



SMT Safety Series

UNDERSTANDING YOUR RISK MANAGEMENT REPORT CARD

September 21, 2023

BENECON

A premier self-funded worker's compensation program for Pennsylvania municipal entities and their employees.



Established in 1995 and administered in partnership with Benecon.

78 members within a 36-county service area.

UNDERSTANDING YOUR RISK MANAGEMENT REPORT CARD

- ❖ What is the Risk Management Report Card?
- ❖ Elements of the Report Card:
 - SMT Risk-Control Standards
 - Recommended Standards
- ❖ Points and Scoring
- ❖ Using the Report Card to Help Improve Safety and Loss-Control Efforts

What is the
Risk Management Report Card?

Why is it important?



SUSQUEHANNA MUNICIPAL TRUST
SAFETY & LOSS CONTROL

RISK MANAGEMENT REPORT CARD

Member: SMT Member Name
Plan Year 2022
Date: 06/30/23

<u>SMT Risk Control Standards</u>	<u>2021</u>	<u>2022</u>	<u>Points</u>	<u>Value</u>
EMF	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 EMF < 1.00 Value = 15 EMF < 1.15 Value = 5 EMF > 1.15 and Decreased in Last Year
Avg. 3-Year Loss Ratio	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 Loss Ratio < 50% Value = 15 Loss Ratio < 75% Value = 5 Loss Ratio < 100%
Safety Committee		<input type="text"/>	<input type="text"/>	Value = 25 State Certified Value = 15 Non-State Certified Meets Monthly Value = 5 Non-State Certified Meets Quarterly
AIPP Manual		<input type="text"/>	<input type="text"/>	Value = 25 Current - Reviewed Last 3 Years Value = 10 Needs Update - On File w/ SMT
Subtotal			<input type="text" value="0"/>	Value = 100 Points Maximum
<u>Recommended Standards / Bonus Points:</u>				
Physician's Panel		<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)		<input type="text"/>	<input type="text"/>	Value = 10 (Written Policy) = 5 (When Available)
MVR Checks (1 to 3 years)		<input type="text"/>	<input type="text"/>	Value = 10 (All Employees) = 5 (Some Employees)
Lag Days Reporting		<input type="text"/>	<input type="text"/>	Value = 10 (< 5 Days) = 5 (< 10 Days)
TNN Safety Videos		<input type="text"/>	<input type="text"/>	Value = 5 (6+ Videos Viewed)
Site Visit Compliance*		<input type="text"/>	<input type="text"/>	Value = 5 (Responded Within 30 Days)
Subtotal			<input type="text" value="0"/>	Value = 50 Points Maximum
TOTAL			<input type="text" value="0"/>	Maximum = 150 Points

- Points issued for performance within the Trust’s standards and industry-established standards.
- “Snapshot” of workers’ comp performance during previous plan year.
- “Road map” for risk-management and loss-control efforts going forward.

Elements of the Risk Management Report Card

Member: SMT Member Name

Plan Year 2022

Date: 06/30/23

SMT RISK CONTROL STANDARDS

<u>SMT Risk Control Standards</u>	<u>2021</u>	<u>2022</u>	<u>Points</u>	<u>Value</u>
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TOTAL Maximum = 150 Points

RECOMMENDED STANDARDS/ BONUS POINTS

TOTAL

SMT Risk Control Standards



SUSQUEHANNA MUNICIPAL TRUST SAFETY & LOSS CONTROL

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EXPERIENCE MODIFICATION FACTOR (EMF)

