



# MPR Messenger

Winter 2018 - 2019



MIDWEST PUBLIC RISK

19400 East Valley View Parkway, Independence, Missouri 64055

816-292-7500 | [www.mprisk.org](http://www.mprisk.org)

Member Owned | Member Focused

## Midwest Public Risk Senior Staff



**Terry Norwood**  
CEO & President  
(816) 292-7510  
terry@mprisk.org



**Mike Sindel**  
Chief Financial  
Officer  
(816) 292-7571  
mike@mprisk.org



**Melanie Matt**  
Workers'  
Compensation  
& Risk Services  
Director  
(816) 292-7541  
melanie@mprisk.org



**Aaron Ambrose**  
Risk Management  
Director  
(816) 292-7536  
aaron@mprisk.org



**Doreen Hull**  
Benefits Services  
Director  
(816) 292-7521  
dhull@mprisk.org

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## New Member Welcome

### **EMPLOYEE BENEFITS, PROPERTY & LIABILITY, AND WORKERS' COMPENSATION**

City of Odessa

### **PROPERTY & LIABILITY**

City of Carterville

City of Strafford

### **EMPLOYEE BENEFITS**

Progressive Community Services

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MPR Messenger is published quarterly for members of Midwest Public Risk. To comment on or suggest article ideas, please contact MPR staff at 816-292-7500.

# PLAY BALL!

## Member Representatives – You’re Invited!

MPR has considered different approaches to educating Member Representatives concerning their roles and responsibilities. Fall Conference has been the main venue for education of Members. Now, the “Member Representative Certification” module is being added. This will enable our Member Representatives to fulfil their duties with confidence.

“Play Ball!”, a 1½ day event will be divided into five modules; Anatomy of a Pool, Coverage, Risk Financing, Programs and Services, Q&A - Panel of Experts.

The event will be held at the MPR Campus with an overnight stay for those who need it. “Play Ball!” will close with a visit to Kauffman Stadium to watch the Royals play the Mariners.

Current Member Representatives are encouraged to clear their calendars for this event. Individuals who complete all sessions will leave with a well-rounded background on pool operations and be able to articulate why their involvement is critical to their employer. Sessions will be offered by MPR staff, partners, brokers, consultants and attorneys.

For MPR to continue to grow and remain a premier public entity risk pool it is imperative that our Member Representatives are excited, educated, and engaged.

Attendance will be limited to the Member Representative and one other alternate if desired. Watch your email for the invitation, put it on your calendar, plan to attend, and let's Play Ball!



**Terry Norwood**  
CEO & President  
Midwest Public Risk



To contact Terry, call 816-292-7510, or email [terry@mprisk.org](mailto:terry@mprisk.org)



Midwest Public Risk has a number of Risk Prevention Advisories at your disposal.

Below are a few that are particularly pertinent right now.

**Safe Snow and Ice Control Operations**

**Winter Walking**

**Space Heaters**

**Slips Trips & Falls**

**Sledding**

If you are interested in other Risk Prevention Advisory Topics check out this index or contact your Risk Management Advisor.

**Risk Advisory Index**

*If you are reading this digitally you can click on the titles and they will link you to the documents. If you are reading a hard copy, contact your Risk Advisor and they will send you a PDF.*

## Health Care Costs are Predicted to Rise in 2019



Articles are now appearing in major publications predicting significant increases in health care costs for the coming years. Several excerpts from some of the articles are below to provide support material to educate your workforce.

- Group health insurance premiums are likely to see a 15-18 percent increase in 2019 on account of a rise in health inflation. Sources told Moneycontrol that accounts have seen an increase in premiums from January 1 while a few others will see a rise from April 1 onwards.
- Medical inflation is said to be in the range of 18-24 percent in the country due to a rise in costs, including those of medicines, medical equipment and hospitalization. This has led to a direct impact on the insurance costs for companies.
- "To keep costs sustainable and keep claims expenses under check, a price rise is inevitable," he said.

Group health insurance, which involves insuring a group of individuals, usually part of the same organization, has been a bleeding portfolio since certain insurers were involved in heavy discounting to retain clients. Here, the loss ratios were almost 140 percent, which meant for every \$100 collected as premium, \$140 were paid out as claims.

- A report by Mercer Marsh Benefits said that increased non-communicable diseases will increase employer-sponsored healthcare costs over the next three years. These diseases include heart disease, cancers, stroke, chronic respiratory diseases, diabetes, Alzheimer's disease, mental illness and kidney diseases.

