



MPR MESSENGER



MPR Campus Training Calendar

The following training events are scheduled at the new MPR Campus Training Center. Details, including registration information, can be found on our website at www.mprisk.org as well as on our [facebook](#) page. Please look us up there!

Inside this issue:

Training Calendar	1
Open Enrollment	1
Profile: Regina Knott	2
New Members	3
Open Enrollment	4
Truth about Fructose	5
Profile: Cindy Leigh	6
Child Labor Guidelines	7
Other News	8

Wellness/Fitness Hours of Operation: M-F 7 am to 6 pm, Saturday 8 am to 2 pm

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| March 22nd: Planning and Zoning
(10:00 am - 11:30 am) | April 16th: Hormones and Osteoporosis
(10:00 am - 1:30 pm) |
| March 23rd: Professional Development Academy
(9:00 am - 4:30 pm) | April 27th: MPR Renewal Report
(10:00 am - 2:00 pm) |
| March 31st: Sewer Backup Response Training
(1:00 pm - 2:30 pm) | |
| April 13th: Professional Development Academy
(9:00 am - 10:30 am) | |
| April 14th: Member Attorney Legal Series
(7:45 am - 8:45 am) | |



Open Enrollment Timeline Has Changed !!

It's never too soon to start preparing for open enrollment for health and dental plans. In an ongoing effort to improve this process for our members and to ensure benefits and ID cards are in place by July 1, MPR employee benefits staff has moved up the timeline for the renewal pricing and administrative process. Listed below are the targeted dates:

- **2/9/11** Benefits Advisory Committee Meeting – presentation on pricing by Mercer
- **2/17/11** School superintendents meet to discuss renewal
- **2/23/11** MPR Board of Directors reviews and approves rates
- **3/1/11** Rate memo to Member Reps

- **3/15/11** Materials prepared and distributed to HR/Health contacts
- **3/21/11** Open enrollment meetings begin
- **5/1/11** COBRA/Retirees rate memos to their homes
- **5/15/11** Enrollment changes due at BMI
- **6/1/11** Open enrollment closes
- **6/20/11** ID cards mailed to employees' homes

In conjunction with this new timeline, it's anticipated that Members will now be able to schedule their respective Board meetings in March or early April. It is our hope this will allow you plenty of time to determine employer contributions and options. We do not plan to make any significant

benefit plan changes, so scheduling an open enrollment meeting is at your discretion. **If you want to schedule a meeting, please contact Bridgette McDaniel** at (816) 292-7524 or bridgette@mprisk.org.

As you are probably aware, due to healthcare reform, your dependent children age 19 to age 26 will be eligible July 1, 2011 to enroll for coverage. MPR will provide the required notification for your communication to employees. Other mandated benefit changes will be made as of July 1, and full details will go out in the final rate information memos.

Any questions or concerns, please feel free to contact your Employee Benefits staff at (816) 292-7520.

For More Information, visit www.mprisk.org

MPR Profile: Regina Knott, Superintendent, Ridgeway School District

In this edition of MPR Messenger, Regina Knott who is the Superintendent for the Ridgeway School District is being profiled.

Her involvement with MPR includes being an original school in the Northwest School Insurance Pool. She believes “MPR has consistently provided the best services for the best cost over the past four years.”

Born in Savannah, Missouri, Regina is the fourth out of six children born to Frank and Kay Terhune. Her father worked at Southwestern Bell, AT&T and also farmed. Her mother worked at the Savannah Reporter Newspaper.

Regina attended Savannah High School where she was class treasurer all four years and a member of the National Honor Society. She kept very busy playing tennis, basketball and running track. She was also the high school’s yearbook copy editor and newspaper editor. Regina was the drum major of the marching band and was involved with the pep club, choir, swing choir, dance, concert band and musicals.

After graduating from high school, she received an associate of science degree as a legal assistant at Missouri Western; a bachelor of science degree in Elementary Education Pre K-8 from Northwest Missouri State University; a Master of Science degree in Special Education K-12 from Northwest Missouri State University; Ed. Specialist degree in Elementary Education and the Superintendence from Northwest Missouri State University; and an Ed. Doctorate in Educational Leadership and Policy Analysis from the University of Missouri, Columbia.

