

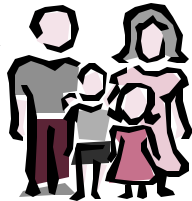
# BITS & PIECES

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## Family Temporary Disability Insurance

By: Peggy hunt singer, Disability manager

Most likely you have read about the new Family Temporary Disability Insurance (FTDI) being provided by the State of California. This new benefit is administered by the Employment Development Department (EDD 1-800-480-3287) and is paid for through payroll taxes.



Family Temporary Disability Insurance

The new FTDI benefit is available to those employees who are eligible for State Disability (SDI). Because the County is not required by law to withhold for State Disability Insurance for its employees, but has elected to do so for a few classes of employees, if you currently pay in to SDI you now also pay in to FTDI. The payroll tax began January 1<sup>st</sup>, the benefit eligibility

will not begin until July 1<sup>st</sup>. If you are not sure if you are paying in to SDI and to FTDI you should check your payroll stub and or MOU.

If you qualify for SDI and/or FTDI most likely you or a covered family member will have a medical condition that qualifies for Family Medical Leave (FMLA) and/or California Family Leave (CFRA). FMLA and CFRA are administered in the CEO-Risk Management Division. Should you have any questions on protected leave eligibility please contact a Disability Management Team member at 525-5782.

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## Rear End Accidents

Submitted by: Ed Fenton, Liability Claims/Insurance Manager



You as a professional driver can prevent rear end accidents!

There are many reasons for involvement in rear end collisions, but very few of these accidents are truly non-preventable by a professional driver actively trying to avoid them.

As professional drivers, here is what you can do to prevent a rear end accident:

- A. Slow down and back off.
- B. Adjust your speed and spacing based on traffic and weather conditions.
- C. Do not "get even" by tailgating – you usually lose.
- D. Follow the "Seconds Rule" for following distance. Allow 4 seconds between you and the car in front of you in dry weather and 8-10 seconds in adverse conditions.
- E. Pay attention to the traffic ahead of you as far as possible, ¼ mile, ½ mile, or more. If you cannot see the vehicle in front of the vehicle in front of you, slow down and back off until you can.

These rules are simple to use and we urge each of you to follow them in your company and personal vehicle.

Vision without action is merely a dream. Action without vision just passes the time. Vision with action can change the world.

Joel Barker

## ADVOCATES

By: Dora Seeman, disability coordinator

I was recently forwarded an article that I am trying to get permission to reprint in its entirety, to no avail, but it did inspire this one.

Like much of the workforce in America we are now getting older and our bodies are going into revolt. It seems like the more we diet (well some of us) and the more we exercise, trying to live a healthier lifestyle (my intentions are good), things just don't work out.

When faced with concerns of life questions that need to be asked and responsibilities to loved ones, employers can be overlooked. One way to overcome this obstacle in life is to talk to your significant other or if you are alone a very close friend. This chosen person would be your advocate. This could possibly be a very difficult conversation because it would require you to bare your soul and discuss something that is very personal but in the long run could give you piece of mind and in some cases keep your job.

In the event of an illness/injury have your advocate go with you to the emergency room or doctor's office. Don't leave them in the waiting room but bring them with you. As most of you know, sometimes the wait can be long and you will have someone to discuss things with or just talk to. If you are in the emergency room this is someone who can help you to the restroom or get a blanket without having to wait on overworked staff.

In the event that you are admitted, they can retrieve articles

from home and provide moral support. They can keep a list of questions so that when the doctor visits nothing is forgotten in the shuffle. They can also remind you that you need a note from the doctor to provide to your employer for the time you will be missing. They can also contact your supervisor or human resources of the circumstances and find out where this note needs to be delivered and pick up any paperwork that needs to be completed in a timely fashion.



In this electronic age we tend to rely on email and faxes and make assumptions that our employers and doctors will take care of the details. This is something that cannot be done. The ultimate responsibility for your life rests with you. Failure to take care of details can cause further stress and heartache and can take months to rectify. It can cause financial hardship, loss of your job and negative credit reporting.

Another way problems can be alleviated is by using one pharmacy. With the advances in computer technology pharmacists are notified of drug interactions anytime a new prescription is entered. In turn, he can contact your physician and advise him that another doctor has you on medication that with the use of the new drug can put your life at risk.

Whether you decide to use an advocate or go it alone you will have decisions to make, questions to ask and responsibilities to attend to. Don't be afraid to ask questions of people who are qualified. If you have questions and don't know who to ask, utilize your employer or doctors office for referrals and find out what you need to do and whom you need to contact.

## TIPS FOR PREVENTING ACCIDENTS

By: David Becker, Safety Officer

With today's constant distractions, such as concerns over national security, worsening traffic and job instability, and multi-tasking becoming the accepted mode of coping with time pressures, many of us are "quite literally outside of our minds, thinking of something else".

- Distracted? Stressed? Prevent accidents by focusing on the moment.
- Be mindful. When our attention gets divided, it makes us more accident-prone.
- Reduce distractions in stressful situations. For instance, turn off the radio when driving in the rain.

- If your attention starts to fade, give yourself a brief timeout to refocus.
- Use stress-reducing relaxation techniques such as deep-breathing exercises and progressive muscle relaxation whenever you find yourself overwhelmed by the task at hand.
- When under stress, take an extra second to gather your bearings before you step on the gas, barrel down stairs, chop vegetables. It can spare you time, grief and fingertips.
- Exercise regularly. Physical activity boosts mood, eases stress and improves coordination and agility.





