

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA
THE **VOICE** OF PENNSYLVANIA COUNTIES



Insurance Programs Grant Reminders

PComp

PComp has two grant programs, the Sallade Safety Improvement Program Grant (SSIP) and the Wellness Improvement Program Grant (WIP). The SSIP Grant affords each PComp Member up to a maximum of \$35,000 for 2025. A member cannot receive more than 75% of their annual contribution in grant funds. This grant program supports safety committees and administrations by awarding grants to offset the costs of safety improvements to protect employees, assist workers' compensation efforts in reducing accident frequency and severity while enhancing their safety and risk management programs. PComp Members must submit their fully completed and signed grant applications by **December 1, 2025**.

The WIP Grant provides PComp members with financial support to fund programs for employees with the goal of implementing, improving and increasing wellness related activities. The grant remains at a maximum of \$5,000 per member. Wellness Improvement Grants cannot exceed 5% of the member's annual contributions to the program. Additionally, there is an added eligibility factor for 2025 whereby the member's annual contribution must be a minimum of \$1,000. PComp Members must submit their fully completed and signed grant applications by **December 1, 2025**.

PCoRP

The PCoRP Loss Prevention Grant Program provides members the opportunity to fund loss prevention projects for their county or county related entity. The Loss Prevention Grant program is designed to support safety committees and administration to offset the costs of enhancing the members' safety, maintenance and risk management programs. PCoRP members may receive a maximum of \$25,000 for the 2025-2026 coverage period. A member cannot receive more than 75% of their annual contribution in grant funds. PCoRP Members must submit their fully completed and signed grant applications by **May 31, 2026**.

PELICAN

The PELICAN Loss Prevention Grant Program is designed to support the nursing home's safety committee and administration by awarding grants to offset the costs of enhancing safety, maintenance and risk management programs. Subscribers may receive a maximum of \$5,000 for the current policy period. PELICAN subscribers must submit their fully completed and signed grant applications by **February 28, 2026**.

For more information, contact Keith Wentz at kwentz@pacounties.org.



PComp Applications Due July 11

PComp renewal packets have been emailed to the PComp membership and their associated local insurance producers. We encourage PComp members to reach out to their producer for assistance in completing the required documents for the 2026 PComp renewal.

In addition to the PComp Renewal Checklist, please also include the completed Estimated Payroll Worksheets, Elected Officials and Volunteer Listing, Employee Concentration Worksheet, Payment Plan and Risk Control Incentive Program Worksheet with your submission.

The renewal applications should be returned to PComp underwriting staff no later than Friday, **July 11, 2025**, to ensure timely renewal processing. Completed renewal application information should be returned to insapps@pacounties.org.

For more information, contact Marsha Elmer at melmer@pacounties.org.



UC Trust Risk Control Incentive Program

Attention UC Trust Members - just a reminder that participation in the 2025 UC Trust Risk Control Incentive Program can earn members up to five percent credit toward each of the quarterly contributions for next year! As explained in the [program document](#), members have the opportunity to participate via online training, onsite and/or virtual training, by providing updated policies and procedures (as applicable) and by timely reporting of unemployment related matters.

Member participation is verified through the completion of the [2025 ACTIVITY REPORT](#) which must be completed and submitted by Friday, September 5, 2025.

For more information, contact Desiree Nguyen at dnguyen@pacounties.org.



Polling Location Safety Tips

While election season is still months away, it's important to begin preparing polling locations now to effectively address safety risks and ensure all citizens have safe voting access.

Contracts and Certificates of Coverage

For those polling locations that are not located at county facilities, a contract or agreement should be required. Both counties and third parties that provide polling locations must pay very close attention to the contract/agreement in place. While these documents were brief and nonspecific in the past, today, they have become lengthy and potentially convoluted, with easily missed clauses and addendums. Furthermore, third parties may request a certificate of coverage from the county, naming the third party as an additional insured. The certificate of coverage is a document which details the type, dates and limits of PCoRP's coverage. Actual coverage is determined by the PCoRP Coverage Document.

Set the Rules

Before primary and general elections, it is important that all parties understand and agree to the requirements outlined in the contract/agreement. Any contract/agreement developed or amended should be reviewed by your Solicitor before signing.

Collaborate Within

The county and the Voter Registration office should provide their unique expertise to facilitate safe and successful elections. Be sure to include:

- **Facilities:** The county's Facilities department can assist with providing additional electrical assistance, erecting signs and any other risk mitigation activities.
- **Law Enforcement:** Local law enforcement officers including Sheriff's Deputies should be used for traffic and crowd control if needed.

Grounds Safety

Prior to election day, the county should perform an inspection of each polling location, whether on county property or not. Specifically, inspecting the exterior of the polling location (sidewalks, steps, railings, etc.) should occur.

Additionally, the county should conduct an inspection of the areas where voting will take place. Measures to consider include covering cables across walkways and ensuring bathrooms are easily accessible to the public.