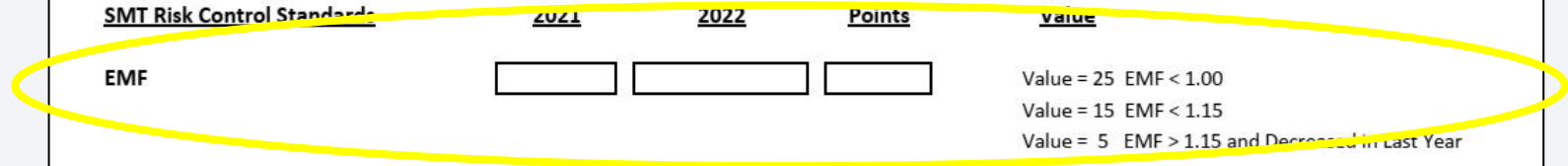


SUSQUEHANNA MUNICIPAL TRUST SAFETY & LOSS CONTROL

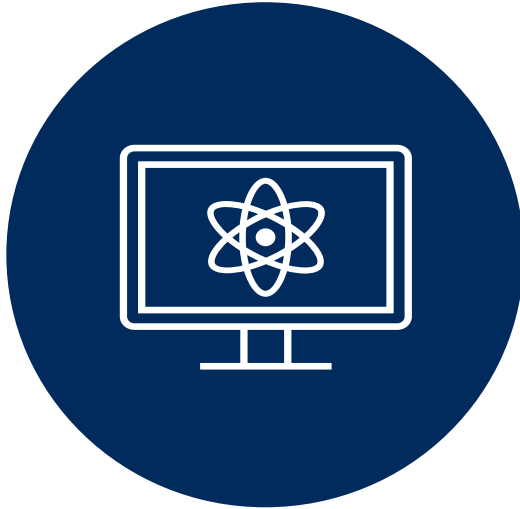
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EXPERIENCE MODIFICATION FACTOR (EMF)



BASED ON RATINGS
FORMULA
ESTABLISHED BY
PA COMPENSATION
RATING BUREAU



COMPARES AN
EMPLOYER'S WORKERS'
COMP CLAIM EXPERIENCE
TO OTHERS IN THE SAME
INDUSTRY

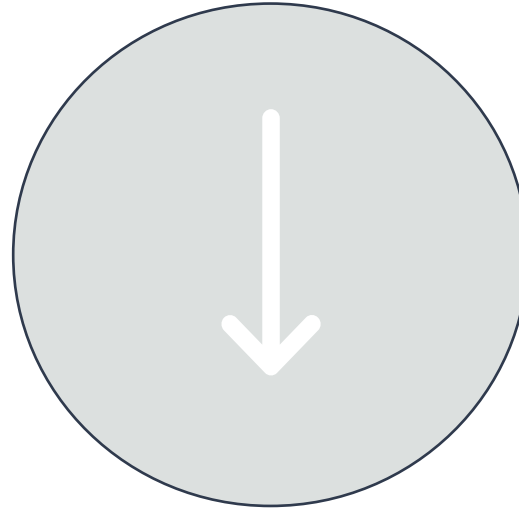


CONSIDERS # OF EE'S,
PAYROLL, LARGE
LOSSES (>\$42,500), LOSS
FREQUENCY/SEVERITY, AND
"CREDIBILITY FACTOR"

EXPERIENCE MODIFICATION FACTOR (EMF)



EMF FACTOR IMPACTS
MEMBER'S PREMIUM:
<1.00 = LESS \$
>1.00 = MORE \$



SMT MEMBERS' EMF
AVERAGE: 0.904 = MOST
MEMBERS PAY LESS
PREMIUM



SMT AWARDS POINTS FOR
AN EMF <1.15 OR
GREATER THAN 1.15 BUT ↓
IN PAST YEAR

EXPERIENCE MODIFICATION FACTOR (EMF)

EMF FORMULA CHANGES COMING...

INITIATED BY PA COMPENSATION & RATING BUREAU (PCRB)

