



LISTEN TO YOUR EMPLOYEES' SAFETY CONCERNS

NEW YORK STATE INSURANCE FUND

Workers' Comp **ADVISOR**

nysif.com

1st Quarter 2018

Are You Onboard Yet?

NYSIF's FAST TRACK

**Open an Online Account Today
Keep Pace With All of Our Services**

**Streamlined eApp
& eQuote**

**Online
Payment**

**eForms &
eSignature**

**Mobile
Certificates**

**Digital Policy
Documents**

**Advanced
Claim Search**





Workers' Comp Advisor

This Issue • WCA1Q2018

- New eApp Expedites Your Quote, Coverage/2
- NYSIF's Fast Track: Are You Onboard Yet?/3

NEED TO KNOW... Revised Silica Fact Sheets

More than a dozen fact sheets on the [respirable crystalline silica standard for construction](#) are now available from OSHA.

- Why You Should Listen to Employee Safety Concerns/4
- DOL Files Regulations for "On-Call" Shift Work/6
- **NYSIF U:** Linking Your Online Accounts/8

WCA FYI

New eApp Expedites Application and eQuote

NYSIF is pleased to announce the launch of its streamlined electronic application and eQuote that significantly reduces the time it takes to apply for NYSIF workers' compensation insurance and to receive a quote.

NYSIF designed the new application to accommodate all types of employers. Potential policyholders can now answer only 10 questions, with simplified required responses, based on the applicant's business size and type. Processing time is also reduced, thanks to electronic submission of the application, which eliminates mail delays.

"We shortened the application from 26 questions, to 10," NYSIF Manager of Underwriting Operations James Kennedy said. "Now the customer answers fewer questions to receive a quote and obtain coverage faster."

One-Step Process

Among other advantages, the new eApplication "eliminates the gap" in what previously had been a two-part process, according to Mr. Kennedy. Potential policyholders and brokers now complete the entire application in one step, electronically sign the documents, and make premium deposits in a single, convenient online transaction.

"This improves the customer experience," he said. "By eliminating almost two-thirds of the questions that were previously required, the new process dramatically reduces the time to complete the application."

Convenient for All

Most applicants will receive faster quotes, and new businesses with no payroll history or accident experience who use the streamlined application can receive a quote in as little as one day, Mr. Kennedy said.

The new eApplication is more convenient for registered brokers and safety group managers as well, whose information will pre-fill the application when they log in to apply for insurance for their clients. The application also includes on-screen "help text" – directions and descriptions – that will more easily guide individuals through the process.



PFL Takes Effect

New York State Paid Family Leave (PFL) coverage took effect on Jan. 1, 2018. NYSIF mailed PFL Welcome Packets to approximately 50,000 eligible Disability Benefits/Paid Family Leave policyholders last fall. If you have questions about PFL coverage, please email your [DB Underwriter](#). For general information, email PFLcustomerservice@nysif.com or visit nysif.com/paidfamilyleave.

PFL provides job-protected, paid leave to bond with a new child, care for a loved one with a serious health condition or help relieve family pressures when someone is deployed abroad on active military service. PFL coverage is mandatory for most private employers in New York State, and is funded by employee payroll deductions. Go to nysif.com [Get a Quote](#) for a NYSIF Disability Benefits/PFL insurance quote.

For details and a payroll deduction calculator, use this link: <https://www.ny.gov/new-york-state-paid-family-leave/new-york-state-paid-family-leave-employers>.

Exempt employers, such as sole proprietors, Limited Liability Companies and Partnerships, or those who employ domestic household workers, may opt in for coverage by applying to the New York State Workers' Compensation Board (WCB) for approval. **If you are self-employed with no employees, you do not need approval to apply for coverage.**

Important Forms

Find PFL claim forms, waiver form, and a File a Claim Checklist at nysif.com under [Claimant/DB Claimant/PaidFamilyLeave](#).

Get on the Fast Track @nysif.com

There has never been a better time to visit **nysif.com** to create a NYSIF online account to keep up with all of our new services. As part of NYSIF's effort to make doing business with us easier, we are rapidly expanding our selection of online services.

