Safety Life

www.njsig.org New Jersey Schools Insurance Group November 2015

Claims Corner

# Claims Investigation

The primary role of the Workers' Compensation Claims Department is to assure that only legitimate claims are paid. Many times when a claim is called in there is a reason we place the claim under investigation. An investigation is not a denial but rather a delay in rendering a decision on compensability. Additional information is needed. Internal Incident Reports are a critical piece of information that we obtain from the districts. We recommend all districts complete an incident report noting what happened, the body part injured and the employee's signature.

We will inquire as to whether surveillance cameras were in the area of the incident. Surveillance video is very helpful in determining whether an accident actually occurred. Occasionally a claim might happen before or after hours. An investigation into whether the employee had permission to be in the building or the reason they were at the school, if they were within the course and scope of the employee's job duties are all aspects of our investigation.

Communication between the district and NJSIG is critical when investigating a claim. We are here to answer any questions or concerns you might have concerning a claim and we welcome your input. Feel free to contact any of our Supervisors, Connie Rogers extension 3015, Ellen Shaw extension 3008, or Joan Madden extension 3092.

*By Joan Madden*
*NJSIG Medical Claim Supervisor*

***November 1st***

***Daylight Savings Time Ends***

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# Down the Road

**When** was the last time you looked at your car's headlights? Sure, you look with them all the time, but as automotive safety tools, they tend to be taken for granted. We keep tabs on oil levels, tire wear and even windshield cleanliness, or at least we should, but we usually don't notice our headlights until one burns out.

At that point, of course, you have literally half of your nighttime visibility until you can get things fixed, which might be days or even weeks.

## Good Time to Swap

Responsibility for this chronic oversight falls squarely on a driver's shoulders, as carmakers rarely prescribe headlight assessment and proactive replacement as part of their routine maintenance checklists. With winter approaching and darkness filling our days, now is a good time to swap out your dim bulbs for a fresh set.

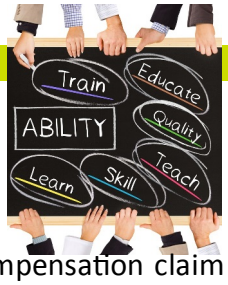
Here's something else you probably didn't know about your headlights: You have options, including upgrades to your factory-installed lights that will improve visibility, reduce eyestrain and improve your overall confidence while driving at night. One option - the Sylvania Silver Star ULTRA is a halogen replacement bulb that is the brightest downroad headlight. More downroad visibility and whiter light helps increase the clarity and contrast of objects on or near the road.

While you're having your bulbs changed, make sure your mechanic confirms that your headlights are aimed properly; highway knocks and bumps can cause your headlights' aim and alignment to gradually suffer. Also, check to see how clear your lenses are, as exposure to sunlight can cause plastic to yellow over time, diminishing the amount and quality of light that's making it through.

To make sure your visibility is not comprised, buy a headlight restoration kit at any automotive supply store. With just a little bit of time and elbow grease, your headlights will look almost as clear and transparent as the day the car left the dealer. As with all these changes, you'll see better and feel a whole lot better.

*By AARP Magazine*

# Train the Trainer




## Claims Coordinator

This class will provide a step by step instruction on how to properly handle a workers' compensation claim from its inception to its conclusion. Discussion topics will include proper claim reporting, accident investigation, employee follow-up, the duties of the claim coordinator, claimant, doctor, managed care company and insurance claim adjuster.

**Date:** November 13, 2015 **Time:** 9:00 a.m. - noon
**Location:** Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, NJ 07755

**Date:** December 18, 2015 **Time:** 9:00 a.m. - noon
**Location:** Morris-Union Jointure Commission, 340 Central Avenue
New Providence, NJ 07094

## Bloodborne Pathogens

School employees can become exposed to infectious diseases from blood or other bodily fluids. By completing this Train the Trainer class, a designated employee will become qualified to teach fellow employees about the hazards of bloodborne illnesses.

**Date:** November 20, 2015 **Time:** 9:00 a.m. - noon
**Location:** Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, NJ 07755

## Affirmative Action Officer

For the District AA Officer - Civil rights and the law. How to respond to and document a complaint. The subtleties of sexual harassment, diversity and discrimination will be explored with the use of actual case studies. For AAO's and Administrators.

**Date:** November 20, 2015 **Time:** 9:00 a.m. - noon
**Location:** Black Horse Pike Regional Highland High School, LMC Classroom, 450 Erial Road
Blackwood, NJ 08012

**Date:** December 4, 2015 **Time:** 9:00 a.m. - noon
**Location:** Ocean Township Board of Education, 163 Monmouth Road
Oakhurst, NJ 07755

### Reservations:

Please contact Sue Williams at 609-386-6060 extension 3005 or via email at swilliams@njsig.org.

**Cost per person:** **NJSIG Member District: $20.00** **Non-Member District: $30.00**

**Please make checks payable to New Jersey Schools Insurance Group (NJSIG).**
**450 Veterans Drive, Burlington, NJ 08016**