Regina had initially planned to become a lawyer. She worked at the courthouse and, after receiving a degree as a legal assistant, worked as a paralegal at Midwestern Legal Services for nearly two years. She then changed her mind and decided to go into teaching. After receiving her bachelor’s degree, she taught 3rd-6th grades and K-6 Title I at Gallatin, Winston and South Harrison schools for seven years. After receiving her master’s degree, she taught LD/BD/EMH at South Harrison for three years. After receiving her Ed Specialist degree, she held the position of elementary principal and Special Ed Director at North Harrison District for four years and was the Principal at Parkview Elementary and Goodrich Early Years PreK-4 for three years. After receiving her Ed. Doctorate degree, Regina taught as a professor at Northwest

Missouri State University for multiple years. She then returned to South Harrison as their Elementary Principal for five years, before serving as Ridgeway R-V Superintendent for the past four years. As Superintendent, Regina oversees all school decisions including resources, finances, certification, hiring and maintaining of personnel, curriculum, facilities and maintenance, Federal Programs, and the balance between athletics and academics.

One of the things Regina enjoys most about her career is being around the students and participating in activities with them while working to positively impact their lives. She also likes working with teachers on curriculum, instructional practices and professional development. From all her various teaching positions, she has learned to be patient, not to always give the answer that is on the tip of her tongue and to exercise the power of brainstorming and options before arriving at a final decision. She believes that “as uniquely exhausting as work in education at all age levels can be, it is also the most uniquely satisfying profession.” She was honored to have been recognized both as a Distinguished Missouri Principal and as a recipient of the New Superintendent of the Year Award.

Regina has been married to Rodney for 27 years. Together they have two children, Jessica (24) and Danan (20). In her free time she enjoys reading, watching my family at sporting events, racing and tractor-pulling.

Five Questions with Regina Knott

- 1. What is your biggest pet peeve?** Rude People
- 2. What is your most important lesson learned?** Pay attention to life, it is the daily series of events, not the final destination - for a goal-oriented person, that is easy to forget sometimes.
- 3. Who is the person you are most interested in meeting?** Ronald Reagan and JFK because they both had the most amazing capacity to communicate, be personable and display needed leadership qualities at a time of great change in history.
- 4. Three greatest passions?** Family, Kids, Sunlight & Water
- 5. Favorite Vacation spot?** Caribbean

Note from the Director: Property / Liability Fund Balance Improves

There is an old adage that states, “If you have money, you have options.” In the past two years the fund balance of the property/liability program has improved due to favorable loss experience. The year ending June 30, 2010 was our best year yet. As a result, the Board of Directors will be informed that the fund balance (net reserve capital) has reached a dividend position similar to the position the Workers’ Compensation program has been in for a number of years. Congratulations to the membership for their fine results.

Recognizing New Members in 2011

MPR has experienced phenomenal growth for the January 1, 2011 renewal date. New additions include:

WORKER'S COMPENSATION

- * Barry County, Missouri
- * Grain Valley, Missouri
- * Dallas County, Missouri
- * Webster County, Missouri
- * Salisbury School District

LIFE

- * Western Taney County Fire Protection District

EMPLOYEE BENEFITS

- * Edgerton, Kansas
- * Greene County, Missouri
- * Western Taney County Fire Protection District
- * Dunklin County Health Department
- * Iron County Health Department
- * Mississippi County Health Department
- * Gilliam School District

PROPERTY/LIABILITY

- * Grain Valley, Missouri
- * Webster County, Missouri
- * Lawrence County, Missouri



MPR Welcomes Staff Assistance

Join us in welcoming two individuals who recently joined the staff of MPR:

Rachel Hudson has joined MPR as an intern. Rachel is presently pursuing a Bachelor's Degree in Wellness and Health Promotion from Northern Iowa University and is assisting Dr. Rice in our new Wellness Center on Saturdays as well as taking on a number of administrative tasks.

Olivia Farrell has joined MPR as an account temp with our Accounting Department. She comes to MPR with an Accounting Degree and many years of governmental experience. She will be assisting Kristie VanPelt through April 2011.

Note from the Director: Law Firm Reviews Member Contracts

In an effort to continue to lower potential losses, the law firm of Cummings, McClorey, Davis & Acho has been retained to review vendor contracts to assure they protect our members' interest. This service is provided at no charge. This area of liability has not been reviewed in the past. Mr. Jim Conkright has already made a number of site visits to review these documents and has received favorable comments on his recommendations and counsel.