Over the past year, NYSIF has added many convenient, new electronic features to our **nysif.com** menu. Those who create an online account get the most out of our website from a list that includes everything you see below and more.

HOP ONBOARD WITH AN ONLINE ACCOUNT.

Streamlined eApp and eQuote

Our new, shorter eApp expedites the application and eQuote process for workers' compensation insurance, with fewer questions and simplified required responses. Now you can complete the application in one step and receive a quicker quote to obtain coverage (see page 2).

Electronic Forms and eSignature

Policyholders can now use an eSignature through DocuSign in a completely electronic exchange of common underwriting forms with NYSIF to speed processing of workers' compensation coverage.

Electronic Access to Policy Documents

Brokers and policyholders now receive access to digital policy info pages and other policy information. New features allow policyholders to use an advanced claims search, grant broker access and add authorized users.

Advanced Claim Search

Our enhanced Claim Search provides an easy-to-navigate method to search by policy, claim or WCB number, and expanded claims history including benefit payments, detailed claim summaries, hearing information, decisions and more.

Broker Access

Policyholders can now grant their authorized broker access to online claims information.



Online Help

Need help? Click [Get a Quote](#) to find our new [eApp User Guide](#). [Log in](#) to your online account to access user guides for other NYSIF online services. Medical providers and third-party billers, access user guides on our [Medical Provider Portal](#) page.

Authorized Users

Policyholders can also grant account access to additional authorized users. These users have the same access as the policyholder for both workers' compensation and disability benefits information.

Mobile Certificates

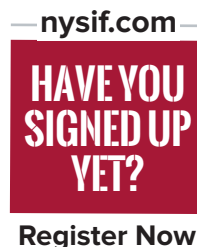
NYSIF's Mobile Policy app allows registered users to create, print or send certificates of insurance on any mobile device, anywhere, anytime.

Instant Quote for Domestic Workers

We streamlined our workers' compensation application for domestic workers, so employers or brokers can apply for and activate coverage completely online.

PASS and Premium Audit Forms

Policyholders can schedule an initial audit or reschedule an existing appointment with our Premium Audit Scheduling System (PASS). Policyholders and brokers can access online audit documents including audit worksheets and the exit interview form, explaining the audit process and calculations.





Better to Be Safe, Than Sorry

An inspection by the Occupational Safety and Health Administration (OSHA) can happen at any time. Even employers with exemplary safety records and experience ratings can receive an OSHA visit and find themselves thinking, “Why is this happening?”

In addition to reports of severe injuries and illnesses, a good number of OSHA visits are due to worker complaints. Regardless of your safety record, employees have the right to file a complaint and request an OSHA inspection if they believe there is a serious workplace hazard or their employer is not following OSHA standards. Some inspections may be driven by employee discontent with an employer’s response to safety concerns.

Employers should seek to avoid complaint-based OSHA visits by fostering cooperation and communication in the workplace. All businesses should encourage employees to take an active role in their safety program. Employees whose safety concerns are addressed are less likely to file a complaint.

Create a Safety Culture

NYSIF suggests that employers engage employees in safety efforts as an effective way to support a safety culture in your workplace. Rather than complain to OSHA, employees should feel that they can speak up about safety issues and reach out for internal safety support. Building a safety culture involves everyone, from the CEO or owner, to managers and line workers. Safety committees should include a cross-section of all employees. A safety culture that builds confidence in a

SAFETY COP

Gary Dombroff, CSC
NYSIF



company’s response to safety issues and concerns requires an active and sustainable commitment.

To prepare for an OSHA visit, or to help avert one, follow a program that uses these steps:

- Establish and enforce safety rules;
- Communicate safety expectations to all employees;
- Implement an internal complaint or suggestion system;
- Encourage two-way communication and show appreciation for employees’ participation;
- Address physical hazards or unsafe acts;
- Eliminate dangerous conditions and prevent accidents.