INTENDED TO IMPROVE ACCURACY IN ACTUAL LOSS EXPERIENCE

CHANGES TO TAKE EFFECT STARTING WITH 2025 PLAN YEAR

SMT WILL PROVIDE MEMBERS WITH MORE INFO AS AVAILABLE

AVERAGE 3-YEAR LOSS RATIO

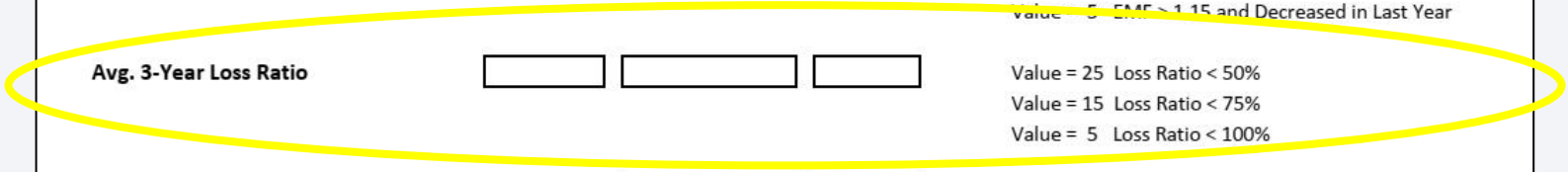


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AVERAGE 3-YEAR LOSS RATIO

IN A GIVEN YEAR:
TOTAL PREMIUM PAID
÷
TOTAL LOSSES

INDICATES A MEMBER'S
LOSSES IN RELATION TO
ITS CONTRIBUTION TO
THE TRUST

MEASURED OVER 3 YEARS,
JUST AS LOSSES
INCLUDED IN THE EMF

AVERAGE 3-YEAR LOSS RATIO

SMT 3-YEAR AVERAGE
LOSS-RATIO BENCHMARK
= $\leq 75\%$

MAX POINTS AWARDED
FOR 3-YEAR AVERAGE
LOSS RATIO = $\leq 50\%$

SMT MEMBERS'
AVERAGE 3-YEAR LOSS
RATIO = 31%

SAFETY COMMITTEE

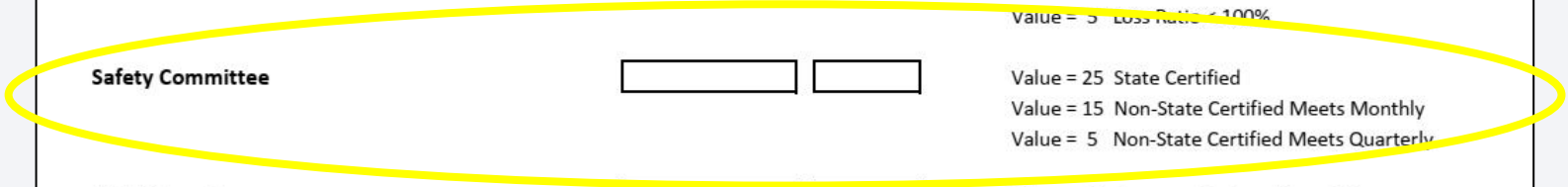


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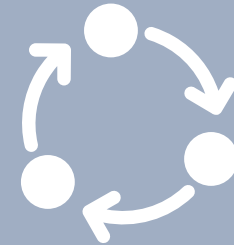
SAFETY COMMITTEE — BENEFITS



COOPERATIVE
EFFORT TO
PROMOTE
WORKPLACE SAFETY
AND HEALTH



ENGAGES
EMPLOYEES
DIRECTLY IN
WORKPLACE SAFETY
SOLUTIONS



BRINGS TOGETHER
CROSS-SECTION OF
EMPLOYEES FOR A
HOLISTIC
PERSPECTIVE

SAFETY COMMITTEE — FUNCTIONS



REVIEW
AIPP/SAFETY
MANUAL AND
RECOMMEND
UPDATES



CONDUCT FACILITY
INSPECTIONS AND
ACCIDENT
INVESTIGATIONS



RECOMMEND AND
COORDINATE
ORGANIZATION-
WIDE SAFETY
TRAININGS

SAFETY COMMITTEE — CERTIFIED VS. NON-CERTIFIED

1

CERTIFIED =
REGISTERED WITH THE
PA BUREAU OF
WORKERS'
COMPENSATION AND
MEETS MONTHLY

2

NON-CERTIFIED =
MEETS MONTHLY OR
QUARTERLY, BUT NO
PA CERTIFICATION

3

POINTS AWARDED
BASED ON
CERTIFICATION AND
MEETING SCHEDULE

ACCIDENT & ILLNESS PREVENTION PROGRAM (AIPP) MANUAL

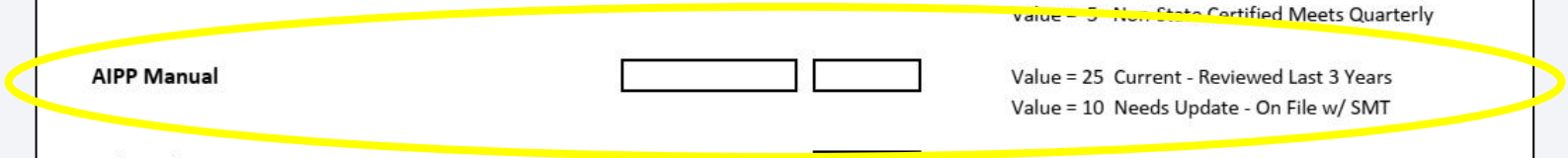


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ACCIDENT & ILLNESS PREVENTION PROGRAM (AIPP) MANUAL

ALSO CALLED THE “SAFETY MANUAL”

