

MPR MESSENGER



MPR Office Updates

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Midwest Public Risk, felt it was an appropriate time to secure our own phone system which we will take with us to the new location next year. All new phone numbers and email addresses are listed on page 5.

Calls to the MARC switchboard will be forwarded to MPR personnel just as they have been for the past 5 years.

Concurrently MPR has unveiled a new Website. This website was modeled after its predecessor; however, the ability for MPR to update and modify specific features will

now be accomplished much easier.

The new site provides the ability to interact with our members more efficiently. We will have a secure file sharing environment and will be able to issue member login and passwords for many purposes, such as sharing meeting minutes, transferring large files in a HIPPA-compliant manner and updating exposure data for annual reporting.

The existing MARCIT website will direct visitors to the new MPR website.

MPR is hosting its first coverage related educational seminar. We have invited members from the Property and Liability pools to join us August 14th along with MPR Counsel to explain how our program works and relate the coverage to real claim situations. If you are interested in attending, please contact Melanie at melanie@mprisk.org or [click here to register online](#).

Workers' Compensation Audit requests have gone out to all WC members. Please have your updates in no later than August 7th.

MPR Helps Members Focus on Public Officials' Liability

Public Official losses (POL) continue to mount. A recent analysis of POL claims from July 2005 through June 2008 revealed that the average Public Official claim is \$32,588 while the average for all Liability claims is only \$7,379.

Another unfavorable reflection is that POL claims account for 3% of all claims filed but are responsible for 14% of all Liability losses. Elected Officials have created several major losses already in 2009. All losses could have easily been prevented.

Public (elected) Officials claims most often involve land use, civil rights, and employment practices issues. The MPR Board of Directors authorized

measures to help our membership focus on this concern, starting July 1, 2009 all members with Public Official Liability coverage will encounter a \$50,000 per claim deductible until their elected officials undertake a formal training program which identifies how to reduce these losses.

The training requirement can be met in one of three ways: have the elected board undertake the training provided by a designated MPR attorney, attend one of the regional training seminars hosted by MPR, or have the in-house attorney deliver the same material and MPR approved lesson plan.

Regional training seminars are scheduled throughout July and August. For more

information, please contact Todd Foster or Terry Norwood at Midwest Public Risk. (816) 292-7500.



WORDS OF WELLNESS . . .

Wellness Programs Show 600% Return on Investment

According to a 2007 study published by PricewaterhouseCoopers, "Medical Cost Trends for 2007," the \$3.00 figure has been increased to \$6.00. For every dollar spent on wellness, you can expect to receive an average of \$6.00 return on your investment. This should motivate MPR entities to really get on board with the "wellness revolution". Long term success of the MPR pool could hinge upon wellness and whether entities take a proactive approach to the health care crisis. Each year health care program costs increase by approximately 10–14%. With that in mind, if there is a 6:1 return on

investment with wellness and MPR members spend the full designated wellness credit, this pool would save \$900,000 per year. Instead of a 10% annual increase, members would be looking at annual reduction in rates.

Qualified Worksite Wellness programs are producing these results today. There are caveats, however, members need to be involved at all levels of employment. There must be an obvious cultural shift. The most effective programs incorporate contingent benefit plan options, annual Health Risk Appraisal, biometrics and highly promoted incentives. The first step is education. Please join us in moving our workforce toward healthier lifestyles. It's a commitment worth the effort and a goal we can achieve together.



Measuring Vitamin D Levels Can Save Your Life...

...or at least your quality of life. Deaths from cardiovascular disease are more common in higher latitudes, at lower altitudes and during winter. This is related to sun exposure and the natural production of Vitamin D.

Vitamin D deficiencies have also been associated with:

- 17 varieties of cancer
- Heart Disease
- Type 1 and Type 2 Diabetes
- Hypertension
- Osteoarthritis
- Multiple Sclerosis
- Depression
- Epilepsy
- Migraine Headaches
- Polycystic Ovarian Syndrome
- Musculoskeletal Pain
- Autoimmune

Vitamin D levels are measured from a simple blood test called 25(OH) Vitamin D. People with 25(OH) D levels above 35 ng/ml are half as likely to have a heart attack as compared to those individuals with less than 35 ng/ml.