Firefighter Fatalities Down in 2010

Firefighter fatalities decreased 6 percent from 2009 to 2010, according to statistics released from the U.S. Fire Administration. Eighty-five on-duty firefighter fatalities occurred in 2010, a drop from 90 such fatalities in 2009.

The rate of fatalities occurring as a result of wildland fires dropped 50 percent compared with 2009 figures, and two-thirds compared with 2008. The number of firefighters killed in vehicle crashes also dropped to 11 in 2010, from 16 in 2009. And for the first time since 1999, no deaths involved aircraft.

Relatively unchanged is the rate of firefighters who died as a result of heart attack or stroke, which claimed the lives of 51 firefighters – or 60 percent of all who died on duty. Performing emergency services caused the second highest number of fatalities (48 percent overall). Approximately two-thirds of firefighters killed were volunteers. The highest number of fatalities (25) occurred among firefighters 61 and older.



Essential Keys to a Successful Weight Loss Challenge

Almost everyone knows that losing weight is extremely difficult, unless you are one of those “lucky ones”. Here are some helpful hints to some key essentials for losing weight and running a weight loss program.

Program Suggestions

People are motivated by incentives. MPR will reward winners with tee shirts, Royal’s Tickets, and Chief’s Tickets. Your entity could also have a rewards program and make it your own internal competition with your staff. People need to see that they are having success on a regular basis - such as weekly. It is suggested that you have periodic weigh-ins and you may even reward those who come in and weigh. It always goes better if management gets involved. It is hard to expect employees to get involved if key high profile managers do not participate.

Personal Suggestions

The key to losing weight is to eat real food that has nutritional value. Fruits, Vegetables, and Lean Meat will fill you up and speed your metabolism up. Just eating fewer calories is not a good plan. It may work for awhile, but sooner or later the weight loss will plateau. A calorie from a cup cake is very different than a calorie from a piece of broccoli. It is not just about reducing calories, it’s about the type of calories you’re consuming. Exercise is essential to be healthy. It also is essential for losing weight. The best form of exercise to lose weight is called **interval training**. Interval training involves doing short bursts of high intensity activity followed by a rest period. Repeat 6 to 8 times in a 20 minute period. This will burn more fat than an hour of “cardio”.

If you have difficulty losing weight, you may consider checking

your thyroid function. If your thyroid function is even a bit low, then it becomes very difficult to lose weight even with exercise and diet.

For questions or assistance, please contact Dr. Rice at (816) 292-7561



Open Enrollment Around the Corner

Consider a High Deductible Health Plan with a Health Savings Account to the plan offering for your employees.

Midwest Public Risk continues to see growing interest in the High Deductible Health Plans as we move into the third year of offering this consumer-directed plan. The High Deductible Health Plan (HDHP), which is paired with a Health Savings Account (HSA), gives the member more control over their health care costs, has lower monthly contribution rates, an automatic contribution into the employee’s HSA and offers other advantages over a conventional health plan.

With traditional copay plans, employees have no incentive to learn what a drug, test or office visit may really cost. With high deductible plans, employees learn the true costs of healthcare and are encouraged to become better healthcare consumers and ask questions before they incur a claim. A great example is when obtaining a prescription. Most look for the brand name that’s advertised on television or in magazines, instead of looking for less costly generic alternatives.

With HDHP, the employee may be more interested in looking at the generic options.

Some other advantages are in-network preventive services are covered at no cost to the participants, and prescription drug cost accrue to their deductibles. An employee with significant drug costs, especially specialty medications, may see this plan as an affordable option because they will quickly meet their deductible. Another tangible beneficial reward is the deposits to the HSA accumulate tax-free, earn interest and can be used to pay health expenses in later years.

With open enrollment just around the corner, now is the time to consider adding a HDHP with HSA to the plan offerings for your employees.

The Truth About Fructose

Did you know that one of the main contributors to obesity, type 2 diabetes, high triglycerides, hypertension and heart disease is found in nearly every processed food and drink? This is 'High Fructose Corn Syrup.'

What is fructose and why is it bad for my health?

Fructose is a natural sugar found in fruits, but over the years fructose is most commonly consumed as a highly processed sugar made from corn.

Fructose is the most potent way to spike uric acid levels. Uric acid is a compound in urine and blood, made in the breakdown of waste. When uric acid is too high, it dramatically increases the risk of high blood pressure,

kidney disease, fatty liver, obesity, insulin resistance, high triglycerides and other serious health issues. Fructose is more potent in raising uric acid levels, because it is immediately absorbed into your blood the second it hits your tongue versus table sugar which takes longer to metabolize.



