

Risky Business

In This Issue

- ❖ **In memory of Jim Vassar**
- ❖ **Department of Labor Extends Fair Labor Standards to Home Health Care Workers**
- ❖ **Quick Tips**
- ❖ **New Opioid Prescribing Guidelines**
- ❖ **New HazCom Basics Training from the BWC**



V&A RISK SERVICES

Workers' Compensation Services

Tradition Square
2730 Centennial Rd.
Toledo, OH 43617
419.867.1044

In memory of Jim Vassar

For those that knew our President, Jim Vassar, your life was changed in some way. For those that didn't get the chance to meet him, it is a tale worth telling.

No one enjoyed life more than Jim. He grew up in Toledo and then Colorado Springs. He was a proud graduate of The Ohio State University where he met his wife and rock, Leslie. Together with their sons, Jacob & Sammy, this family made friends everywhere they went – from hockey tournaments to golfing trips to rock concerts to Buckeye games and everywhere in between. Jim started V & A Risk Services in 2003 when he jumped at the opportunity to help a company he had worked with for 10 years to rise like a phoenix from the ashes. Starting with 4 employees, V&A now employs over 20 people.



In April of 2012 Jim was diagnosed with an inoperable brain tumor. He faced it with a determination to not let it beat him. He maintained as much of his routine as possible, coming into the office daily for the next year. In September 2012 we held the Jim Vassar Kicks Cancer benefit of which all proceeds went to the American Brain Tumor Association and the Hickman Cancer Center at Flower Hospital. Again Jim's focus was not on himself but on helping find a cure and provide comfort to those families afflicted with this horrible disease. Jim took a fall at home in May 2013 that he ultimately would not recover from. We said goodbye to our boss and friend on June 16 to a packed house. Jim planned his own service with "Thunder Road" by Bruce Springsteen and, of course, "Carmen, Ohio" by The Ohio State Marching Band (TBDBITL). In his honor, the Toledo Area Human Resource Association has renamed their upcoming 2014 golf outing the Jim Vassar Memorial Golf Outing, a fitting tribute indeed. Also, Jim's friends got together and held the 1st Annual Jim Vassar Golf Tournament in October, 2013, raising more than \$14,000 for charity.

As for V & A, Jim has left us in good hands to continue to provide the exceptional, personal service he demanded we deliver to each and every one of you.

So, I tell you that story to tell you this one: hug your kids & spouses and treasure your co-workers. You never know how long we get to be together so let's finish well. And to Jim I quote lyrics from the musical *Wicked*: "Because I knew you, because I knew you, I have been changed for good." Peace my friend!

--Ken Finley

Important Dates

November 30

Unemployment tax contributions due

December 1

Second 50/50 BWC Premium Payment due

December 1

Unemployment Rate Determinations mailed to employers

December 31

BWC takes snapshot of private employers' claims to determine 7/1 rates

December 31

Changes to Unemployment Rate Determination due



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Department of Labor Extends Fair Labor Standards Act Protections to Home Health Care Workers

The Department of Labor has made significant changes to a provision of the Fair Labor Standards Act. The change will affect companies and individuals who provide companionship services to the elderly or those with disabilities.

Since 1974, employees who provide companionship services have been exempt from the minimum wage and overtime provisions of the FLSA. Beginning January 1, 2015, the exemption will be eliminated and agencies will be required to pay minimum wages and overtime to their workers. Under the new rule, a worker can only fall under the exemption if the worker is employed directly by members of the household and if the worker provides "fellowship and protection" assistance. "Fellowship and protection assistance" is defined as engaging the individual in mental, social and physical activities and is also present to monitor the person's safety and well being both in and out of the home. If the person also provides activities of daily living services (dressing, grooming, feeding, bathing, etc.) or instrumental activities of daily living (meal preparation, light housework, driving, managing finances, etc.) the time spent on those tasks cannot exceed more than 20 percent of the hours worked per week.

Currently, only 15 states require minimum wage and overtime protection to home health care workers. Six states mandate minimum wages for this type of worker. The rule change will affect approximately 2 million workers.

Quick Tip

Review your claims and payroll data or find out how your rate is calculated by logging on to the [BWC website](#) and clicking on the [Employers/Rate/Rating Plans links](#).

New Opiate Prescribing Guidelines Announced

Governor John Kasich announced new opioid prescribing guidelines as an ongoing effort to halt the abuse of prescription medication and unintentional overdoses.