Document Your Safety Program

Your safety program should be documented, and address industry hazards and your workers’ exposures. OSHA will ask to examine your written safety programs, training records, personnel files, evidence of specialized certification, chemical inventories (if applicable), Safety Data Sheets (SDS) and OSHA logs. Make sure these are current, in good order, and that you know where to find them.

Whatever the reason for a visit, OSHA’s compliance officers may question employees, supervisors or managers about safety training, alleged violations, accidents, and whether

LISTEN TO EMPLOYEES' SAFETY CONCERNS FOR A HAPPIER, HEALTHIER WORKPLACE.

they perceive their jobs and working conditions as safe. Always cooperate with the compliance officer.

Many employers are fined for lack of required record keeping. Documentation is critical when standards require initial and periodic training. You may already conduct safety training, but without documenting dates, topics, trainers and attendees, you may not be able to prove who was trained, and when. Detailed, sign-in sheets can prevent costly fines.

Informed employers focus on OSHA's Top 10 cited violations, especially in their industries, to help identify and remedy hazards, particularly those that have caused accidents. Attuned employers ask employees to identify hazards before an accident or an OSHA visit takes place. This can lead not only to fewer workplace incidents and lower workers' compensation costs, but also to happier, healthier employees.

'Use This List' in Your Workplace

OSHA's Top 10 violations for Fiscal Year 2017 remained largely unchanged from FY 2016, except for one addition: Fall Protection – Training Requirements entered the list at number nine.

The top five violations remained identical to the FY 2016 list. Patrick Kapust, deputy director of OSHA enforcement, advised: "The list doesn't change too much from year to year...Use this list and look at your own workplace."

Finalized 2017 data is available online in the National Safety Council's December issue of [Safety+Health](#).

OSHA 2017 Top 10 Violations

Fall Protection - General Requirements

Hazard Communication

Scaffolding

Respiratory Protection

Lockout/Tagout

Ladders

Powered Industrial Trucks

Machine Guarding

Fall Protection - Training Requirements

Electrical - Wiring Methods

NYSIF Safety Resources

NYSIF can point you in the right direction to help you create a safety culture in your workplace. Visit the Employer tab at nysif.com and click on [Injury & Illness Prevention](#) for more information. No login is required. See page 6 for more about NYSIF Safety Resources.



Reasons for an OSHA Visit

- 1. Imminent danger** – A top priority, these hazards could cause death or serious physical harm. Compliance officers ask employers to correct the hazards immediately or relocate endangered employees.
- 2. Severe injuries and illnesses** – Report all work-related fatalities within eight hours and all work-related hospitalizations, amputations, or eye loss within 24 hours.
- 3. Worker complaints** – Allegations of hazards or violations receive a high priority. Employees may request anonymity when they file complaints.
- 4. Referrals** – These hazards are referred by other federal, state or local agencies, individuals, organizations or the media.
- 5. Targeted inspections** – Specific high-hazard industries or individual workplaces that have experienced high rates of injuries and illnesses are another priority.
- 6. Follow-up inspections** – Compliance officers check for abatement of violations cited during previous inspections.

DOL Files Rule on Shift Scheduling

Governor Andrew M. Cuomo announced that the New York State Department of Labor (DOL) has filed regulations on what is commonly identified as “just in time,” “call-in” or “on-call” scheduling, which allows employers to schedule or cancel workers’ shifts just hours before or after they start.

According to Governor Cuomo, once finalized, the regulations will increase fairness for workers affected by these practices who often must find child care on short notice, cancel appointments or miss family commitments. The scheduling protections, which will allow businesses to retain flexibility needed to operate successfully, will apply statewide.

DOL held four public hearings on employee scheduling last fall, and extended the comment period to Jan. 22, 2018. The proposed regulations, developed after testimony from workers, advocates, industry experts and business owners, provide workers with fair and more predictable scheduling. Visit www.labor.ny.gov/schedulingregs for more details.

Shift, Sleep Link a Safety Issue

The National Safety Council (NSC) focused on the consequences of sleep deprivation during the opening session of its National Safety Congress in Indianapolis last fall.

