



PLEASE CIRCULATE

Five Types of SEICTF Compensation Benefits

The State Employee Injury Compensation Trust Fund (SEICTF) provides five types of compensation benefits depending on the severity and nature of the injured worker's wage loss.

These five compensation benefit types are:

1. Temporary Total Disability (TTD) - when you are temporarily disabled from working for a short period of time as directed by the authorized treating physician.
2. Temporary Partial Disability (TPD) - when you can temporarily work only part of the time with work restrictions directed by the authorized treating physician.
3. Permanent Partial Disability (PPD) - permanent injury resulting in a physical or vocational impairment rating. An example would be compensation benefits for the loss of a thumb, and/or reduced earning capacity due to the covered accident.
4. Permanent Total Disability (PTD) - when you are permanently incapacitated from working and being retrained for gainful employment.
5. Death. When a covered accident results in the death of an employee, compensation payments are payable to eligible dependents.

All compensation benefit payments are subject to the maximum and minimum rate in effect at the time of a covered accident and some restrictions may apply due to the nature of the injury and type of benefit payable. Under the temporary disability types 1 and 2 listed above, a covered employee may choose to use their accrued leave in lieu of electing to take the SEICTF two-thirds payment when time away from work is necessary due to the covered injury.

No deductions such as insurance, credit union, loan payments, or other fees are made from the SEICTF two-thirds payments. The only exception has been Court Ordered deductions such as child support payments.

For additional SEICTF benefit information, see the Division of Risk Management website:
www.riskmgt.alabama.gov

Wise Words

is a publication of the
Department of Finance
Division of Risk
Management
State of Alabama

Acting Director of Finance
Bill Newton

Risk Manager
Ben M. Spillers

We greatly appreciate
the contribution of the
following individuals
to this issue of

Wise Words

Ben M. Spillers
Kim Huggins
Marilyn Tucker
Jerry Carpenter
Dan Burgess
Bob Smith
Sandra Landers
Carol Singletary

Wise Words

777 South Lawrence St.
Montgomery, Alabama
36130-3250

(334) 223-6120 Phone
(334) 223-6154 Fax

or e-mail:
riskinfo@finance.alabama.gov
or website:
<http://www.riskmgt.alabama.gov>

If you are interested in
receiving this publication
via e-mail, please send your
e-mail address to:
edward.morgan@finance.alabama.gov

Notary Public Bond Letter Change

As mentioned to State agencies in a recent memo, all State employee Notary Public bond letters for new and renewing Notaries Public will be issued directly from the Division of Risk Management (DORM) only. Please disregard the letter template that we emailed to you a couple of months ago.

To request a letter, email the employee's name, agency, position, and county he/she will be applying or renewing in to dan.burgess@finance.alabama.gov. Once the request has been received, we will prepare the letter and email back to you within 5 business days.

Please direct any questions to Dan Burgess, Underwriting Manager, at the same email address.

How to Report Property Claims

Property losses should be reported by telephone immediately upon discovery. A claim number will be assigned at the time of the call. The Property Loss Notice Form should then be completed and sent to our office. It is available on our website at www.riskmgt.alabama.gov.

You also have the option of reporting your claim on our website by entering the information directly on the form and emailing it to us. In the event of extensive property damage, our claims staff prefers that you call first. An in-house adjuster will determine if your claim needs to be inspected by a field adjuster or if it can be handled by mail.

The following is a checklist of information that will be requested when reporting a claim:

- Name of building
- Item number on insurance schedule
- Date of loss
- Cause of loss
- Estimated Extent of damage (\$)
- Contact person and phone number

In the event of an emergency, you should make any necessary temporary repairs needed in order to protect your property from further damage. For example, if wind damages a portion of your roof, you should immediately patch it to protect the interior from water damage. Take photos of the damage if possible. Document your labor and materials as those costs can be reimbursed. Do not dispose of damaged equipment before our adjuster has inspected it. An adjuster will work with you on making final repairs and provide continuous instruction to you regarding completion of your claim. Finally, the State Insurance Fund may require a Proof of Loss from you which is a document that signifies agreement of the settlement amount.

Take Ladder Safety One Rung at a Time

Gravity never forgets. As soon as you set foot on the ladder's first rung and pull your body off the ground, gravity works to bring you back to earth. Therefore, it's no surprise that ladder safety begins from the ground up.

