



# RISK

## MANAGEMENT NEWS

We would like to say Happy Retirement to Cheri Cernich. Thank you for all your years of dedication to Citrus County Schools.



### May 2019

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As the 2018-2019 school year comes to an end, Risk Management/Code Compliance would like to wish you all a safe and enjoyable summer. Our office will be open Monday-Thursday 7 a.m.—5 p.m. throughout the summer.

Beverly Hills Wellness Center will be open Monday—Friday 7 a.m.—6 p.m. The month of June and July they will be open one Saturday which will be June 1st & July 13th 9 a.m.-1 p.m.

Inverness Wellness Center will be open Monday– Friday 7. a.m.—6 p.m.



Mrs. Cernich has spent much of her life serving others and it's all been right here in her hometown of Citrus County! She attended Inverness Primary, Inverness Middle and went on to graduate as a Hurricane from Citrus High School. She earned her Bachelor of Arts and Masters from the University of South Florida before coming back to Citrus County to work for the Citrus County Sheriff's Office. There Cheri began her career of serving her community as a School Resource Officer at the Lecanto School Complex. After 3 years, she went on to work as a Victim/Witness Counselor for the State Attorney's Office. Following her passion for education, she began her years with the Citrus County School District as a 6<sup>th</sup> grade Math and Science teacher at Lecanto Middle School, eventually becoming Dean of Students and Assistant Principal at LMS.

Cheri then tackled the administrative side to our District by serving as the Coordinator of Student Services and eventually landing in her current role: Director of Risk Management and Employee Relations. Cheri's passion for school safety came full circle when in May of 2018, District School Safety Specialist was added to her title.

Cheri will now join her husband Jim in retirement. So just what will Cheri do with all the spare time? Cheri says she will enjoy spending more time with husband and her three children who are all recent college graduates. Trevor, UCF in Criminal Justice currently attending the Police Academy; Tyler, UF, currently working in the field of Mechanical Engineering; Taylor, SEU and teaching 1<sup>st</sup> grade at PGE.

Cheri says she looks forward to working on projects, two upcoming weddings (both sons) and plenty of traveling.

"It's been an absolute pleasure working in such an awesome district," says Cernich. "I enjoyed the great leadership and extremely high standards from Mrs. Himmel and her leadership team. I've had the opportunity to work with and become friends with many wonderful people and I'm truly going to miss it."

# WORKERS COMP



**.....to the following schools for having no  
Work Comp incidents. These schools  
earned recognition for their safe practices.**

<p>1st quarter 18-19</p> <p>Academy of Env Science/Marine Science Station</p> <p>Floral City Elementary School</p> <p>Crystal River Primary School</p> <p>Withlacoochee Technical College</p> <p>Citrus Springs Middle School</p> <p>Inverness Middle School</p>	<p>2nd quarter 18-19</p> <p>Academy of Env Science/Marine Science Station</p> <p>Technology Resource Center</p> <p>Homosassa Elementary School</p> <p>Crystal River Middle School</p> <p>Lecanto Middle School</p> <p>Hernando Elementary School</p> <p>Citrus Springs Middle School</p> <p>Lecanto High School</p>
<p>3rd quarter 18-19</p> <p>Academy of Env Science/Marine Science Station</p> <p>Technology Resource Center</p> <p>Floral City Elementary School</p> <p>Withlacoochee Technical College</p> <p>Lecanto Middle School</p> <p>Citrus Springs Elementary School</p>	<p>4th quarter 18-19</p> <p>TBA</p>



## Top 10 Tips for Summer (Workplace) Safety

Depending on where you live, "life's a beach" for a few months out of the year, at least! In our effort to keep it that way, we're offering 10 tips to keep you safe and sound this summer season.



### 1. Dress for (Summer) Success

**During the particularly warm months of summer, respond to climate change in your workplace by dressing to the occasion.** Keep your cool by opting for lighter-colored, loose-fitting clothing that will allow air circulation over the body. But also keep in mind, certain environments may be upwards of 25 degrees cooler inside than out, due to AC! Play it safe by choosing outfits that provide the option to shed or layer on additional clothing.