“Fatigue affects employees in every industry,” NSC President and CEO Deborah A.P. Hersman said. A 2017 NSC Survey on Workplace Fatigue showed 97 percent of workers have at least one risk factor for fatigue.

Several Factors

According to NSC, in addition to demanding jobs and long commutes, factors contributing to worker fatigue include night shifts, early morning shifts, rotating or irregular shifts, quick shift returns, extended shifts of 10 hours or more, and long work weeks of 50 hours or more.

Lack of sleep could lead to more injuries and missed days in the workplace, increased illnesses such as depression, obesity, diabetes and cardiovascular disease, higher health and insurance costs, and diminished productivity.

NSC recommends employers examine workers’ schedules, minimize overnight shifts and double shifts, emphasize the importance of sufficient rest and sleep, and implement sleep disorder screenings.

Safety Topics for Every Month and Industry



December 2017 Cold Weather Hazards

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SAFETYPRINCIPLES

CONSTRUCTION > EMPLOYER GUIDE

COLD WEATHER HAZARDS

Cold weather brings with it a number of risks and hazards: slips and falls from wet floors, stairs and ice, exposure to extreme temperature resulting in frostbite and hypothermia, overexertion when removing snow, carbon monoxide from improperly vented heating systems, vehicles and generators, and winter driving.

Exposure

Frostbite and hypothermia are the major exposure risks in frostbite. Freezing occurs in the deep layers of skin and tissue. Skin becomes pale, and waxy-white, hard and numb. Frostbite usually affects the fingers, hands, toes, feet, ears and nose.

Hypothermia is more serious and is a medical emergency. Signs of hypothermia include: body temperature drops to or below 96°F; fatigue or drowsiness, uncontrollable shivering; cool bluish skin; slurred speech.

Slips and Falls

These accidents are among the most frequent causes of injury. They occur more often in wet weather, and especially so during winter, when residual snow and ice keep floor surfaces wet.

Keep floors dry and paths clear. Avoid slipping on wet, icy and slippery walking surfaces.

- Is snow, ice or rainwater removed promptly?
- Do employees wear appropriate footwear?
- Are highly-polished floors slippery?
- Are there any “wet floor” warning signs?

Workers' Compensation & Disabilities Benefits Specialist Since 1914

January 2018 Ergonomics

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SAFETYPRINCIPLES

SERVICE > EMPLOYEE HANDOUT

ERGONOMICS - OFFICE BASICS

Complete sentences by choosing the correct letter from the list below.

1. Arrange the work area to...
a. arm movement, not by twisting your wrist.
2. Adjust chairs to the proper...
b. height so that the feet rest comfortably on the floor.
3. Sit with your arms at a 90 degree angle and...
c. eye level, and 18 to 24 inches from your eyes.
4. Place the video monitor or other screens below...
d. your body to prevent over reaching.
5. Move your mouse with...
e. eliminate or limit stretching, over reaching and twisting to prevent injury.
6. Put your work close to...
f. hold your wrist in a straight (neutral) position.

Select the correct letter:

Workers' Compensation & Disabilities Benefits Specialist Since 1914

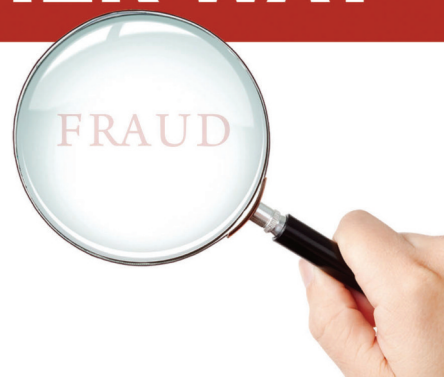
NYSIF [Safety Resources](#) provide employer guides, employee handouts and safety posters for a variety of industries to aid your existing safety efforts, or help you start the conversation with your employees about workplace health and safety. The section also features a [Monthly Safety Topic](#), complete with talking points for each topic to use with safety training, and a sign-in sheet for your training records. Visit nysif.com/Employer/Injury & Illness Prevention for more samples of our safety topics.

