 31, 2009, can be reimbursed until March 31, 2010. Claim forms may be obtained by calling the MCC Employee Benefits Department. A Summary of

each participant's account will be provided by Meritain Health when a claim is submitted, as well as on a quarterly basis.

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# Risk Management

## UPDATE: PANDEMIC FLU

The latest update by the Center for Disease Control and Prevention (CDC) indicates that the overall flu activity in the United States has decreased slightly in January 2010; however, flu activity caused by the 2009 H1N1 or seasonal flu viruses is expected to continue for several more months.

Please continue to encourage staff, students, vendors, and visitors to use good hygiene techniques including cough etiquette, frequent hand washing, and housekeeping to help reduce the spread of germs.

## WINTER WEATHER REMINDERS

- All exit doors (especially seldom used doorways) should be inspected routinely to ensure that they are cleared of snow, debris, or equipment/storage to ensure full and instant use in the event of an emergency.

- Sidewalks and parking lots should be cleared of snow and ice at frequent intervals and noted on the snowlog, including date, time, place and individual performing the salting/snow removal. This log should be retained for three (3) years.

- Driving in winter conditions:

- ◆ Clear **all** windows before moving your vehicle;
- ◆ Clear headlights and taillights of snow, salt, and slush;
- ◆ Maintain clear vision by using windshield washers often;
- ◆ When driving in fog, sleet, or heavy snow keep headlights on and use low beams (high beams give less illumination and more glare);
- ◆ Use a light touch on the accelerator to avoid spinning your wheels and putting undue stress on the clutch or transmission;
- ◆ Allow extra stopping distance in winter driving conditions;
- ◆ Watch for warming temperatures—wet ice is **more** slippery than at cold temperatures.

## CRISIS COMMUNICATION PLAN GUIDELINES

Now that you have developed your Emergency Action Plan do you have a plan for communicating with staff, families, and the community in the event of a crisis? It is important that a plan be in place before a crisis occurs. The guidelines should include:

- Communicating with employees, staff, families, neighboring businesses/homes, and the general public, when applicable.
- Methods for communicating with redundancies in case some methods are not available or inoperable. Methods may include telephone/cell phone, email, website, voice mail, or media such as radio or television.
- Availability of counseling following a crisis for students, staff, families, and community.

## LOSS PREVENTION REMINDERS

If you have any new additions, new buildings, major remodeling or any other construction projects in progress, or future plans that would affect coverage, please contact the MCC to keep our files accurately updated.

All injuries, losses, claims or damage require immediate reporting to our Claims Administrator, Gallagher Bassett Services, Inc. They will provide the initial direction to reduce the loss exposure, if possible. For the Archdiocese of Detroit, phone

248-352-1062, fax 248-350-1710. For the Diocese of Gaylord, Grand Rapids, Kalamazoo, Lansing, Marquette and Saginaw, phone 1-800-926-1819 or 517-351-3100, fax 517-351-5528.

# Employee Benefits

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## BENEFIT INVOICES

**C**heck your invoices to ensure they are accurate. Please contact the MCC Employee Benefits Department if a discrepancy is found.

## HEALTH CARE

As the employer, it is your responsibility and right to ensure that the dependents on an employee's contract meet and continue to meet the eligibility requirements. In the event of a change or update including terminations, new hires, dependent eligibility or address changes, you must contact the MCC within 30 days. Please continue to communicate with your employees regarding this issue.

- **COBRA:** As a church plan, the MCC is not subject to COBRA. Employees may convert to an individual Blue Cross Blue Shield of Michigan (BCBSM) or Blue Care Network (BCN) Plan **within 30 days of a loss of coverage** by calling 1-877-469-2583 (BCBSM) or 1-800-662-6667 (BCN).

- **Employees Age 65 and Older:** Employees that turn 65 and are still working full-time, **will remain on your group health care plan as primary and DO NOT need to enroll in Medicare Part B.**

## LAY EMPLOYEES' RETIREMENT PLAN (LERP)

Employees may be eligible for Disability Retirement if they must terminate employment due to a physical or mental disability that renders them incapable of performing their duties and the disability is permanent. For more information, please call the MCC Employee Benefits Department.

## PORTAL WAGE ENTRY USERS

Please remember to check your Wage Review for accuracy before submitting wages.

## LIFE, LONG-TERM, AND SHORT-TERM DISABILITY

If you have employees enrolled in any of these programs, please be sure to report all salary adjustments (increases or decreases) to avoid any delays in payment of claims.

## UNEMPLOYMENT

If your unit employs a payroll service (or changes to a new payroll company), please remind them that you are part of the MCC Unemployment Program, a reimbursing employer with the State of Michigan Unemployment Insurance Agency (UIA). The MCC reports your employee's wages to the UIA via electronic tape every quarter. Please do not send any wage information to the UIA (such as the 1017 or 1020

forms). If a unit is mistakenly set up with the UIA as a separate, contributing employer, it is difficult to correct. If you receive any correspondence directly from the UIA, please forward to the MCC, Attention: Unemployment Coordinator.

It is important for employers to keep accurate records on all employees and to document any disciplinary or attendance problems, warnings, etc. When an employee terminates, complete the Unemployment Employee Claims Information Form and forward to the MCC, Attention: Unemployment Coordinator.

## DISCLAIMER

This newsletter contains helpful tips regarding the MCC Employee Benefit Programs. The information may not be applicable to every employer.

## SPECIAL NOTICE

Please watch your mailbox for upcoming health care rate and benefit information.



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## MICHIGAN CATHOLIC CONFERENCE WEBSITE

The Michigan Catholic Conference's Information Systems and Services department is renovating our website. Once completed, this award-winning site will provide a fresh look and feel, offering new enhancements and updated content. Stay up-to-date with the latest Risk Management, Employee Benefit and Public Policy information and watch for our new website by frequently visiting [www.micatholicconference.org](http://www.micatholicconference.org).

## YOUR INPUT IS REQUESTED

In an effort to provide you with information and tools that will enhance safety, reduce risk, and provide assistance, the MCC would appreciate input regarding topics you would like to see addressed in this newsletter and useful links that could be added to the Gateway website ([www.micatholicconference.org/portal/home/](http://www.micatholicconference.org/portal/home/)).

Please forward your ideas, comments, and suggestions related to the following:

- Risk Management/Claims to John Greenburg at: [jgreenburg@micatholicconference.org](mailto:jgreenburg@micatholicconference.org)
- Employee Benefits to Sandy Pantera at [spantera@micatholicconference.org](mailto:spantera@micatholicconference.org)