REQUIRED FOR SMT MEMBERSHIP

CONTAINS SAFETY POLICIES, PROCEDURES, AND FORMS

ACCIDENT & ILLNESS PREVENTION PROGRAM (AIPP) MANUAL


SMT-PRODUCED TEMPLATE IS AVAILABLE TO MEMBERS

MANUAL SHOULD BE UPDATED OR REVIEWED EVERY 3 YEARS

MAX POINTS AWARDED FOR AN UP-TO-DATE MANUAL ON FILE

SMT Risk Control Standards

Total Max Points = 100



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PHYSICIANS PANEL

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MONTGOMERY COUNTY
INSERVCO INSURANCE SERVICES, INC.
Workers' Compensation Program: Designated Health Care Providers

Updated 06/20/2023

Page 2 of 2

NOTICE TO EMPLOYEES IN CASE OF WORK-RELATED INJURIES

If you suffer a work-related injury, immediately report the injury to your supervisor. Failure to do so may delay your benefits or may cause you to lose your rights to benefits. For necessary medical treatment and supplies to be paid by your employer:

- All treatment must be obtained from one of the healthcare providers listed below.
- You must continue to visit one of the healthcare providers listed below if you need treatment for 90 days from the date of your first visit. If one of the providers listed below refers you to another licensed specialist, those services will be paid.
- After this 90-day period, if you still need treatment, you may go to another healthcare provider for treatment as long as you notify your claims adjuster within five (5) days of your visit to a new provider.
- If a listed physician prescribes invasive surgery, you have the right to obtain a second opinion from a physician of your choice. If a second opinion differs from that of the listed physician's opinion, you may determine which course of treatment to follow; however, the second opinion must contain a detailed treatment plan. If you choose the treatment prescribed in the second opinion, you must receive the treatment from a listed provider for a period of 90 days after the date of your visit to the provider of the second opinion.

If you are faced with a medical emergency, you may secure initial emergency treatment from any emergency facility. However, when the emergency is resolved, follow-up treatment must be obtained from one of the following healthcare providers. If you choose to treat with an out-of-state provider, you may be subject to balance billing.

NAME OF PROVIDER	STREET	CITY, STATE, ZIP	PHONE	SPECIALTY
Upper Perk Physical Therapy	2767 Geryville Pike	Pennsburg, PA 18073	866.446.2848	Physical Therapy
Patient First Urgent Care	938 Old York Rd.	Abington, PA 19001	267.620.0237	Urgent Care
Patient First	1411 S. Collegeville Road	Collegeville, PA 19426	484.902.1893	Urgent Care
Patient First	400 East Germantown Pike	East Norriton, PA 19401	610.994.0063	Urgent Care
Tower Health Urgent Care	1050 E. Philadelphia Avenue	Gilbertsville, PA 19525	484.659.0100	Urgent Care
Liberty Urgent Care	500 Forty Foot Road	Hatfield, PA 19440	610.947.0745	Urgent Care
Liberty Urgent Care	401 Horsham Road	Horsham, PA 19044	215.422.3646	Urgent Care
Patient First	713 Bethlehem Pike	Montgomeryville, PA	267.695.3944	Urgent Care
AFC Urgent Care	934 Montgomery Avenue	Narberth, PA 19072	484.270.8600	Urgent Care
St. Luke's Care Now	2793 Geryville Pike	Pennsburg, PA 18073	267.424.8005	Urgent Care
Tower Health Urgent Care	580 W. Germantown Pike	Plymouth Meeting, PA	484.539.1200	Urgent Care
Patient First	119 Shoemaker Rd.	Pottstown, PA 19464	610.427.4919	Urgent Care
AFC Urgent Care	2401 W. Cheltenham Avenue	Wyncote, PA 19095	215.935.6777	Urgent Care
Mark Cavallo, DC	311 W. Johnson Hwy.	Norristown, PA 19401	866.446.2848	Chiropractic

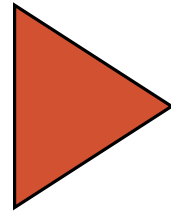
FOR PRESCRIPTION MEDICATIONS AND DURABLE MEDICAL EQUIPMENT OR TO SCHEDULE PHYSICAL THERAPY, CHIROPRACTIC AND DIAGNOSTIC IMAGING APPOINTMENTS, AND LOCATIONS CLOSE TO YOU, PLEASE CALL KEYSERSCRIPTS AT 1.866.446.2848.