The new guidelines encourage clinicians to fully evaluate a patient's situation before prescribing high levels of opioids for long-term use.

For more information, visit the new website, [Opiate Action Team](#).

NEW! Online HazCom 2012 Basics

The "Hazard Communication 2012 Basics: Labeling, Safety Data Sheets, and Pictograms Online" course is a fast and easy online tutorial. This is a quick 30-minute overview of the OSHA changes to the Hazardous Communication Standard to align it with the Globally Harmonized System (GHS).

The revised standard improves the quality and consistency of hazard information in the workplace and helps reduce trade barriers. For American businesses that handle, store and use hazardous chemicals the result will be improved safety and productivity.

You will learn:

- The new OSHA standards for the GHS system
- The elements of a GHS compliant label
- The elements of the GHS pictograms
- A description of the 16 sections of a safety data sheet



Who should attend

Individuals who need basic hazard communications update training mandated by OSHA and required by Dec. 1, 2013. This change brings the United States into alignment with the world by globally harmonizing our system. In addition, it will improve safety and health protection for American workers.



Enroll today!

**FREE
TUITION**

www.bwclearningcenter.com

Special requirements

Internet access
The latest version of Adobe Flash
The latest version of Adobe PDF Reader
Browser cookies enabled
JavaScript enabled
Disabled pop-up blockers
Internet Explorer 7 or above recommended

Using the BWC Learning Center

How to enroll in a class

1. Go to <https://www.bwclearningcenter.com>.
2. Enter your Login ID and Password, **Click Log In**.
3. **Click** *Click here for Course Catalog*.
4. Enter a Keyword for your desired class and Click Search.
5. **Click** the course title in which you would like to enroll.
6. **Click** the location for the date you wish to attend.
7. **Click** Enroll.
8. **Mouse Over** *My Workspace* to return to *My Homepage* or *My Calendar*.

How to print a certificate

1. Go to www.bwclearningcenter.com.
2. Enter your Login ID and Password, **Click Log in**.
3. **Click** *Click here for Transcript or Certificate*.
4. In the Content Filter drop-down box, **Click Completed Courses**, **Click Apply**.
Note: For any class attended before October 2011, be sure to leave the date range fields blank.
5. Click the course for which you would like a certificate.
6. **Click** *View Certificate*.
7. The system will generate a PDF document of your certificate. You can save or print the certificate.
Note: You will need to download Adobe Reader prior to clicking *View Certificate* to view the PDF document.

How to update your login ID, contact or profile information

1. Go to www.bwclearningcenter.com.
2. Enter your Login ID and Password, **Click Log in**.
3. **Mouse Over** *My Workspace*, in the drop-down menu, **Mouse Over** *My Account*.
4. To select the information you would like to update or change, **Click** *Edit Login ID*, *Edit Password*, or *Edit Profile*.
5. Edit as necessary and be sure to **Click Save** before exiting the page to save your changes.
6. **Click Return** or **Mouse Over** *My Workspace* to return to *My Homepage*.

How to find directions to a training facility

1. Go to www.bwclearningcenter.com.
2. Enter your Login ID and Password, **Click Log in**.
3. **Mouse Over** *Learning Center*, in the drop-down menu, **Click Training Facilities**.
4. Enter a Keyword for the city or location, **Click Search**.
5. **Click** the desired facility and **Click** *Map/Directions*.
6. In the pop up window, enter your destination origin and **Click** *Get Directions*.
Note: To view the desired training facility map, Click *View Destination Map* above the training facility address.
7. You should see your destination origin in the green "A" box, **Click** *Get Directions*.
8. Close the pop up window and **Click Return** to return to *My Homepage* or to select another training facility.

How to cancel enrollment for a class

1. Go to www.bwclearningcenter.com.
2. Enter your Login ID and Password, **Click Log in**.
3. **Mouse Over** *My Workspace*, in the drop-down menu, **Mouse Over** *My Transcript*.
4. In the *Content Filter* drop-down box, **Click All Courses** and **Click Apply**.
5. **Click** the title of the class you wish to unenroll.
6. **Click** *Unenroll*.
7. **Click Return** or **Mouse Over** *My Workspace* to return to *My Homepage* or *My Transcript*.

If you have any questions or need help with the BWC Learning Center, call 1-800-OHIOBWC or 614-995-8622.