If fructose is bad, should I stop eating fruit?



No. Eating a whole piece of fruit is much safer than drinking fruit juice. Drinking juice gives a very fast dose of fructose and increases your risk of obesity. Whole fruit contains fiber and antioxidants that make it healthier and slows down the fructose entering the blood stream which takes longer to metabolize. The ideal amount of fructose for a person per day is between 25-30 grams. This is about 2-4 pieces of fruit per day at about 8g of fructose per fruit.

What about those commercials that say 'high fructose corn syrup' is safe?

These advertisements are paid for by the Corn Refiners Association. They are trying to market their product as safe and equivalent to table sugar. 'High Fructose

Corn Syrup' is a highly processed, man-made product that is cheap to use and increases palatability. Just because it's made from corn, does not make it safe.

What else should I know?

As a fruit ripens, the fructose levels go up and the antioxidants go down. Try to eat your fruit before it gets too ripe to keep it beneficial to your body.

To know your personal uric acid levels, ask your doctor for a blood test.

Women should be at 3.5 and men at 4. Anything above 5.5 is dangerous to your health.

Be aware of what you are buying; read the ingredients before you make a purchase.

The number one recommendation to rid fructose and sugars from your diet is to stop drinking all sweetened drinks. Remember a high sugar diet IS a high fat diet.



Make a *FRESH* Start in 2011

MPR would like to invite you to join us in the 2011 "Make a Fresh Start" lifestyle program. Throughout the next 12 months various topics will be addressed in multiple fashions. We hope the articles, videos, and seminars impact your health for the better and motivate you to make healthy decisions for you and your family.

There will be 4 major challenges this year:

- Make a Fresh Start Challenge (January – December, Final Drawing in December).
- MPR Weight Loss Challenge (January 24th- April 22nd).
- Kansas City Chapter of Bike MS (summer training, September 17th and 18th ride).
- Autumn Walking Challenge (September 12th – November 23rd).

There will be 3 seminar topics.

- Diabetes (March)
- Menopause/Andropause, Hormones, and Osteoporosis (April)
- Thyroid Disorders (August)



MPR Member Profile: Cindy Leigh

In this edition of the MPR Messenger we are highlighting Cindy Leigh, who is the Human Resources Generalist for the City of Osage Beach.

Born in Kansas City, Missouri and raised in a very stable upbringing in Shawnee, Kansas, Cindy Leigh is the oldest child of three girls. Her father was a teamster for many years and then went into management with CVS. Her mother was in the retail clerks' union and went into management as a Hen House Store Director.

Upon graduating from Shawnee Mission Northwest High School where she was on the drill team, Cindy attended Johnson County Community College and Kansas State University. She also attended Platt Business College in Overland Park, Kansas where she received a certificate as an Executive Assistant.

Cindy has recently returned to college and plans on completing her degree in Business Administration and Human Resource Management within the next year.

After receiving her certificate as an executive assistant, Cindy worked for two years as the membership secretary for the Greater Kansas City Builders Association. She met her husband, Audie, while working there and together they moved to the Wichita area.

Cindy has also worked for the Coleman Company as the assistant to the Director of Export Sales and worked for Tan-Tar-A Resort as an assistant in Sales and Convention Services.

Ten years ago Cindy began working as the assistant to the City Administrator for the City of Osage Beach and in 2002 she was promoted to Human Resources Generalist. As the City's HR Generalist, she is responsible for all aspects of human resources, including benefit management, risk management, safety, hiring and recruiting process, administering City policies, coordinating employee relations activities, administering FMLA/ADA requests/compliance, compliance with Federal and State employment laws, payroll and employee relations.

Cindy credits her parents for teaching her one of the most valuable and useful skills she has needed to be an effective and fair HR Specialist Generalist. "My parents taught me the value of understanding both sides (employee and employer) and the importance of compromise and communication."

One of Cindy's greatest professional achievements has been working with the City's management team and employees to lower the City's workers' compensation rating from 1.55 in 2003 to its current rating of .77.

In addition Cindy wants to recognize MPR's impact on the City of Osage Beach. "I believe the City's move to MPR in the health pool in 2002 and workers' compensation pool in 2007 has had a positive effect on City employees, City finances, as well as made my job easier. MPR's staff and resources have proven to be very effective."