All of your healthcare provider bills and reports need to be sent to the following address for review and payment in accordance with the Pennsylvania Workers' Compensation Act:

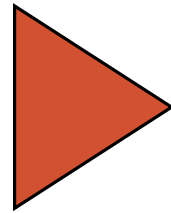
Inservco Insurance Services, Inc. P.O. Box 3899, Harrisburg, PA 17105-3899
 Phone: 1.800.356.0438 - Fax: 1.866.356.0438



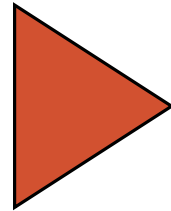
PHYSICIANS PANEL



PA Workers' Compensation Act gives employers the right to establish a list of designated healthcare providers for work-related injuries or illnesses.



A physicians panel helps control costs while allowing injured employee access to timely, qualified, and locally accessible treatment.



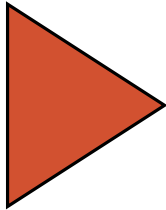
Specific parameters exist for proper use of physicians panels per the PA Workers' Compensation Act.



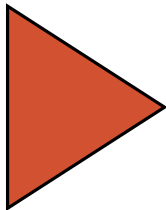
PHYSICIANS PANEL



SMT's claims administrator, Inservco, provides up-to-date standard physicians panels at no cost.



Standard panels are maintained by Inservco and the most recent versions are automatically sent to SMT members at no cost.



Custom panels require the SMT member to maintain and update. There also is a fee involved if Inservco assists in developing a custom panel.



PHYSICIANS PANEL

Out-of-date or otherwise non-compliant physicians panel?

No physicians panel at all?

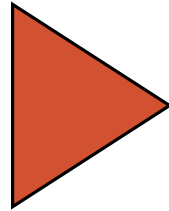


PHYSICIANS PANEL

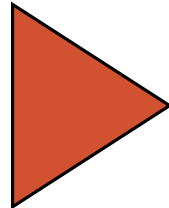
Employees have the right to treat at the provider of their choice and have it covered by workers' compensation.



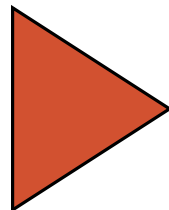
PHYSICIANS PANEL



SMT strongly encourages (but does not require) having either a standard or custom physicians panel.



Points are awarded to members having a standard or custom panel.



Check out SMT's May webinar on physicians panels in the "Members Only" portion of our website: www.smtpa.org.

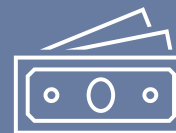
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RETURN TO WORK (MODIFIED DUTY)



PROVIDES LIGHT DUTY
FOR AN INJURED
WORKER & FOLLOWS
PHYSICIAN'S
RESTRICTIONS



HELPS CONTROL
CLAIM COSTS &
MAINTAIN
WORKFORCE



MAX POINTS AWARDED
FOR WRITTEN POLICY;
FEWER POINTS FOR
INFORMAL POLICY OR
"AS-NEEDED" BASIS

MOTOR VEHICLE RECORD (MVR) CHECKS

<u>Recommended Standards / Bonus Points:</u>			
Physician's Panel	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	Value = 10 (written policy) = 5 (when available)
MVR Checks (1 to 3 years)	<input type="text"/>	<input type="text"/>	Value = 10 (all employees) = 5 (some employees)
Lag Days Reporting	<input type="text"/>	<input type="text"/>	Value = 10 (0 to 5 days) = 5 (5 to 10 days)
TNN Safety Videos	<input type="text"/>	<input type="text"/>	Value = 5 (6+ videos viewed)
Site Visit Compliance	<input type="text"/>	<input type="text"/>	Value = 5 (responded within 30 days)
Subtotal	<input type="text"/>	<input type="text"/>	Value = 50 points maximum
TOTAL	<input type="text"/>	<input type="text"/>	Maximum = 150 points