### 2. Drink Up More Than the Sun

**Struggling to quench your thirst, lately? You're not alone!** Dehydration is a seasonal threat that can reach an all-time high during the dry months of summer. Make a valiant effort to consume cool, fresh water regularly throughout the day, and be mindful that not all beverages should be treated the same way. Coffee, tea, and caffeinated drinks instigate thirst.

### 3. Beat the Heat

**During the summer, increased levels in temperature and humidity will influence the comfort-level of your work environment.** Environments with high heat production, such as a manufacturing plant, require proper ventilation and cooling areas year-round. If you happen to find yourself feeling light-headed or faint, break to find an air source and fresh water to refuel.

### 4. Better Safe, Than Sorry!

**How many employees at your company are trained in first aid? Knowing this would not only come in handy during an emergency, but it would be helpful for simple health questions/concerns that you may be holding onto.** Of course, there are basics every employee should know, such as the signs and symptoms of **heat stroke** — which can be fatal. During scorching months, familiarize yourself with all heat-related illnesses, in case you're ever in a situation where your assistance may be needed.

### 5. Cover All the Bases

**If work leaves you spending hours on end in the sun, take appropriate measures to protect yourself.** Apply sunscreen (15 SPF or higher, with protection against both UVA and UVB rays) intermittently throughout the day, always have a hat that covers both your ears and neck nearby, and don't forget your sunglasses! We commonly underestimate the harsh affect that blinding rays can have on our sensitive eyes.

## 6. Bounce Back to Productivity

BBQs, camping trips, destination weddings, need we say more? Though summer is meant for soaking up the sun and enjoying time away, when Monday rolls around, is your mind and body ready to get back in the game? Tackle the day back by **stressing less**. A full inbox can be overwhelming, but it's nothing you can't handle. Ease your way back into the daily grind by setting achievable goals for yourself and recouping from your vacation diet with plenty of liquids and healthy foods.

## 8. Slow Down! Children at Play

**With school out of session, you'll be seeing a lot more fun in the sun.**

If your commute to work includes a neighborhood or two, take extra precaution as you're driving to and from work. Prepare for a stray kickball few unexpected visitors crossing your driving route over the next couple of months.

**7. Free Yourself (and Coworkers) from Foodborne Illnesses** Leftovers from this weekend's cookout will only earn you bonus points if the cheese and fruit platter were refrigerated properly! Take responsibility for what you offer. If you wouldn't eat it again, you probably shouldn't let your coworkers, either. To help keep bacteria astray, avoid sharing foods that rely on refrigeration and/or can easily spoil in hot conditions. And as always, check for allergies before exposing any food to the work environment.

## 8. Take a Load Off

As attractive as eating lunch behind a computer or CNC machine may sound, maybe it's time to "break" from the norm and step outside for some **FREE Vitamin D**. Particular to a manufacturing facility, adequate resting time is crucial for job safety. When operating large machinery for hours, brief breaks throughout the day are required to clear the mind and relieve the legs and feet from strain. Take 5 outside! Consider swapping heat waves caused by heavy production, for those from mother nature.

## 9. Time Will Tell

**Not all times of the day are cut out for the same type of work, particularly for our manufacturing friends.** Your best bet is to create a day-to-day schedule that corresponds with the weather forecast. For record-breaking high temperature days, save the labor-intensive duties for the second shift to handle once things cool down. If temperatures are blazing, **make an effort** to stay in an air-conditioned facility during the hottest time of day (mid-morning to midafternoon.)

## 10. Save Time for Play

**Are you lacking inspiration towards your work? Are you feeling sluggish and tired, in general?** Then do something about it! With the majority of our lives spent working, it's crucial we reserve the opportunity to reboot our minds and refresh our passion. Grant yourself a week to step away from your everyday routine and find inspiration once again.

*It is vacation season, after all!*



## **ENROLLING IN MEDICARE?**

If you are an active employee and you are choosing to cancel your health plan through the CCSB because you are enrolling in Medicare please notify Kim Van Etten in Risk Management **immediately.**



Once enrolled in a Cafeteria Plan, mid-year changes can only be made based on an approved IRS qualifying event.

Employees have **31** days after a qualifying event to make changes based on that event.

It is the responsibility of the employee to notify Risk Management of such changes and to complete the proper paperwork, as stated in our Employee Benefit Guide.