The purpose of this material is to prepare for budgets, educate decision makers and inform employees that major changes are coming in the next couple of years. It is believed that MPR rate increases for July 1, 2019 fall within these same parameters.

# Employee Benefits Transitioning from Benefits Management to Businessolver

Our current partnership with BML will end on February 28, 2019 and we will begin using the new platform (Benefitsolver) with Businessolver. MPR has been working with BSC to gather all the specific information about each of our Members to prepare the data. We will be holding training events at the MPR Campus, hosting some webinars, and coming to some of your locations to prepare everyone for the transition.

There are a few dates we want to make sure you have on your calendar and a few steps to do before our first training.

If you have any questions, please contact your Benefits Advisor.

**Due to the change in processes with the move from BML to BSC, we are going to close the lockbox March 1st and ask all our Members to send all payments to the MPR address.**

<b>January</b>	
Member Rep. registration for Benefitsolver: <ul style="list-style-type: none"> <li>Using your email and temporary password (emailed to you) Register at MPRBenefits.com, then update to your unique password.</li> <li><b>MAKE sure this is done before 2.12.19 Meeting.</b></li> <li>Watch the training Webinar located on</li> <li>Benefitsolver, on the Home page, scroll down to New, click on the View Recorded Trainingsolver Courses.</li> <li>Watch the 3 courses under Basic Navigation.</li> <li>Become familiar with the tool.</li> </ul>	
<b>February</b>	
<b>1</b>	Continue To Make Additions, Terms and Changes In BML
<b>12</b>	BAC and BSC Training at MPR Campus
<b>14</b>	Last Day to Make Changes in BML
<b>15 to 28</b>	Black out period on BML This will allow the most current data to be moved from BML to BSC. No changes can be made
<b>March</b>	
<b>1</b>	Go Live Date With BSC. New hires, Qualifying Events must be done on BSC.
<b>2</b>	March Bill will post on BSC
<b>17</b>	Snapshot Date. After this date all changes will be adjusted after the next billing
<b>19</b>	BAC and BSC training. Preparing for Open Enrollment

## All Small Public Employers Now Subject to ADEA

On Tuesday, November 6th, the U.S. Supreme Court issued an opinion in Mount Lemmon Fire District v. Guido, holding the Age Discrimination in Employment Act ("ADEA") applies to all state and political subdivisions regardless of the number of people employed.

The ADEA defines "employer" to include "a State or political subdivision of a State." 29 U.S.C. § 630(b). For decades, courts had interpreted this definition to mean that states and political subdivisions with fewer than 20 employees were not subject to the ADEA. In a unanimous opinion by Justice Ginsberg, the Court held this portion of the definition relating to state and political subdivisions is an additional

category of employers subject to the ADEA that was separate from the ADEA's 20-employee minimum requirement.

This decision will affect small public employers because the ADEA will apply even if the public employer has less than 20 employees. The decision also may be a prelude to individual liability under the ADEA, even though the Court declined to rule on this question.

In light of this important decision, we recommend small government employers reassess their antidiscrimination policies and procedures to ensure compliance with the ADEA, as well as ensure any severance and settlement agreements include language that



is required to waive ADEA claims, such as providing older employees 21 days to review any agreement and seven days to revoke it after acceptance.

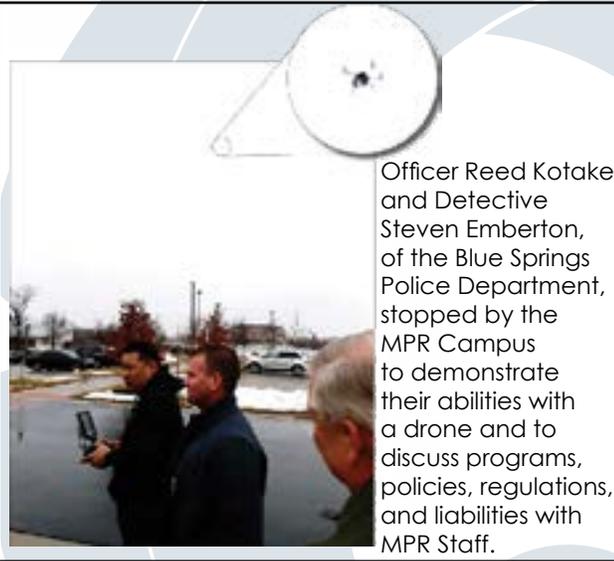
*This article was originally published as a Client Alert from Kutak Rock LLP. If you have any questions please contact your Risk Advisor.*

# News From Around MPR



Mike Nichols and Kim Rupp were appointed by the Midwest Public Risk of Kansas, Inc. Board of Directors to fill the two vacant spots on the Board.

