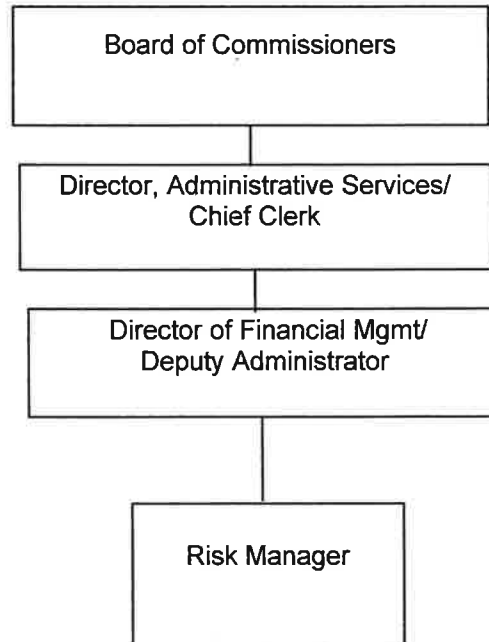


Risk Management



**CENTRE COUNTY GOVERNMENT
2016 BUDGET**

<p>Function: General Government-Administrative</p> <p>Fund Type: General Fund</p>	<p>Department: Risk Management</p>
<p>Description: The Risk Management Department is responsible for the property and casualty insurance, and the reporting and monitoring of insurance claims for the County. The relationship with other County offices is to understand the function of each office to guarantee proper insurance coverage. This office also works on proper contract language to transfer liability risk when appropriate. Also, in working with each office, this department monitors every workers compensation claim as well as property damage claims, general liability claims and litigation. Through our monitoring of workers compensation claims, Risk Management ensures that modified duty is provided to injured workers to better contain claim costs.</p> <p>The Risk Manager is responsible for the Health and Safety Committee and obtaining 5% state discount on workers compensation. This requires attendance at individual Safety Committee meetings at the Willowbank Building & the Correctional Facility. Risk Management is also dedicated to the Wellness Program, and is the Chairperson of the Wellness Committee. A Wellness Tip of the Day is distributed every day via email. Wellness programming consists of Walking Works, HealthyWage Weight Loss, Weight Watchers, Nutrition Coaching, an annual Health & Wellness Fair, flu shots, and various other healthy lifestyle challenges.</p>	<p>Highlights/Goals:</p> <ul style="list-style-type: none"> • Workers Compensation Experience Mod trended downward. • Workers Compensation Letter of Credit decreased. • No increase of Workers Compensation escrow. • Risk Management kept a close watch on workers comp claims within the high deductible program, as every dollar spent is ours. • Developed and implemented Contract Language Training for Department Heads. • Through loss control efforts, maintained the base rate of property and casualty insurance premiums. • Obtained full loss control credit on property/casualty insurance renewal (\$3,392). • Obtained full risk management credit on property/casualty insurance renewal (\$4,846). • Obtained 5% State Safety Certification Credit on workers compensation renewal. This credit represents a savings of \$9,950.00 for 2015 • All Workers Comp Claims for 2005, 2006, 2007, 2008, 2009, 2010, 2012, 2013 and 2014 have been closed. Only one claim is open for 2011 and a few in 2015. • Investigated Workers Comp accidents with intention of future prevention. • Applied for loss control grants from PCoRP to enhance safety and prevent injury in County buildings.

**CENTRE COUNTY GOVERNMENT
2016 BUDGET**

<p>Function: General Government-Administrative</p> <p>Fund Type: General Fund</p>	<p>Department: Risk Management</p>
<p>Description: Although this department is not a revenue producing office, it is dedicated to cost savings through proper insurance marketing, lowering claims costs and developing loss prevention programs.</p> <p>This department has expanded to include various training opportunities for employees including AED, OC Spray, Infectious Disease and Defensive Driving. Through trending of workers compensation, Aggressive Dog Training was instituted for caseworkers to prevent further dog bite injuries to employees. This program has been successful. All training programs have been developed at no cost to the County. Hepatitis B vaccination is also part of this department as well as making flu shots and biometric testing available for all employees free of charge.</p> <p>Much of the responsibility of this department is claim handling, recordkeeping and trending. Through appropriate claims management and recordkeeping, we have successfully defended the county in workers compensation petitions and numerous litigation cases.</p> <p>During the past year, departments have utilized Risk Management in contract development. Through the work of this department we have been successful in providing appropriate contract language to better protect the county. Risk Management reviews certificates of insurance from vendors to ensure their adequacy for appropriate risk</p>	<p>Highlights/Goals:</p> <ul style="list-style-type: none"> • Initiated Centre County Employee Driver Program to ensure licenses are valid. • Maintained Emergency Announcement system through Shoretel phones. • Initiated and Maintained Emergency Mass Texting/Mass Emailing Program. • Loss Control Inspections completed and recommendations made at various County locations. • Submission & oversight of all property damage claims, general liability claims and litigation. • Coordinated Defense Driving Training with PCoRP. • Coordinated free flu shots for County employees. • Coordination of biometric screenings. • Responsible for the coordination of the Hepatitis B vaccination program. • Obtained CPR/AED training free of charge. • Obtained pertinent information for property/casualty insurance renewal and successfully marketed our program. • Provide and review certificates of insurance as needed. • Review contracts as needed and make insurance recommendations. • Developed and presented year-long employee education of health insurance utilization and healthcare shopping to save expenditures.