In an eight-year study of 25,000 subjects, colon cancer was reduced by 80 percent in those with Vitamin D levels above 33 ng/ml.

Q. What are normal levels of Vitamin D?

A. Optimal Vitamin D status: 40-65 ng/ml (See Chart Below)

Q. How should I find out my Vitamin D levels?

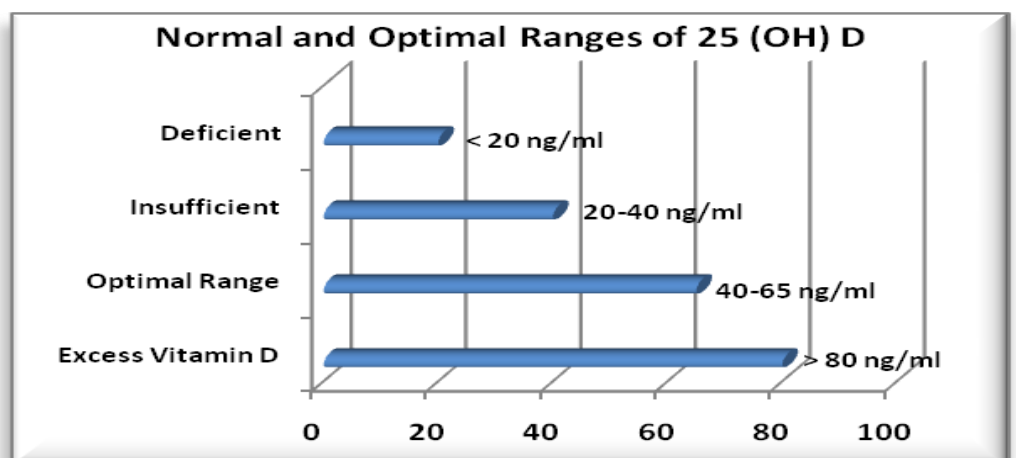
A. Ask your doctor to run blood tests to determine your levels or encourage your entity to provide this service for you.

Q. How much Vitamin D supplement should I take each day?

A. The physiologic requirements for vitamin D appear to be 3000-5000 IU per day in adult males. Full body-exposure to ultraviolet light can produce the equivalent of 10,000-25,000 IUs a day.

Q. What form of vitamin D should I supplement with if my levels are low?

A. Although cholecalciferol (vitamin D3) and ergocalciferol (vitamin D2) are both used as sources of vitamin d, D3 is the human nutrient and is much more efficient in raising and sustaining serum 25(OH) D Levels.



Reducing Cancer Risks During Summer Months

It is that time of the year when we all head to the lake, pool, or get out there and play a round of golf. Here in the Midwest, we are



not short on sunny days. It is easy to get a tan or even the dreaded sun burn. The media has effectively delivered the message about using sun screen for protection against UV damage and increased risk for skin cancer. There is, however, new evidence showing that skin cancer and UV damage may not entirely be related to sun exposure.

Recent studies have indicated that the development of skin cancer is in part associated with poor dietary practices and more specifically the lack of Omega 3 fatty acid. It appears to be related to the ratio of Omega 6 fatty acid (animal fat, Arachidonic Acid, etc...) to Omega 3 fatty acid (fish oil, cod liver oil, EPA, DHA, flax oil). The standard American diet, emphasizes Omega 6, which is pro-inflammatory, over Omega 3, which is anti-inflammatory (SAD Diet). Omega 3 inhibits the expression of the causative gene in skin cancer, but when Omega 6 is present, it inhibits the Omega 3 protective properties.

In short, just focusing on using sunscreen does little to reduce the risk of skin cancer if the body is deficient in Omega 3 fatty acid.