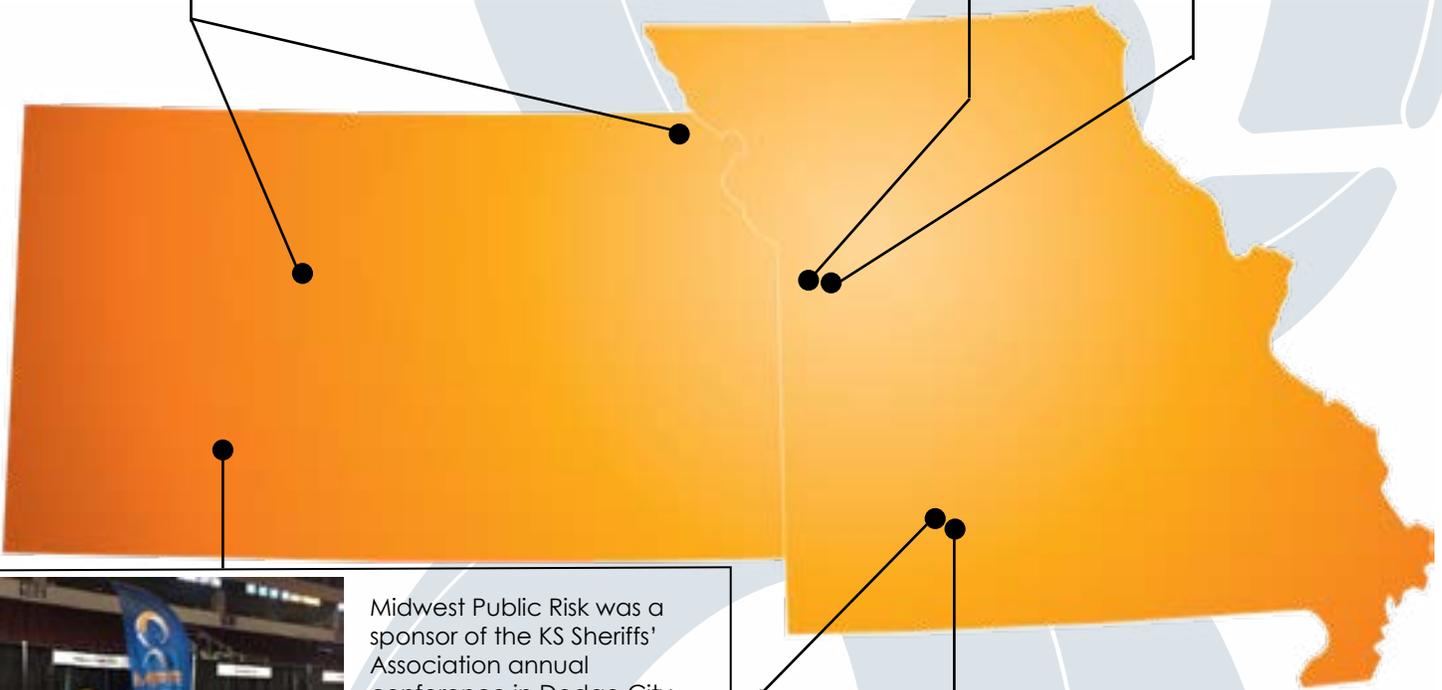
Mike is the City Administrator for the City of Hiawatha and Kim is the Director of Finance for the City of Hays. We welcome them to the MPR-KS Board of Directors and look forward to working with them.



Officer Reed Kotake and Detective Steven Emberton, of the Blue Springs Police Department, stopped by the MPR Campus to demonstrate their abilities with a drone and to discuss programs, policies, regulations, and liabilities with MPR Staff.



Benefits Underwriting Manager, Deb Heishman, presented a mock new hire enrollment meeting to 26 seniors in Mr. David Ceule's AP Personal Finance class at Blue Springs South High School.



Midwest Public Risk was a sponsor of the KS Sheriffs' Association annual conference in Dodge City. Jason McMahon was our representative at the event and met with many of the appreciative attendees.



Todd Foster and Kevin Parr attended the Damage Prevention and Excavation Safety Summit held in Springfield. They took the opportunity to spend time with Members and inform others about MPR. This annual summit is the premier safety event in the state.



Risk Advisor, Kevin Parr, Risk Management Director, Aaron Ambrose and Greene County HR Director, Kami Johnson attended the Greene County Defensive Tactics Training to observe and assist Greene County in reducing injuries.