# TEST YOUR KNOWLEDGE

By: David Becker, Safety officer

1. T F A safe attitude means you recognize and appreciate risks, you tune into potential accidents before they happen.
2. T F Most accidents are caused by the failure to use common sense.
3. T F Employees are not required to follow OSHA safety regulations - only employers are.
4. T F If equipment is not in good working order, you should try to fix it, then continue working.
5. T F Young or inexperienced workers get hurt on the job most frequently.
6. T F You should only smoke where permitted and use deep ashtrays where smoking is allowed.
7. T F Most accidents occur in factories.
8. T F You can protect your back by paying attention to the way you sit, walk, and lift.
9. T F OSHA's Hazard Communications Standard says you should read labels and MSDSs.
10. T F You should always know what to do in case of an emergency.

\* Answers on back page

Studies show that people who communicate well with their doctors not only get more information, but actually become healthier, too.

## The Patient Advocate

Submitted by: Barbara Cooper, employee benefits manager

How to obtain the best possible health care to which you are entitled under your HMO.

### Your responsibilities as an HMO patient:

- ✓ Read and understand your HMO Evidence of Coverage and keep it handy for easy reference.
- ✓ Always be prepared to discuss your healthcare problems during your visit with your doctor.
- ✓ Ask your doctor questions if you are not clear about your diagnosis or treatment plan.
- ✓ Demand appropriate, necessary care.
- ✓ Keep good records of your medical history, including diagnosis and treatment information.
- ✓ Know about and use preventive health services offered by your HMO.
- ✓ Be an active participant, ask questions, read and inquire.
- ✓ Learn how to become your best advocate.
- ✓ Keep your membership card handy.
- ✓ Know the phone number for your HMO member services.
- ✓ If you're having problems with your HMO, file a grievance with them first. If you're not satisfied with the results, call 1-888-HMO-2219 to find out how to file a grievance through the Department of Managed Health Care.

### Your rights as an HMO patient under California law:

- ✓ You have the right to see a primary care physician who is located near you.
- ✓ You have the right to a second opinion.
- ✓ You have the right to be referred to a specialist when medically necessary.
- ✓ You have the right to select an obstetrician/gynecologist as your primary-care physician.
- ✓ You have the right to a quick response when requesting authorization for a medical referral.
- ✓ You have the right to file a grievance with your health plan if you are not satisfied with their care.
- ✓ You have the right to an independent medical review of your case if medically necessary treatment is denied, delayed or modified by your health plan.
- ✓ You have the right to receive Emergency care without prior authorization.
- ✓ You have the right to uninterrupted health care.
- ✓ You have the right to inspect your medical records kept by your provider.
- ✓ You have the right to contact the Department of Managed Health Care for assistance.
- ✓ You have the right to mental health services for serious conditions.

HMO Help Line  
1-888-HMO-2219  
[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)

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## test your knowledge How did you do...

Answers from Page 3

1. True
2. True
3. False ~ Employers and employees are required to follow OSHA safety regulations.
4. False ~ If equipment is not in good work condition, don't use it. Report it to your supervisor.
5. True
6. True
7. False ~ Most accidents occur on the road.
8. True
9. True
10. True



### Did you know...

- ♥ 15% of U.S. women send themselves flowers on Valentine's Day.
- ♥ About 3% of pet owners will give Valentine's Day gifts to their pets.
- ♥ About 1 billion Valentine's Day cards are exchanged each year. That's the largest seasonal card-sending occasion of the year, next to Christmas.
- ♥ Hallmark has over 1330 different cards specifically for Valentine's Day.
- ♥ The number one selling Valentine candy is Sweetheart Conversation Hearts.
- ♥ Around 110 million roses will be sold for Valentine's Day.
- ♥ California produces 60 percent of American roses, but the vast number sold on Valentine's Day in the United States are imported, mostly from South America.
- ♥ The red rose, representing love, remains the most popular flower purchased by men in the U.S.
- ♥ Cupid, often associated with Valentine's Day, is the son of Venus, Roman goddess of love.
- ♥ The Italian city of Verona, where Shakespeare's lovers Romeo and Juliet lived, receives about 1,000 letters addressed to Juliet every Valentine's Day.
- ♥ Richard Cadbury invented the first Valentine's Day candy box in the late 1800s.
- ♥ In the Middle Ages, young men and women drew names from a bowl to see who their valentines would be. They would wear these names on their sleeves for one week. To wear your heart on your sleeve now means that it is easy for other people to know how you are feeling.



## Kissing & Cavities

Submitted by: *Casi Persons, employee benefits coordinator*

Cavities! The notorious grating sound of the dentist's drill may scare you away from candy and chocolate, but did you ever think you could get cavities from kissing? The bacteria that cause cavities may be transmissible through saliva, according to a study published in the *Journal of the American Dental Association*.

Bacteria that live in the mouth thrive on carbohydrate-rich foods and bacteria buildup can result in an increase of oral acid. After a while, the acids ruin the tooth enamel, resulting in tooth decay and cavities.

Streptococcus mutants is the bacterium blamed for causing cavities, and may be transmissible through saliva. The bacterium can be spread through direct or indirect contact. Indirect contact includes sharing infected objects such as eating utensils, toothbrushes, cups or food. Kissing is considered direct

contact. Kissing intensely stimulates saliva. In the course of heightened saliva production, the mouth can manufacture up to one teaspoon of saliva per minute.



Many factors determine whether or not bacteria will be transferred. These include the extent of the infection in the carrier, the frequency of contact and the diet and immune system of the receiver. The bacteria are easily spread and parents should exercise caution with their children. Children are less aware of dental habits and more susceptible to germs. Kissing an infant on the mouth is highly discouraged by the researchers of the study.

So, what can you do to prevent cavities? Proper oral hygiene. Brush twice a day with fluoride toothpaste, floss, eat nutritious and balanced meals and visit your dentist regularly.