It is suggested that you take an extra 2 grams of Omega 3 fatty acid on days with higher than normal amounts of sun exposure. Omega 3s

have often been thought of as an anti-aging remedy, but it was not until recently that we can say for sure it is the major one. So get out there and enjoy the sun, just do not think you are protected only because you use sun screen.

You should consider taking Omega 3 supplements in higher than normal dosages to help prevent skin cancer.



MPR Wellness Update

Over the past 6 months, I've had the opportunity to visit with a number of the MPR entities and it has been great getting to know all of you. If you have had a chance to hear me speak or to engage in a personal coaching session with me, you will know I am passionate about nutrition and exercise.

Through my years of private practice I have had the opportunity to treat many challenging conditions including Autism, MS, Parkinson's Disease, Fibromyalgia, and low back pain. It was not until I came to MPR that I realized how unhealthy we are as a society. Getting to look at claims, and speaking with many of you about your own health issues has been every bit as challenging as private practice.

Addressing the challenges and understanding the underlying issues has always been my mode of operation. Many of you know you need to make changes but are not sure what to

do. It is pretty simple in theory, but very difficult to implement. We all know we need to eat better and get regular exercise, but many of us do not realize how important it is. It is the key to solving the health care crisis.

It's my goal to help MPR and its members transform themselves personally into healthy, educated consumers. That way you know when you are being misled by marketing, or when the next diet craze hits, you can evaluate intelligently. To date, I have done over 150 one-on-one consultations and presented many lectures. The overwhelming theme is that we just do not realize what we eat, how much exercise we get, and how much we sleep really is **THAT** important.

MPR recently ran a trial with a new smoking cessation program. Watching people take advantage of the help provided and making the serious decision to try and quit has been every

bit as fulfilling as private practice. I hope I have the pleasure of serving you or your entity soon.

It is my joy to help others on their journey to health and wellness.

-Dr. Brooks Rice



Looking for your next safety meeting topic or all employee training topic?

Call or email Dr. Rice for any of the following presentations:

Basic Nutrition

Metabolism 101

Diabetes





Benefits Buzz...



Value Added Employee Assistance Plan Benefits

MPR has teamed up with New Directions EAP in order to bring you the advantages of an Employee Assistance Program (EAP) as part of your health plan. The EAP is a productivity tool designed for employers and employees to enhance performance and add to your bottom line.

How does this benefit your employees' overall productivity? Research shows that employees with access to an EAP:

- Have improved behavioral and medical health
- Reduce absenteeism
- Focus more on the job while at work
- Learn important leadership & relational skills
- Improve organization and time management

At no cost to you or your MPR covered employees, you currently receive:

- Up to *three* (3) face-to-face sessions with a licensed EAP professional
- Legal and financial consultation for employees, concerns that often interfere with productivity
- Online access to information about child & elder care services via national data bases
- Thousands of resources covering wellness, parenting, stress mastery, behavioral

- health, work performance enhancement
- Interactive Online Will Maker, a popular feature that takes the mystery and difficulty out of creating a will

Your employees may access this benefit by contacting New Directions EAP at (913) 982-8398 or 1-(800)624-5544. To access online benefits:

Go to www.ndbh.com

- Click on "For Employee Assistance Members"
- Enter "MPR" as your login code

We encourage you to promote this free and confidential benefit to your employees who are enrolled in a MPR health plan.

As a member, we are also offering you the opportunity to upgrade your EAP benefit to include:



- Employees who are not currently enrolled in an MPR health plan
- Up to six (6) face-to-face visits to help all employees and their immediate family members find answers for marital issues, stress, personal growth and many other questions
- Unlimited telephone consultations for managers
- Formal Management Referrals – designed to help managers give employees the needed assistance and support to improve work performance even when the barrier to improvement is due to a personal problem
- On-site Training
- Critical Incident Crisis Interventions – support for employees after a workplace trauma

For further information on how to access your current benefits, or how to upgrade you benefit contact Kathy McNemee at (913) 982-8406 or 1-(800)624-5544.