## MPR's New Cybersecurity Training

VinciWorks is a leading provider of online compliance training and risk management software. With training modules such as Safe Surfing, Email Phishing, and Cyber Attack Motives this will be a new and interesting way to learn about cybersecurity. VinciWorks also provides a personal risk assessment and ways to test your knowledge, both for personal security and your organization. Your organization's IT contact will be able to get you access to this training by contacting Eric Larson at [el Larson@mprisk.org](mailto:el Larson@mprisk.org) for a user addition form.



## Some Pointers on Winter Driving Safety

- Give yourself enough time to arrive at your destination. Winter trips can take longer than those at other times of the year, especially in storm conditions or where there are icy roads.
- Make sure your cell phone is charged in the event you're stuck along the road, but avoid the temptation to use the phone while driving.
- Adjust your speed to the road conditions.
- Leave more distance than usual between your vehicle and the one just ahead of you, giving yourself at least 10 seconds to come to a complete stop.
- Be careful when driving over bridges, as well as on roadways rarely exposed to sunlight – they're often icy when other areas are not.
- Don't activate your cruise control when driving on a slippery surface.
- Monitor weather conditions at your destination before beginning your trip. If conditions look as though they're going to be too hazardous, just stay home.
- Look out for yourself. Assume other drivers aren't concerned with your safety – you're responsible for protecting yourself and your passengers.

## Livongo for Diabetes: New Health Benefit at No Cost that Helps Make Living with Diabetes Easier



### Who can join:

The program is offered at no cost to Members and Employees with diabetes who have coverage through the Midwest Public Risk plan. Space is limited so join today!

### What you get:

**Connected Meter:** Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.

**Support from Coaches When You Need It:** Communicate with a coach anytime about diabetes questions on nutrition or lifestyle changes.

**Unlimited Strips at No Cost to You:** When you are about to run out, we ship more supplies, right to your door.

**More information and how to register coming February 2019!**

In the meantime, if you would like additional information, please contact your Benefits Advisor.

## UPCOMING EVENTS

For a full, up-to-date listing of all events at Midwest Public Risk, be sure to check our website at [www.mprisk.org](http://www.mprisk.org).

### February

6	Wellness Roundtable 10:00 AM to 2:00 PM, MPR Campus
12	Benefits Advisory Committee (BAC) Meeting and Businessolver Training 10:00 AM to 1:00 PM, MPR Campus
13	EAP Webinar: Tax Tips 12:00 PM – 1:00 PM, Webinar
14	Law Enforcement Liability Advisory Committee (LELAC) Meeting TBD, MPR Campus
18	Presidents' Day The MPR Campus is Closed
20	Board of Directors Meetings 9:00 AM – 10:00 AM, Work Session 10:00 AM - 1:00 PM, Board Meetings, MPR Campus

### March

7	Recreation & Parks Advisory Committee (RPAC) Meeting 10:30 AM to 12:00 PM, MPR Campus
13	Board of Directors Meetings 9:00 AM – 10:00 AM, Work Session 10:00 AM - 1:00 PM, Board Meetings, MPR Campus
13	EAP Webinar: Emotional Eating 12:00 PM – 1:00 PM, Webinar
19	Benefits Advisory Committee (BAC) Meeting and Businessolver Training 10:00 AM to 1:00 PM, MPR Campus

### April

10&11	Member Representative Certification and Partner Appreciation Day. Play Ball! TBD, MPR Campus
10	EAP Webinar: Identity Theft Protection & Self-Help 12:00 PM – 1:00 PM, Webinar
17	Board of Directors Meetings 9:00 AM – 10:00 AM, Work Session 10:00 AM - 1:00 PM, Board Meetings, MPR Campus

## SAVE THE DATE

September 4, 5, & 6, 2019	Fall Conference Branson, Missouri
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Employee Assistance Program

# WEBINAR

Presented By New Directions Behavioral Health



## 2019 MPR EAP Webinar Schedule

- January 23:**..... Living off Your Paycheck
- February 13:** .....Tax Tips
- March 13:** ..... Emotional Eating
- April 10:**..... Identity Theft Protection & Self-Help
- August 21:** Preventing Burnout: A Balanced Life Check-up
- September 18:** .... Caring for Aging Parents or Loved Ones
- October 9:**... Effective Problem Solving & Decision Making

**All webinars are on Wednesdays from Noon to 1:00 PM. Flyers and links will be sent out prior to the webinars.**

**If you have any questions contact Jeff Aebersold at [William.Aebersold@Cigna.com](mailto:William.Aebersold@Cigna.com)**