Cindy has been married to Audie for 29 years. Together they have two adult children; Jessica and Trey and one grandson, Ashton. Other important members of their family include Maggie, their black lab, and Buster, their boxer.

Five Questions with Cindy Leigh

1. **What is your first choice for a fun, new career?** A beach comber that plays golf.
2. **What is your biggest pet peeve?** I have two that vie for this recognition. The first is society's incivility and the second is people who believe everything they hear and/or read without attempting to ensure the information is accurate
3. **Who is the person you are most interested in meeting?** Maria Schriver. I would love to attend the Women's Conference.
4. **What are your three greatest passions?** Family, faith and knowledge.
5. **Where is your favorite vacation spot?** Hilton Head Island, South Carolina

Save the Date!!!!

MPR Fall Conference 2011

October 2nd - 4th

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



Child Labor Guidelines

In 2009, 82 teens (ages 14-19) died on the job in the U.S.; over 70,000 were injured so severely on the job they received hospital care. Lost work time incidents among younger workers is generally higher than more mature workers. Employing teens means our Members take on not only the normal responsibilities of employers, but also owe younger workers a greater measure of helping them adapt to the adult world of work, including extra vigilance when it comes to workplace safety.

Employing anyone under the age of 18 means MPR's Member-Owners should refresh their resources and remind hiring authorities of the various state and federal laws which govern child labor. Your Risk Management team published the "Missouri Child Labor Guide," available on the MPR web page ("Training & Resources" tab, then "Risk Management/

Employment Practices" drop down option).

For those employing 14 and 15 year olds, the Missouri poster **must** be used and displayed at all times. Additionally, no one in this age group should be working on or near, or exposed to any hazardous work (power equipment of any kind – including lawn and garden equipment, ladders, industrial chemicals, etc.), and may not be employed as lifeguards working as attendants or dispatchers at the top of slides, nor may they work helping anyone in or out of amusement-type rides at water parks.

For 16 and 17 year olds, Missouri child labor laws become silent as to risk exposures, but federal laws still prohibit many hazardous exposures. MPR recommends no employees under the age of 18 operate any type of motor vehicle, nor should they operate any type of power equipment (including chain

saws, cut-off saws, wood chippers) and perform certain hazardous jobs such as roofing, working on roofs, and working on ladders.

Our mutual goals are to identify hazards, reduce risks, and make available the information hiring authorities and supervisors need to not only comply with the law, but help educate children to work safely and productively, preparing them for the world of adult work. For more detailed information, visit the Missouri Department of Labor's Youth Employment webpage (<http://www.labor.mo.gov/dls/youthemployment>) and the US Department of Labor's Youth & Labor webpage (<http://www.dol.gov/dol/topic/youthlabor>). For specific details about how the laws apply to your entity's available work, be sure to contact your Human Resources professional.

Additions to Member Loss Control Training Resource Library

MPR is pleased to announce the following additions to our members' Loss Control Training Resource Library. Since our last newsletter, the following DVDs have been added to our library. To learn more about the content of these programs, please go to www.mprisk.org.

- "Bloodborne Pathogens: Always Protect Yourself"
- "Confined Space Entry: Inside Maneuvers"
- "Conflict Resolution – A Win/Win Approach"
- "Facility And Personnel Security: A Comprehensive Plan For A Safer Workplace"
- "Power Lift: Lifting Training That Works!"
- "Safety's Top 10 Causes for Workplace Injuries"
- "Social Media: Reduce the Risk"
- "Winter Walking"



In addition to these new titles, we would like to remind MPR members of several programs already accessible that address exposures associated with employment practices. These training programs include:

- "Alphabet Soup & Other Legal Issues"
- "A Clear Picture: Harassment in the Public Sector"
- "Documenting Discipline"
- "Ethics"
- "Ethics – the L.O.G.I.C. of Right"
- "HARASSMENT A New Look"
- "Harassment Is..."
- "It's About Respect: Recognizing Harassment in a Diverse Workplace"
- "It's a Fine Line: Anti-Harassment Training for Managers"
- "It's a Fine Line: Anti-Harassment Training for Employees"
- "Sexual Harassment – Investigation"
- "Sexual Harassment: New Perspectives"
- "Sexual Harassment – What Your Managers Need to Know"
- "Sexual Harassment – What Your Employees Need to Know"
- "Understanding the New FMLA"