Parking Safety

Review parking areas and pathways, including sidewalks, for slip, trip and fall hazards, and minimize potential vehicle/pedestrian conflicts. Remove or mark any hazards found and, if needed, provide parking flaggers to direct the flow of traffic. Make certain that parking areas are well lit. It is especially important to collaborate with local law enforcement to patrol the premises.

Elections are exciting and highly anticipated, but failure to fully prepare could be costly. Consult with your Solicitor and PCoRP Risk Control staff to confirm that you're equipped to handle any circumstances that could arise during elections that might jeopardize your public entity.

For more information, contact Keith Wentz at kwentz@pacounties.org.

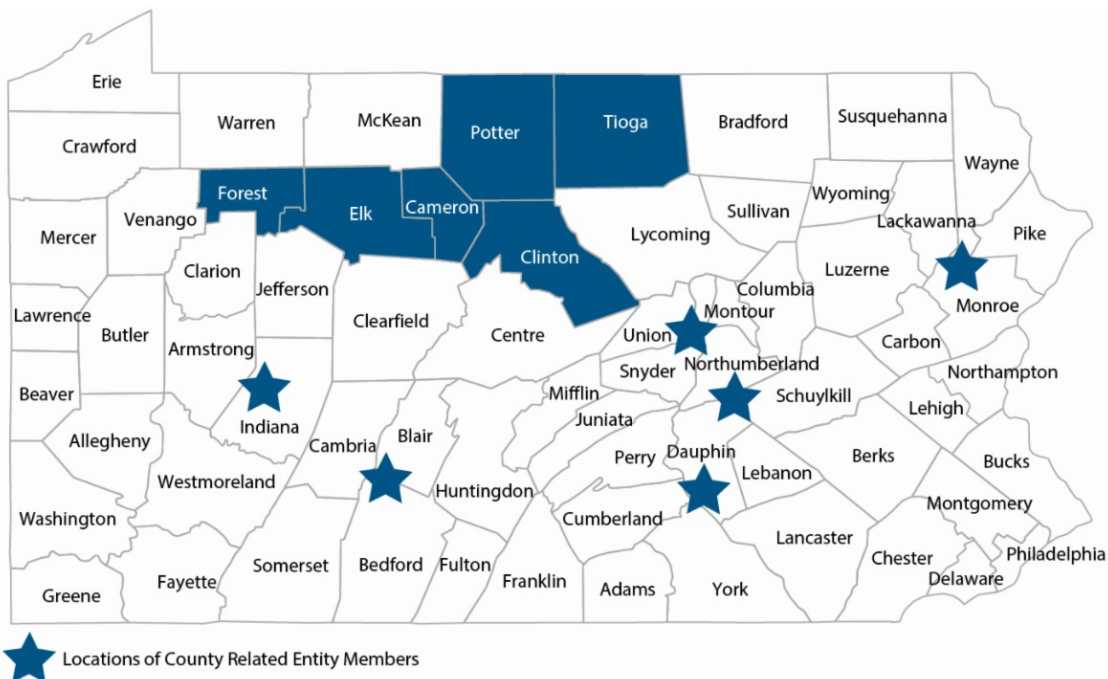


Health Alliance Welcomes Indiana County Conservation District

The CCAP Health Alliance welcomes the Indiana County Conservation District (ICCD) to its membership effective July 1, 2025! The CCAP Health Alliance offers a complete range of medical, dental and vision plans, fully customized to meet the needs of each individual county or county related entity. Members enjoy guaranteed rates, COBRA administration, an online benefit portal for coverage changes and open enrollments, compliance assistance with the Affordable Care Act, including preparation of IRS forms, 1094-C and 1095-C and access to FSA, HRA and HSA administrators and a host of value-added benefits.

The CCAP Health Alliance is now eleven members strong, comprised of the following counties and county related entities in addition to ICCD: Cameron County, Carbon-Monroe-Pike Mental Health and Development Services (CMP MH/DS), Clinton County, County Commissioners Association of Pennsylvania (CCAP), Elk County, Forest County, Potter County, SEDA-Council of Governments, Southern Alleghenies Planning & Development Commission (SAP&DC) and Tioga County.

For more information on the CCAP Health Alliance or to request a proposal, please contact Desiree Nguyen at dnguyen@pacounties.org.





Wellness on the Wild Frontier

Howdy from Andrew Smith, Risk Control Specialist 2, and Jean Henry, RN, Risk Control Wellness Nurse. Andrew and Jean had the privilege of attending Lebanon County's Employee Wellness Fair, promoting Lebanon County's membership in PCoRP while supporting healthy employee initiatives. Andrew and Jean embraced the country western theme and even ran into PCoRP Board Member and Lebanon County Administrator, Jamie Wolgemuth, who was sporting his own western wear. A big thank you to Lebanon County for the invite and to Andrew and Jean for advocating for the importance of bringing grit to everyday wellness. Be well and ride steady!



Wellness and Safety Work Together

Wellness programs can reduce workers' compensation injuries by improving employee health and well-being, which can lead to reduced accident rates, faster recovery times, and lower healthcare costs. These programs focus on various aspects, including physical activity, diet and nutrition, stress management, mental health, and preventative care, all of which contribute to a healthier and safer workplace.