If you have any questions regarding making changes to your insurance or mid-year changes to your benefits please contact Kim at [vanettenk@citrus.k12.fl.us](mailto:vanettenk@citrus.k12.fl.us) or call (352) 726-1931 extension 2257.



## **IRS APPROVED QUALIFYING EVENTS**

IRS approved qualifying events include but are not limited to: change in marital status, birth or adoption of a child, death of a dependent, change of employee's or spouse's termination of employment, entitlement to Medicare or Medicaid, FMLA, Leave of Absence and COBRA qualifying events.

You have **31** days to make changes based on the event. Documentation will be required. Please contact Kim Van Etten in Risk Management if you should have any questions regarding your circumstances or need to make changes.

It's that time of year again.....Summertime in Florida!!

This is a bittersweet season for native Floridians; it's the season of **SUNSHINE** and **HURRICANES!**

Hurricane Season returns on June 1st and runs through November 30th.

Get prepared for the storms with this easy guide:



**DANGEROUS → EXTREMELY DANGEROUS → DEVASTATING → CATASTROPHIC**

## GET INFORMED

### • ARE YOU IN A FLOOD ZONE?

- ⇒ Do you know your evacuation routes?
- ⇒ Check with the local government agency

### • STAY CONNECTED

- ⇒ Know your national & local weather TV & radio stations
- ⇒ Get a battery-powered weather radio

### • DO YOU KNOW THE LANGUAGE?

- ⇒ **WARNINGS:** Hurricane conditions **EXPECTED** within 24 HOURS—MAKE IMMEDIATE PREPARATIONS.
- ⇒ **WATCHES:** Hurricane conditions **POSSIBLE** within 36 HOURS—START PREPARING FOR THE POSSIBLE STORM

### • PREPARE FOR EVACUATION

#### ⇒ EVACUATE IF:

- 1) YOU LIVE IN A MOBILE HOME.
- 2) YOU ARE IN A FLOOD PLAIN.
- 3) YOU ARE ON THE COASTLINE.
- 4) YOU ARE IN A HIGH RISE BUILDING.

⇒ Check with the local authorities and stay tuned to your local weather news stations for which shelters are opening close to you.

## PREPARE YOUR HOME

### • GET THE OUTSIDE READY

- ⇒ **DEBRIS:** Clear away any debris or loose items. Cut down any dead trees or limbs. Bring all furniture inside.
- ⇒ **HOUSE:** Board up your windows. Ensure your roof is secure. Make sure you have sandbags on hand to block doors.
- ⇒ **DRAINAGE:** Clear any clogged gutters or drains. Ensure water can flow.

### • SECURE YOUR LIVING AREA

- ⇒ **KITCHEN:** Clean out the refrigerator and freezer. Eat or throw out any perishable items. Turn the fridge to **MAX COLD** and don't open it.
- ⇒ **UTILITIES:** Turn off propane tanks. Make sure to turn off power and water if authorities indicate it or if you are required to evacuate.
- ⇒ **WATER:** Fill the tub with water. Gather as many water containers as you can.

## GATHER SUPPLIES

### • PETS

- ⇒ Don't forget to make preparations for your pets!
- ⇒ Bring enough water and food for 3 days for them too. Check with law enforcement for pet-friendly shelters and hotels.
- ⇒ Bring along vaccine records, vet information, and any medications they might need.
- ⇒ If you evacuate, **DO NOT LEAVE YOUR PET AT HOME!**

### • SUPPLY KIT

- ⇒ Please refer to the next page for a preparation list for a hurricane supply kit.

# PREPARATION LIST FOR A **HURRICANE SUPPLY KIT**

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## **EMERGENCY**

- FLASHLIGHT
- EXTRA BATTERIES
- BATTERY OPERATED RADIO/LANTERN
- CLOCK
- EXTRA BLANKETS
- TENT
- BATTERY OPERATED FANS
- MATCHES
- HAND SANITIZER

## **FIRST AID**

- BAND-AIDS
- PEROXIDE
- BUG SPRAY
- SUNSCREEN
- FEMALE HYGIENE
- DRY SHAMPOO
- SOAP
- PRESCRIPTIONS
- THERMOMETER
- KIDS TYLENOL
- ADULT TYLENOL
- FIRST AID KIT