**CENTRE COUNTY GOVERNMENT
2016 BUDGET**

<p>Function: General Government-Administrative</p> <p>Fund Type: General Fund</p>	<p>Department: Risk Management</p>
<p>Description: transfer. This department also provides certificates of insurance to outside vendors on an as needed basis.</p> <p>Risk Management has also been active in working with PCoRP in developing statewide training and risk management techniques. Because of Centre County having a full time Risk Manager, we were successful in obtaining a credit on our property/casualty insurance renewal.</p> <p>This department has assumed responsibility for the marketing of our Health, Dental and Vision Insurance Programs. We train employees on insurance utilization and promote participation in wellness programs.</p>	<p>Highlights/Goals:</p> <ul style="list-style-type: none"> • Assumed responsibilities for Health, Vision, and Dental Insurance. • Worked with Wellness Committee and Capital Blue Cross to develop Centre County Wellness Logo. • Working within each department and surveying each department to develop specific Wellness Programming. • Had 31% employee participation in Walking Works Individual Challenge. • Obtained discounts at various fitness clubs and retailers for county employees through our Wellness Program. • Organized weight loss programs such as HealthyWage and WeightWatchers. In 9 months, Centre County employees lost over 1000 lbs.

CENTRE COUNTY GOVERNMENT 2016 PROGRAM SUMMARY

	<u>STATUTORY AUTHORITY</u>	<u>COMMISSIONERS INITIATIVE</u>	<u>MANDATED PROGRAMS</u>
<u>Risk Management PROGRAMS</u>			
Certificate of Insurance Program		X	
Health & Safety Committee		X	
NACo/Caremark Prescription Discount Program		X	
Return to work program - WC		X	
Risk Management Manual		X	
Safety Star Program		X	
Wellness Committee		X	
Monitor Litigation and General Liability Claims		X	
Wellness Development & Programming		X	
Defensive Driving		X	
Hepatitis B Immunization			X
Infectious Disease Control			X
OC Pepper Spray			X
AED/CPR/First Aid		X	

RISK MANAGEMENT

ACCT#	Account Title	2012 Actual	2013 Actual	2014 Actual	2015 Projected	2016 Budget
44601	MISC DEPTMENTAL RECEIPTS	\$222	\$4,527	\$16,273	\$15,584	\$15,000
58690	INT CREDIT INDIRECT COST	\$86,325	\$68,435	\$33,844	\$35,603	\$56,932
Total		\$86,547	\$72,962	\$50,117	\$51,187	\$71,932
65110	SALARIES AND WAGES-REG	\$70,772	\$73,050	\$83,176	\$71,770	\$62,581
65211	BENEFITS-FICA	\$5,169	\$5,365	\$6,279	\$5,218	\$4,787
65212	BENEFITS-RETIRMNT CONTRIB	\$7,736	\$7,956	\$5,955	\$5,016	\$5,851
65213	BENEFITS-GROUP INSURANCE	\$17,807	\$15,859	\$7,569	\$16,430	\$17,197
65214	BENEFITS-U/C INSURANCE	\$167	\$179	\$346	\$213	\$179
65215	BENEFITS-W/C INSURANCE	\$208	\$165	\$85	\$63	\$57
65330	CONTRACTED PROFESSIONAL	\$1,100	\$1,100	\$900	\$1,350	\$1,350
65410	PROFESSIONAL DUES	\$385	\$0	\$0	\$385	\$385
65430	COURSES AND SEMINARS	\$759	\$35	\$409	\$0	\$837
66220	TELEPHONE	\$872	\$967	\$1,462	\$800	\$1,500
66230	POSTAGE	\$68	\$45	\$46	\$65	\$60
66240	PRINTING	\$0	\$0	\$40	\$50	\$50
66250	PHOTOCOPY	\$298	\$256	\$212	\$225	\$350
66310	SUPPLIES-GENERAL OFFICE	\$36	\$60	\$43	\$100	\$100
66311	SUPPLIES-OPERATING	\$0	\$0	\$80	\$125	\$120
66410	STAFF TRAVEL	\$0	\$0	\$35	\$50	\$0
66411	STAFF MILEAGE REIMBURSMNT	\$0	\$0	\$0	\$0	\$50
66630	INSURANCE & BOND PREMIUM	\$406	\$332	\$265	\$408	\$421
66640	MISC OPERATING EXPENSE	\$0	\$2,398	\$13,157	\$15,000	\$15,000
88604	INT CHARGE DP USAGE	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400
88652	INT CHARGE VEHICLE USE	\$0	\$0	\$528	\$109	\$500
88681	INT CHARGE IT INFRASTRCTR	\$840	\$420	\$840	\$840	\$840
Total		\$109,023	\$110,588	\$123,825	\$120,617	\$114,616
Net Use General Fund		\$22,476	\$37,626	\$73,708	\$69,430	\$42,684