MOTOR VEHICLE RECORD (MVR) CHECKS

ENSURES EMPLOYEES
HAVE VALID DRIVERS'
LICENSES AND CLEAN
DRIVING RECORD

USE PENNDOT MVR
RECORDS
APPLICATION AND
SAMPLE RELEASE

MAX POINTS
AWARDED WHEN ALL
EMPLOYEES GET
MVR CHECK

LAG DAYS REPORTING

<u>Recommended Standards / Bonus Points:</u>			
Physician's Panel	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	Value = 10 (written policy) = 5 (when available)
MVR Checks (1 to 3 years)	<input type="text"/>	<input type="text"/>	Value = 10 (all employees) = 5 (some employees)
Lag Days Reporting	<input type="text"/>	<input type="text"/>	Value = 10 (0 to 5 days) = 5 (5 to 10 days)
TNN Safety Videos	<input type="text"/>	<input type="text"/>	Value = 5 (6+ videos viewed)
Site Visit Compliance	<input type="text"/>	<input type="text"/>	Value = 5 (responded within 30 days)
Subtotal	<input type="text"/>	<input type="text"/>	Value = 50 points maximum
TOTAL	<input type="text"/>	<input type="text"/>	Maximum = 150 points

LAG DAYS REPORTING

THE TIME BETWEEN WHEN AN INJURY OCCURS AND WHEN IT'S REPORTED

MAX POINTS AWARDED FOR REPORTING WITHIN 0-5 DAYS

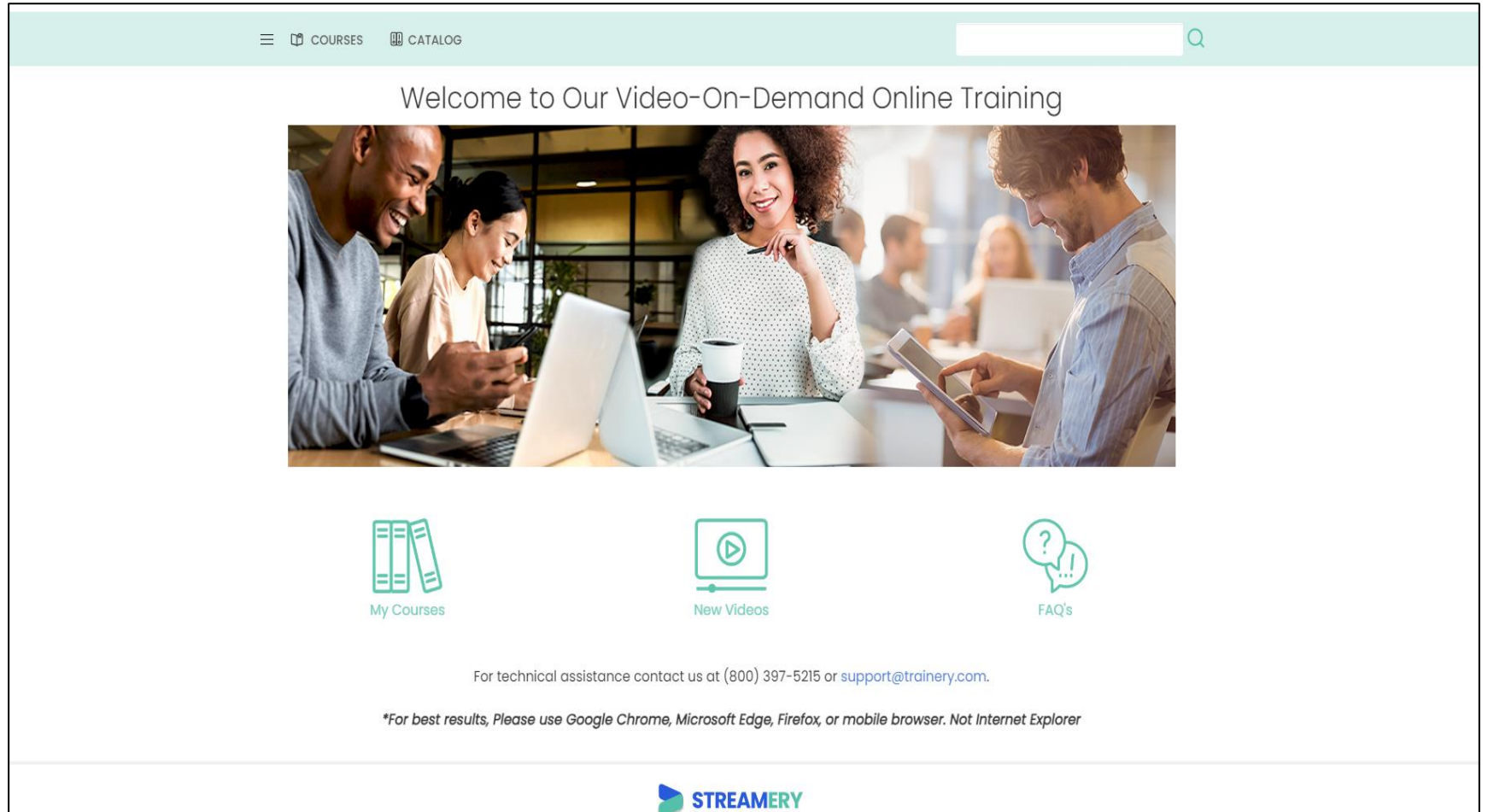
FEWER POINTS FOR REPORTING WITHIN 5+ TO 10 DAYS