## **FOOD**

- MANUAL CAN OPENER
- WATER FOR 3 DAYS FOR EACH PERSON
- NON-PERISHABLE FOOD ITEMS
- CANNED FOOD
- VITAMINS
- DISPOSABLE PLATES AND UTENSILS
- NAPKINS

## **PETS**

- LEASH
- HARNESS
- WATER FOR 3 DAYS FOR EACH PET
- DRY PET FOOD
- FAVORITE TOY
- SHOT RECORDS
- PET BED/BLANKET

## **ACCESSORIES**

- TOILET PAPER
- GARBAGE BAGS
- ZIPLOCK BAGS
- UTILITY GLOVES
- UMBRELLA
- PHONE CHARGER
- PONCHO
- FLARES

## **PAPERWORK**

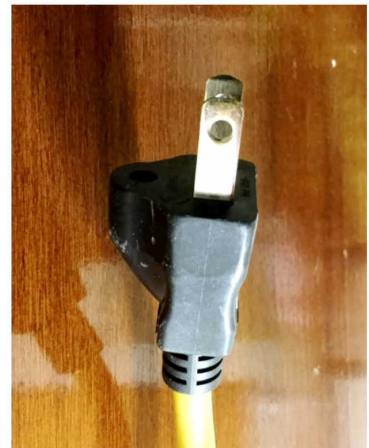
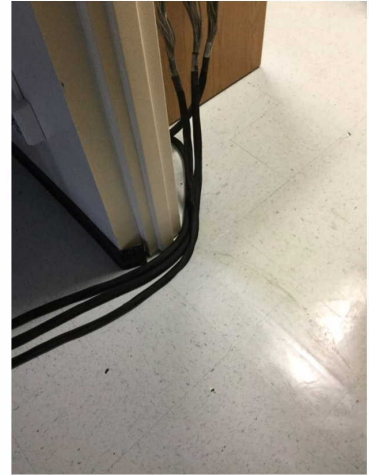
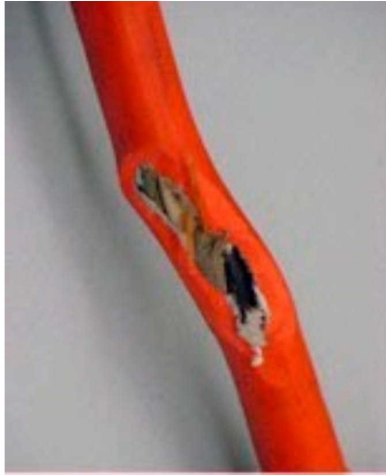
- ID
- PASSPORT
- WILLS
- INSURANCE PAPERWORK
- MEDICAL CARDS
- VACCINATION RECORDS

FILL UP GAS TANKS IN ALL VEHICLES  
FILL UP BATHTUBS WITH WATER  
TURN OFF SPRINKLERS/WATER VALVES  
BOARD WINDOWS/TAPE WINDOWS  
TAKE OUT CASH  
SECURE OUTDOOR ITEMS  
BRING IN TRASH CANS  
TRIM TREE LIMBS



From the Department of Code Compliance  
"Keeping You Safe Throughout Our Schools"

## Electrical Safety in the Classroom: What is wrong here?



1. Daisy chaining- Could create an overloaded circuit.
2. Damaged insulation- High electrical shock potential.
3. Electrical cords through door- Door closing on cords causes damage to cord insulation.
4. Cord through water- Extreme high electrical shock hazard.
5. Cords laying across walkway- High trip hazard.
6. Plug missing ground- Missing ground can increase chances of electrocution when using equipment that requires a ground for safety.