DON'T LOOK THE OTHER WAY

Fight Workers' Comp Fraud



nysif.com/reportfraud
(877) 926-9743

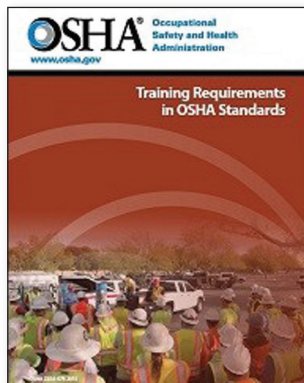


NYSIF Fraud Awareness Campaign

NYSIF's new fraud awareness campaign (top) urges concerned citizens not to look the other way when it comes to fighting workers' compensation fraud. If you suspect someone is committing fraud against NYSIF, use the web address or the telephone number shown above to contact our Division of Confidential Investigations (DCI). In 2017, investigations conducted by DCI in conjunction with the New

York State Department of Financial Services, the WCB and law enforcement authorities, led to more than \$1,674,000 in restitution and \$5,458,000 in estimated savings and additional billed premium. Please visit **nysif.com** for information about how to help NYSIF fight workers' compensation fraud. Click the Employer tab to view the About Your Policy section and see [Fighting Fraud](#).

Health & Safety Focus



Mobile-Friendly Training Standards

The Occupational Health & Safety Administration (OSHA) guide, *Training Requirements in OSHA Standards*, is now available in digital format. More than 250 pages, the digital version is easily searched on a smartphone or tablet for standards that apply to specific industries or activities. Download the guide at OSHA's website to

help you comply with the law and keep workers safe.

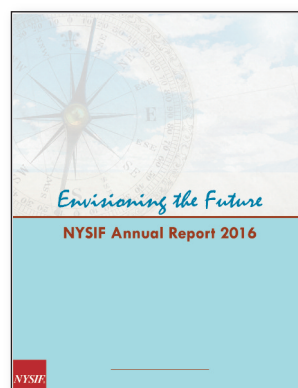
OSHA Extends Crane Operator Certification

OSHA issued a final rule that sets Nov. 10, 2018, as the date employers in the construction industry must comply with a requirement for crane operator certification. The final rule became effective last November. OSHA is addressing stakeholder concerns about its Cranes and Derricks in Construction Standard. The one-year extension gives employers time to ensure that crane operators are certified and that they are competent to operate a crane safely for the same one-year period.

Roof Tarping (Blue Roof) Safety

A new [fact sheet](#) recommends steps that employers can follow to keep workers safe when installing roof tarps. The reinforced plastic tarps, commonly called "Blue Roofs," provide temporary protection for homes and other buildings damaged during severe weather or while under construction. When employees access roofs to install these tarps, they are at risk of falls, electrocution and other hazards.

NYSIF Annual Report



See NYSIF's latest [annual report](#), available at **nysif.com**

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A NYSIF 'U' REFRESHER

NYSIF's education and information series for employers.



Linking Your Online Accounts

NYSIF policyholders with online accounts for both workers' compensation (WC) and disability benefits (DB) insurance policies can easily consolidate accounts for better service. Consolidating your online WC and DB accounts allows you to log in and view information for either policy using only one username and password.

To consolidate online accounts, log in with your WC user name and password, then click "Account Management" from the drop-down menu in the upper right corner of your screen. From your Administration Console Home page, select "Consolidate Accounts." Doing so will cause your DB username and password to change to that of your WC online account.

Policyholders with online access to their WC account, but not to their DB policy, can easily link their DB account. Simply select "Link Account" from your Administration Console Home page to enter and submit your DB policy information.

Once your accounts are joined, you can switch from one account to the other by using the drop-down menu at the upper right of your Customer Account page.

Remember, when paying your bill online you need the following information: Your WC policy number (example: A1234567) or your DB policy number (example: DB1234567), premium amount due, bank account number and bank routing number.

See the Online Account User Guide on your customer landing page for information about any of NYSIF's online services.

[If you have a question for NYSIF 'U' email jmesa@nysif.com]