Dept Number 112	Department Name Risk Management		2016 Budget
<u>Acct.No</u>	<u>Account Name</u>	<u>Description</u>	
44601	Misc Receipts	Contribution from Cap Blue Cross - NACo & wellness	15,000
		TOTAL	15,000
65330	Contract Professional	Workers Compensation - LOC	1,050
		Dr. Botti - Physician Overseer - AED equipment	300
		TOTAL	1,350
65410	Professional Dues	ARM-54 class materials 180+ shipping, 195 test	385
			385
65430	Courses and Seminars	CCAP	837
		TOTAL	837
66220	Phone	Phone Service	1,500
		TOTAL	1,500
66230	Postage	Postage Service	60
		TOTAL	60
66240	Printing	Printing	50
		TOTAL	50
66250	Copies	Copies	350
		TOTAL	350
66310	Supplies	General Office Supplies	100
		TOTAL	100
66311	Operating Supplies	AED Supplies	120
		Safety Star	0
		TOTAL	120

Dept Number **Department Name**
112 **Risk Management**

2016
Budget

<u>Acct.No</u>	<u>Account Name</u>	<u>Description</u>
66410	Staff Travel	
66630	Ins/Bond Prem	Insurance Costs
66640	Miscellaneous	Wellness Incentives

	50
TOTAL	<u>50</u>
	421
TOTAL	<u>421</u>
	15,000
TOTAL	<u>15,000</u>

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CENTRE COUNTY GOVERNMENT
 BUDGET REPORT
 DEPARTMENT: 112 RISK MANAGEMENT