# Risk Management/ Code Compliance Staff & Responsibilities



**Cherise K. Cernich**

**Director of Risk Management  
and Employee Relations**  
District School Safety Specialist  
Risk Manager  
Emergency Planning Council  
Code Compliance



**Steve Baumer**

**Coordinator of Risk Management  
and Employee Relations**  
Chief Negotiator  
Public Records Custodian  
Employee Benefits & Health Insurance



**Kim Van Etten**

**Employee Benefits Specialist**  
Health Insurance &  
Group Benefits  
Disability Insurance Claims  
Student Insurance  
New Hire Benefits Enrollment



**Kayla Nelson**

**District Secretary**  
Health Insurance &  
Group Benefits  
403b Information  
Wellness Center Information



**Valerie Duke**

**District Secretary**  
Secretary to Risk Manager  
& Code Compliance  
Office Receptionist  
Daily Office Procedures



**Melinda Buckingham**  
**Claims Management Specialist**

Worker's Compensation  
Sick Leave Bank  
Liability Insurance  
Property and Casualty Insurance



**Greg Covino**

**Environmental Safety Project Leader**  
Coordinate Safety & Equipment Inspections  
Installation & Inspection of Playground Equip.  
Evacuation Drills



**Tom Watkins**

**Health & Safety Specialist**  
SREF Inspections  
Worker's Comp Investigations  
Health & Safety Investigations

# CONTACT INFORMATION

## Combined Benefits Group 800.749.6458

**Employee Benefit Portal:** [www.mybenefitshub.com/citruscountysb](http://www.mybenefitshub.com/citruscountysb)

Enrollment/Benefit Plan Information 1 - 6	
Employee Benefits Specialist	Kimberly Van Etten
Phone Number:	352.726.1931 x 2257
Email Address	VanEttenK@citrus.k12.fl.us

Identity Theft Protection 8 - 10	
Provider Name:	LifeLock
Provider Phone Number:	800.607.9174
Provider Web Address:	www.lifelock.com

Telehealth 15	
Provider Name:	Access Medical
Provider Phone Number:	800.800.7616
Provider Web Address:	www.accessmedcard.com

Dental 19 - 28	
Provider Name:	Ameritas
Provider Phone Number:	800.487.5553
Provider Web Address:	www.AmeritasGroup.com

Disability Income Protection 33 - 36	
Provider Name:	OneAmerica
Provider Phone Number:	800.553.5318
Provider Web Address:	www.OneAmerica.com

Term Life Insurance 41 - 44	
Provider Name:	Sun Life Financial
Provider Phone Number:	800.733.7879
Provider Web Address:	www.assurantemployeebenefits.com

Cancer 47 - 52	
Provider Name:	American Public Life
Provider Phone Number:	800.256.8606
Provider Web Address:	www.AMPublic.com

Critical Illness 55 - 58	
Provider Name:	Sun Life Financial
Provider Phone Number:	800.733.7879
Provider Web Address:	www.assurantemployeebenefits.com

Hearing Aids (Value Added Benefit! ) 63 - 64	
Provider Name:	Hear4Less
Provider Phone Number:	888.538.5081
Provider Web Address:	www.Hear4Less.com

Guidance Resources 7	
Provider Name:	ComPsych
Provider Phone Number:	855.387.9727
Provider Web Address:	www.guidanceresources.com

Medical Insurance 11 - 14	
Provider Name:	Florida Blue
Provider Phone Number:	800.FLA.BLUE (352.2583)
Provider Web Address:	www.BCBSFL.com

Hospital Indemnity 16 - 18	
Provider Name:	American Public Life
Provider Phone Number:	800.256.8606
Provider Web Address:	www.AMPublic.com

Vision 29 - 32	
Provider Name:	Ameritas (VSP Network)
Provider Phone Number:	800.877.7195
Provider Web Address:	www.VSP.com

Universal Life Insurance 37 - 40	
Provider Name:	Mass Mutual
Provider Phone Number:	855.877.6161
Provider Web Address:	www.MassMutualAtWork.com

Accidental Death & Dismemberment 45 - 46	
Provider Name:	CIGNA
Provider Phone Number:	800.732.1603
Provider Web Address:	www.CIGNA.com

Accident 53 - 54	
Provider Name:	American Public Life
Provider Phone Number:	800.256.8606
Provider Web Address:	www.AMPublic.com

Flexible Spending Accounts (FSAs) 59 - 62	
Provider Name:	Total Administrative Services Corp
Provider Phone Number:	800.422.4661
Provider Web Address:	www.TASOnline.com

Optional Life	
Provider Name:	Florida Combined Life
Provider Phone Number:	800.FLA.BLUE (352.2583)
Provider Web Address:	www.BCBSFL.com