START WITH A GOOD FOUNDATION

Proper ladder setup will help prevent slips and falls. Place the base on a firm, solid surface. Avoid slippery, wet or soft surfaces. If you must put the ladder on a soft surface, place a board under the ladder's feet to provide firm footing. Make sure the top of the ladder has firm support as well. Never lean a ladder against a window pane or other unstable surface.

If you're using a straight or extension ladder, the angle of the ladder is the next critical safety factor. A straight or extension ladder should be placed 1 foot away from the surface it rests against for every 4 feet of ladder height. For example, if the ladder is 4 feet high, the bottom of the ladder should be 1 foot away from the support surface. If you use a ladder to access a roof or platform, make sure the ladder extends at least 3 feet over the roof or platform edge. Be sure to securely fasten straight and extension ladders to the upper support. If you have angled the ladder properly and still have doubts about its stability, have someone hold the ladder before climbing up.

If you're using a step ladder, be sure to open it completely before you climb. If you have to use a step ladder near a doorway, lock or barricade the door and post signs so no one will open it and knock you off the ladder.

CLIMB WITH CARE

When you climb, always face the ladder and grip the rungs of the ladder to climb, not the side rails. Never get on or off a ladder from the side unless it has been secured to prevent movement. Never climb with equipment in your hands. Use your pockets, equipment belt, or a tool pouch and raise heavy objects with a hand line. If you forget something, always climb down the ladder to retrieve it yourself; don't have someone toss it up to you. And never ask someone to climb up your ladder to give you supplies.

It is dangerous to exceed the weight limits that a specific ladder can handle. When you descend a ladder, practice the same safety rules. Face the ladder, keep your body square and hold on to the rungs. Lastly, step off at the bottom rung of the ladder. Never jump off of a ladder.

THINK BEFORE YOU CARRY

Before you start to haul a ladder around, evaluate the area where you'll be working. Ladders can be heavy and unwieldy. You can strike another person or object, or hit electrical power lines. Make the ladder as compact as possible before transporting it. Carry it horizontally while tilting it higher in front and lower in back. If the ladder is particularly long and heavy, get a coworker to help you carry it.

FOLLOW THE RULES

Ladder safety may seem simple, but injuries occur every year. Below are some ladder safety do's and do not's:

- Use the right ladder for the job.
 - Inspect the ladder before and after a job.
 - Read all warning labels carefully and follow directions before you climb.
 - Clean the ladder after each use to prevent dirt buildup.
 - Wear clean, dry, slip-resistant shoes and use ladders with slip resistant feet.
 - Don't stand any higher than the third rung from the top of the ladder.
 - Don't lean too far or overreach. Reposition the ladder closer to the work instead.
 - Don't use a ladder as a bridge or scaffold.
 - Don't put a ladder on a box, barrel or other object to gain additional height.
 - Don't use a damaged or unsafe ladder.

Experts also warn about ladder use in bad weather. Descend immediately if high winds, rain or other inclement weather begins. Wind force can blow you off the ladder. Rain can make the rungs and the ground slippery. Bitter cold can make metal ladders more brittle and can cause other structural damage. If you encounter bad weather while on a ladder, do not speed up to finish the job and risk injury. Wait to finish the job until conditions are once again safe.

Remember, don't let gravity get you down. Practice ladder safety rules every time you climb to make your work easier, faster and safer.

How to Report Employee Injury Accidents

The Administrative Code which governs the delivery of SEICTF benefits requires that an employee notify their employer of an on-the-job accident. Legitimate claims can be denied if they are not reported in a timely manner. Because of the critical time element involved in delivering medical benefits, SEICTF requests and encourages immediate reporting of accidents to the employer and encourages immediate submission of the First Report of Injury to SEICTF by the employer, and submission of the Employee's Statement/Accident Report by the injured employee. The forms are available at <http://www.riskmgt.alabama.gov/Downloads.aspx#Forms>, and may be submitted online or completed, printed, and faxed to 888-827-6753.

If notice is not given, the employee or the employee's dependents (in case of death) will not be entitled to physician's or medical fees nor any benefits which have accrued under the program, unless it can be shown that the party required to give the notice had been prevented from giving it by reason of physical or mental incapacity, other than minority, fraud or deceit, or equally good reason.

You are encouraged to report accidents immediately no matter how slight or insignificant it may seem at the time. Be sure that all of your agency's employees are aware of the notice requirement.