New High Deductible Plan Launched July 1st

MPR rolled out a New High Deductible Health plan to its members on July 1, 2009. A total of 12 entities now offer this option to their employees. This \$1,500 deductible plan is qualified by IRS definition as a High Deductible Plan and is being packaged with a Health Savings Account, a savings vehicle for medical expenses now and in the future. The MPR monthly contribution includes \$25 per month to the savings account for employee only coverage or \$50 per month for all other coverage levels. Both employers and employees can put additional money into the account on a pre - or post-tax basis, within IRS limits. Currently, several MPR school districts are contributing additional funds for their employees. This resulted in higher participation among the school districts than other MPR entities. The numbers from open enrollment are in: 44 employees selected the High Deductible option, 34 from schools and 10 from three other MPR entities. When introduced to the Benefits Advisory Committee, the targeted enrollment was under 50. Therefore, we're happy with the results for the first year and hope to see increased enrollment next year. This can be achieved through ongoing education and communication.



**Save the
Date!!**



October 8 - 10, 2009
MPR Fall Conference
Chateau on the Lake, Branson MO.



August 14
MPR Coverage Day with Coverage Counsel, Courtney Koger

MPR Offers Life & Disability

As a member of Midwest Public Risk you are eligible to receive immediate discounts through the Life and Disability Program with Principal Life Insurance Company.

The program provides the opportunity to match your current employer-sponsored benefits while offering significant cost savings. The Principal will guarantee a 10% reduction in rates. (Some limitations may apply.)

Since inception, the Principal Life and Disability Program, sponsored through Midwest Public Risk, has renewed each year without any rate increases. Membership has grown to cover over 1,000 employees, providing long-term rate stability.

The following products are available:

Group Life Insurance provides a foundation of coverage that meets

basic employee needs, such as funeral and other minor expenses.

- Basic Life
- Basic Accidental Death and Dismemberment (AD&D)
- Voluntary Life
- Voluntary AD&D

Group Disability Insurance protects an employee's most valuable asset – their ability to continue to earn an income if they become too sick or injured to work.

- Short-Term Disability
- Long-Term Disability

If you're interested in obtaining additional information or receiving a quote, please contact Melanie Matt at 816-292-7541 or by e-mail at Melanie@mprisk.org.

Staff Updates:

MPR new phone numbers, fax number and email:

Main number 816-292-7500
 Fax number 816-292-7599

Terry Norwood, President/CEO

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Melanie Matt, Membership Services Manager

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Dr. Brooks Rice, Wellness Director

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Kelly Kilgore, Benefits Services Director

816-292-7521 kelly@mprisk.org

Joan Wilson, Benefits Advisor

816-292-7522 joan@mprisk.org

Deana Zigler, Program Asst

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Bridgette McDaniel, Benefits Asst

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Todd Foster, Risk Management Director

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Kevin Parr, Risk Advisor

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Jason McMahan, Risk Advisor

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Janice Chronister, Senior Program Asst

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John Hutchison, Finance Director

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Megan Richardson, Accountant

816-292-7572 megan@mprisk.org

www.mprisk.org

www.mprhealthplan.org

Deana Zigler joins MPR staff

As MPR continues to grow, so too does our commitment to providing quality services to our members. As part of this commitment to quality, Deana Zigler joined the MPR Team on May 6, 2009.

Deana has had considerable experience with the MPR medical plans as lead customer service representative of the MPR team at Benefit Management, Inc., MPR's PPO third party administrator.

She and her husband Michael recently made the move from Great Bend, Kansas to the Kansas City area.

Please join us in welcoming Deana!



Risk Management/Loss Control News You Can Use...



Finally, Good Sewer News



The Missouri Court of Appeals for the Eastern District handed down a decision on June 2, 2009 that states:

The fact that MSD (Metropolitan St. Louis Sewer District) owns and operates a public sewer system does not alone constitute a nuisance. Instead, there must be evidence that MSD was provided with notice of inadequacy of the sewer and subsequently failed to remedy the condition.