REPORT ALL INCIDENTS, EVEN IF EMPLOYEE DID NOT SEEK TREATMENT

TRAINING NETWORK NOW (TNN) SAFETY VIDEOS

<u>Recommended Standards / Bonus Points:</u>			
Physician's Panel	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	Value = 10 (written policy) = 5 (when available)
MVR Checks (1 to 3 years)	<input type="text"/>	<input type="text"/>	Value = 10 (all employees) = 5 (some employees)
Lag Days Reporting	<input type="text"/>	<input type="text"/>	Value = 10 (0 to 5 days) = 5 (5 to 10 days)
TNN Safety Videos	<input type="text"/>	<input type="text"/>	Value = 5 (6+ videos viewed)
Site Visit Compliance	<input type="text"/>	<input type="text"/>	Value = 5 (responded within 30 days)
Subtotal	<input type="text"/>	<input type="text"/>	Value = 50 points maximum
TOTAL	<input type="text"/>	<input type="text"/>	Maximum = 150 points

TNN SAFETY VIDEOS



The screenshot shows a website interface for TNN Safety Videos. At the top, there is a navigation bar with a menu icon, the text "COURSES" and "CATALOG", and a search bar. Below the navigation bar, a large banner image shows a group of diverse professionals in an office setting, smiling and looking at laptops and tablets. The text "Welcome to Our Video-On-Demand Online Training" is centered above the image. Below the image, there are three icons: "My Courses" (represented by three books), "New Videos" (represented by a play button on a screen), and "FAQ's" (represented by two speech bubbles with a question mark and an exclamation point). Below these icons, there is a line of text: "For technical assistance contact us at (800) 397-5215 or support@trainery.com." Below that, a smaller line of text reads: "*For best results, Please use Google Chrome, Microsoft Edge, Firefox, or mobile browser. Not Internet Explorer". At the bottom of the page, the Streamery logo is displayed.

TNN SAFETY VIDEOS



Available in “Members Only” portal of SMT website: www.smtpa.org.



Separate log-in credentials required. Contact Kelly Holmes for questions: kholmes@benecon.com.



Points awarded for viewing 6+ videos each year.



TNN SAFETY VIDEOS



Access to 600+ short training videos on demand at no cost.



Topics include back safety, confined spaces, lockout/tagout, workplace violence, and more.



Perfect for safety-committee meetings, employee orientation, or weather delays.

SITE VISIT COMPLIANCE

<u>Recommended Standards / Bonus Points:</u>			
Physician's Panel	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	Value = 10 (written policy) = 5 (when available)
MVR Checks (1 to 3 years)	<input type="text"/>	<input type="text"/>	Value = 10 (all employees) = 5 (some employees)
Lag Days Reporting	<input type="text"/>	<input type="text"/>	Value = 10 (0 to 5 days) = 5 (5 to 10 days)
TNN Safety Videos	<input type="text"/>	<input type="text"/>	Value = 5 (6+ videos viewed)
Site Visit Compliance	<input type="text"/>	<input type="text"/>	Value = 5 (responded within 30 days)
Subtotal	<input type="text"/>	<input type="text"/>	Value = 50 points maximum
TOTAL	<input type="text"/>	<input type="text"/>	Maximum = 150 points

NEW CATEGORY FOR 2022 PLAN YEAR!