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LABEL	CONTRACT TYPE / REQUEST TYPE	PROVIDER / REQUESTOR	BOC / AUTO RENEW	BEGIN / END
112-1355-2250	PROFESSIONAL SERVICE CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 NOTES: MEDICAL OVERSIGHT FOR AUTOMATED EXTERNAL DEFIBRILLATOR (AED) PROGRAM. LUMP SUM OF \$300 PER ANNUM. TERMINATION BY EITHER PARTY WITH 30 DAYS NOTICE.	BOTTI, DR. KASANDRA DO KRISTA MIDDLETON COUNTY: 300 MATCH:	12/30/2014 NO 0 TOTAL:	01/01/2015 12/31/2015 300
112-1724-2356	EMPLOYEE BENEFITS CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 NOTES: CAPITAL BLUECROSS BENEFITS PROGRAM RATE SUMMARY FOR 2015. YEAR 3 OF 3 YEAR ARRANGEMENT.	CAPITAL BLUECROSS KRISTA MIDDLETON COUNTY: 0 MATCH:	10/22/2014 NO 0 TOTAL:	01/01/2015 12/31/2015 0
112-1723	PROFESSIONAL SERVICE CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 NOTES: CAREMARKPCS HEALTH LLC NATIONAL ASSOCIATION OF COUNTIES (NACO) MANAGED PHARMACY BENEFIT SERVICES AGREEMENT. INITIAL TERM IS 3 YEARS FROM EFFECTIVE DATE (AUG. 21, 2012) AND SHALL AUTOMATICALLY RENEW FOR SUCCESSIVE 1 YEAR TERMS UNLESS COUNTY PROVIDES 60 DAYS NOTICE TO CAREMARK AND NACO PRIOR TO THE END OF INITIAL OR RENEWAL TERM. ALSO INCLUDES A RIDER TO THE COUNTY'S PARTICIPATION IN THE CONSUMER CARD PROGRAM - MARKETING REIMBURSEMENT FEE: CAREMARK SHALL PAY THE COUNTY \$1 FOR EACH RETAIL CLAM PROCESSED BY CAREMARK. A PREVIOUS CAREMARKPCS HEALTH/NACO CONTRACT (BOC DATE 07/25/06) IS FILED WITH THIS CONTRACT. AN END DATE OF 8/20/18 IS GIVEN FOR REVIEW PURPOSES.	CAREMARKPCS HEALTH LLC DEBORAH MCHUGH COUNTY: 0 MATCH:	08/02/2012 YES 0 TOTAL:	08/21/2012 08/20/2018 0
112-1336-2380	PROFESSIONAL SERVICE CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 NOTES: PROPERTY CASUALTY INSURANCE THROUGH PCORP FOR 2015-16.	CCAP - PA COUNTIES RISK POOL KRISTA MIDDLETON COUNTY: 229,180 MATCH:	05/12/2015 NO 0 TOTAL:	06/01/2015 05/31/2016 229,180
112-1353-1658	PROFESSIONAL SERVICE CONTRACTS ADDENDUM TO CONTRACT FEDERAL: 0 STATE: 0 NOTES: ADDENDUM TO EXTEND PELICAN PROPERTY/CASUALTY INSURANCE POLICY (TAIL INSURANCE) FOR CENTRE CREST FOR 2 YEARS AS REQUIRED BY CONTRACT. IN TALKING WITH DEB WE ARE TO RECEIVE A CREDIT OF \$200,000+. THIS WOULD BE SUBTRACTED OFF OUR CREDIT. 2 YEAR ERP IS 11/01/13 TO 11/01/15, PLUS A 60 DAY ERP WITHOUT CHARGE, FOR AN END DATE OF 01/01/16 (SEE EMAIL).	CCAP - PELICAN INSURANCE DEBORAH MCHUGH COUNTY: 85,000 MATCH:	10/29/2013 NO 0 TOTAL:	11/01/2013 01/01/2016 85,000
112-1354-2451	EMPLOYEE BENEFITS CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 NOTES: SPECIAL RISK ACCIDENT COVERAGE FOR COUNTY AND COUNTY-RELATED ENTITY VOLUNTEERS RENEWAL QUOTE 2015-2016 FROM CCAP THROUGH THE HARTFORD LIFE INSURANCE COMPANY. NO COST TO THE COUNTY. THE RENEWAL PREMIUM IS \$340, BUT WITH AN AUDIT CREDIT OF \$405, THE COUNTY RECEIVES A \$65 CREDIT. BOC APPROVED 7/14/15 WITH A SIGNATURE DATE OF 6/8/15.	CCAP - SPECIAL RISK ACCIDENT ISSUR KRISTA MIDDLETON COUNTY: 0 MATCH:	07/14/2015 NO 0 TOTAL:	07/01/2015 07/01/2016 0

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CENTRE COUNTY GOVERNMENT
 BUDGET REPORT
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LABEL	CONTRACT TYPE / REQUEST TYPE	PROVIDER / REQUESTOR	BOC / AUTO RENEW	BEGIN / END
112-2357	OTHER - PLEASE ADD INFO IN NOTES OTHER FEDERAL: 0 STATE: 0 COUNTY: 0 MATCH: 0 NOTES: PRODUCER OF RECORD AGREEMENT. JENS THORSEN (HARTMAN GROUP) IS AUTHORIZED TO SOLICIT PROPOSALS FOR GROUP HEALTH CARE BENEFITS COVERAGE OFFERED BY OR THROUGH CAPITAL BLUECROSS, CAPITAL ADVANTAGE INSURANCE COMPANY AND KEYSTONE HEALTH PLAN CENTRAL ("COLLECTIVELY CAPITAL"). CAPITAL WILL PAY A COMMISSION TO JENS THORSEN, CALCULATED AS A COST PER CONTRACT PER MONTH ON ALL PRODUCTS OFFERED BY OR THROUGH CAPITAL. COMMISSION: \$14 PER CONTRACT PER MONTH. NO TERM OR END DATE. AN END DATE OF 12/31/15 IS GIVEN FOR REVIEW PURPOSES.	HARTMAN GROUP DEB MCHUGH	10/15/2012 NO 0 TOTAL:	01/01/2013 12/31/2015 0
112-1356-2230	EMPLOYEE BENEFITS CONTRACTS RENEWAL OF CONTRACT FEDERAL: 0 STATE: 0 COUNTY: 189,920 MATCH: 0 NOTES: WORKERS COMPENSATION INSURANCE WITH PMA THROUGH THE HARTMAN GROUP, EFFECTIVE 1/30/15. OTHER MEETING ATTENDEE: TOM MCKEE, HARTMAN GROUP INSURANCE AGENT.	PMA INSURANCE KRISTA MIDDLETON	12/16/2014 NO 0 TOTAL:	01/30/2015 01/29/2016 189,920
8 - NUMBER OF OPEN CONTRACTS FOR RISK MANAGEMENT				

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