Because the plaintiff could not prove the element of causation and therefore cannot recover on their claim for inverse

condemnation, the Eastern District Court of Appeals found that the sewer provider was entitled to summary judgment, which had been granted by the trial court.

This is a contrast to the treatment that entities have been shown by the Courts on the Western side of the State.

So what does this mean for MPR members who own and operate sewers? Well it means that for the first time an address has a sewer related incident, an inverse condemnation claim cannot be filed for relief.

It is important to note that this case does go along with other recent cases from the Western side of the State which make it clear that once an owner is put on notice about an issue, they must be proactive in working towards a remedy to that situation and to prevent any subsequent situations.

What it does not mean is that routine maintenance can be stopped until a backup occurs. Routine maintenance is vital to proper functioning sewer system and should

be a top priority with municipalities. MPR will continue to provide forms, training, database and other resources to help with this function, and currently we are looking at cost effective repair techniques to assist with point repairs in the event that a repair is needed to remedy a back-up a situation. If you have questions about your sewer program, sewer coverage or this legal matter please contact Jason at jason@mprisk.org.



Now that the Court of Appeals from the Western District and the Eastern District have entered opinions that seem to contradict each other it is anticipated that eventually the Supreme Court will have to resolve the matter when another case is taken to them. In the meantime, this opinion is aligned with the positions long held by municipalities facing this type of suit.

Safety Credit Purchase Example - Clay County

In each issue of the MPR Messenger, we hope to highlight creative and productive loss control efforts an entity has made using their safety credit dollars. Following are items purchased by Clay County, Missouri.

Great job!

- Class 3 winter jackets for the Facilities Management staff
- New light bar for truck
- Class 3 safety vests and t-shirts for highway gang
- Safety Toe Boots - for all employees in a high risk department.
- Zip n Rip Traffic Safety Vests for Sheriff Deputies and Rangers.
- Training videos
- Wrap Around Safety Chaps
- Class 3 Windbreakers and rain gear
- Weather Radios for all County owned buildings
- Additional certification training (i.e., Equipment Operator Safety Training, Mower Operator Safety Training, Flagger Training, etc.)
- Light bars for crew leader trucks for



Highway and Facilities Management.

- Safety Fair (Annual)

Risk Management/Loss Control News You Can Use...



New Stretchers Come to the Rescue for Liberty Fire Department

An ongoing threat for any public safety professional that may be called upon to transport an injured or ill person on a stretcher is the threat of a back injury. Many of these potentially serious injuries occur during the crucial lifting procedure.

Like many fire departments, this type of injury was a common menace for Liberty Firefighters. In a recent three year period, the department was averaging more than \$80,000 a year to pay for lifting-related back injuries.

After considerable research, the City decided to take action. In

2008 the Fire Department acquired two hydraulic ambulance stretchers which allow their personnel to alter lifting techniques, reducing the potential of back and shoulder injuries.

Since the introduction of these hydraulic stretchers, back injuries from lifting now average only about \$2,700 a year!

This is a significant testament to a proactive solution that the Fire Department extensively investigated, analyzed and implemented.

Well done Liberty Fire Department!



New Online Training Service: MPR Online University

On July 1, 2009 members will notice a new on-line training service, "MPR Online University", which may be accessed via our website (www.mprisk.org). This program will allow members free access to 50 designated online training courses, 30 of which are Missouri POST Certified.

Our previous on-line training service offered 26 programs, none of which were POST Certified. Most of the programs with this new service parallel training requirements in MPR's Loss Control Program, but there are also many other useful topics.

Members may purchase other programs on this site at a 30% discount from the normal price of \$10. The new program will provide an enhanced learning experience for participants and the administrative considerations for members have improved considerably. It is available 24 hours a day, seven days a week from any computer with web access.

Call any member of the MPR Risk Management for more information or with questions.