SITE VISIT COMPLIANCE

SITE SURVEY VISITS REQUIRED BY PA BUREAU OF WORKERS' COMP

CONDUCTED BY BILL FOEHLINGER OR RYLAND OVERLY OF MURRAY INSURANCE

WILL RECEIVE LETTER WITH RECOMMENDATIONS FOLLOWING VISIT

POINTS AWARDED FOR RESPONDING TO RECOMMENDATIONS WITHIN 30 DAYS OF RECEIVING LETTER

Recommended Standards/ Bonus Points

<u>Recommended Standards / Bonus Points:</u>			
Physician's Panel	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	Value = 10 (written policy) = 5 (when available)
MVR Checks (1 to 3 years)	<input type="text"/>	<input type="text"/>	Value = 10 (all employees) = 5 (some employees)
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TNN Safety Videos	<input type="text"/>	<input type="text"/>	Value = 5 (6+ videos viewed)
Site Visit Compliance	<input type="text"/>	<input type="text"/>	Value = 5 (responded within 30 days)
Subtotal	<input type="text"/>	<input type="text"/>	Value = 50 points maximum

Total Max Total Max Points = 50

Member: SMT Member Name
Plan Year: 2022
Date: 06/30/23

<u>SMT Risk Control Standards</u>	<u>2021</u>	<u>2022</u>	<u>Points</u>	<u>Value</u>
EMF	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 EMF < 1.00 Value = 15 EMF < 1.15 Value = 5 EMF > 1.15 and Decreased in Last Year
Avg. 3-Year Loss Ratio	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 Loss Ratio < 50% Value = 15 Loss Ratio < 75% Value = 5 Loss Ratio < 100%
Safety Committee		<input type="text"/>	<input type="text"/>	Value = 25 State Certified Value = 15 Non-State Certified Meets Monthly Value = 5 Non-State Certified Meets Quarterly
AIPP Manual		<input type="text"/>	<input type="text"/>	Value = 25 Current - Reviewed Last 3 Years Value = 10 Needs Update - On File w/ SMT
Subtotal			<input type="text" value="0"/>	Value = 100 Points Maximum

Recommended Standards / Bonus Points:

Physician's Panel	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 10 (Written Policy) = 5 (When Available)
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Lag Days Reporting	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 10 (< 5 Days) = 5 (< 10 Days)
TNN Safety Videos	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 5 (6+ Videos Viewed)
Site Visit Compliance*	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 5 (Responded Within 30 Days)
Subtotal			<input type="text" value="0"/>	Value = 50 Points Maximum

TOTAL			<input type="text" value="0"/>	Maximum = 150 Points
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**SMT RISK
CONTROL
STANDARDS
MAX = 100**

**RECOMMENDED
STANDARDS/
BONUS POINTS
MAX = 50**

TOTAL MAX = 150



SUSQUEHANNA MUNICIPAL TRUST
SAFETY & LOSS CONTROL

RISK MANAGEMENT REPORT CARD

Member: SMT Member Name
Plan Year 2022
Date: 06/30/23

SMT Risk Control Standards	2021	2022	Points	Value
EMF	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 EMF < 1.00 Value = 15 EMF < 1.15 Value = 5 EMF > 1.15 and Decreased in Last Year
Avg. 3-Year Loss Ratio	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 Loss Ratio < 50% Value = 15 Loss Ratio < 75% Value = 5 Loss Ratio < 100%
Safety Committee	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 State Certified Value = 15 Non-State Certified Meets Monthly Value = 5 Non-State Certified Meets Quarterly
AIPP Manual	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 25 Current - Reviewed Last 3 Years Value = 10 Needs Update - On File w/ SMT
Subtotal			<input type="text" value="0"/>	Value = 100 Points Maximum
Recommended Standards / Bonus Points:				
Physician's Panel	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 10
Return to Work (Modified Duty)	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 10 (Written Policy) = 5 (When Available)
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Site Visit Compliance*	<input type="text"/>	<input type="text"/>	<input type="text"/>	Value = 5 (Responded Within 30 Days)
Subtotal			<input type="text" value="0"/>	Value = 50 Points Maximum
TOTAL			<input type="text" value="0"/>	Maximum = 150 Points

* Site visit compliance is a new category and will be calculated with the Risk Management Report Cards for plan year 2022.



“Road map” to improved safety and loss-control efforts going forward.

Lag-day reporting, using MVR checks, and viewing online safety videos can be implemented almost immediately.

SAFETY AWARDS!



To be presented at the
SMT Annual Meeting

Wednesday, November 1 at
the Spooky Nook Sports
Complex in Manheim

Watch for invitations soon!

SAFETY AWARDS!



1st, 2nd, and 3rd Place
Recognitions

Most Improved Score

Zero Lost-Time Days



Questions?

CONTACT THE SMT TEAM:

- Melissa Kashner:
mkashner@benecon.com
- Kelly Holmes:
kholmes@benecon.com
- Roni Ryan:
rryan@benecon.com



SMT Safety Series

NEXT MONTH...

Bloodborne Pathogens

October 26, 2023