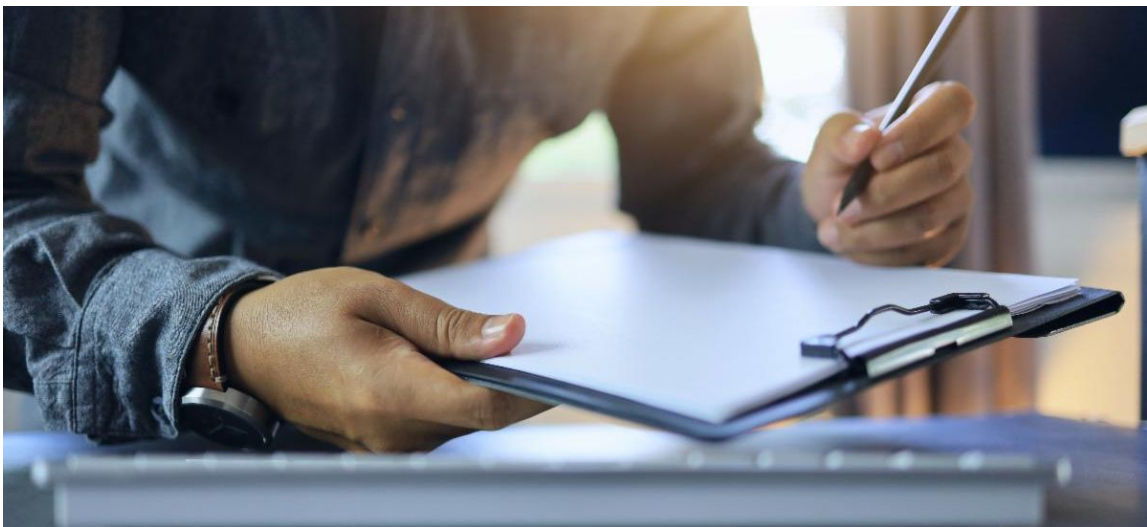
- **Enhanced Safety Culture** - By promoting a culture of health and well-being, wellness programs encourage employees to play a more proactive role in

safety by reporting potential hazards and making safer choices on the job.

- **Improved Physical Health** - Wellness programs that encourage regular exercise, healthy eating, and weight management help to reduce the risk of musculoskeletal injuries, a common type of workplace injury, and comorbid conditions, which can lead to increased recovery time.
- **Reduced Stress and Mental Health Issues** - Stress and mental health issues can lead to poor judgment, decreased alertness, and increased risk of accidents. Wellness programs provide tools and resources to manage stress.
- **Preventative Screenings and Early Intervention** - Wellness programs should include preventative screenings and health assessments to allow for early detection and treatment of health conditions. Addressing health issues early can prevent them from escalating into more serious problems that require extensive treatment and recovery time.
- **Improved Ergonomics** - A wellness program that focuses on ergonomic principles teaches employees how to properly lift, move, and use equipment, which helps to reduce the risk of injuries related to repetitive motion or awkward postures.
- **Faster Recovery Times** - Healthier employees with well-managed health conditions are more likely to recover faster from injuries, reducing the time they are out of work and the costs associated with workers' compensation claims.

PComp Wellness Grants can maximize your wellness program efforts. Contact Keith Wentz or your Risk Control Specialist for wellness grant information.

For more information, contact Jean Henry, RN, Risk Control Wellness Nurse, at jhenry@pacounties.org.



Reducing Unemployment Claims with Effective Documentation

Creating and maintaining detailed documentation is critical to ensure all

relevant details are available if an unemployment claim is filed, as well as many other potential issues that may arise after a separation. This begins with the initial hiring and orientation process and continues throughout an employee's tenure with the company.

Here are some best practices when it comes to documentation:

- When providing company policies, rules, and regulations to newly hired employee, require written confirmation that the employee has received the policies or handbook, and understands it is their responsibility to review and understand the company policies.
- Unless there is an egregious act of misconduct that requires immediate termination, do not discharge employees without prior written warning.
- Uniformly enforce all policies and document consistently for all employees.
- Be detailed when recording warnings and provide measurable expectations to avoid further disciplinary action.

Following these guidelines will ensure that if any issues arise from an employee's separation, the documentation is available to support all actions taken, and there is the best chance of getting a favorable determination on an unemployment claim if the separation was due to willful misconduct or a voluntary quit without good cause.

Effective Documentation Makes All the Difference

First and foremost, document events as they occur. Do not delay by making a mental note to do it, as recollection may soon fade, and critical details are not captured. Be sure to record the specific details of what happened and who witnessed the event. The details of the incident will be critical at every level of the unemployment process, and the witnesses may need to be gathered if the case ends up scheduled for an unemployment hearing.

When issuing a warning in accordance with your progressive discipline policy, be sure to record the details of what the issue or incident was that led to the warning or termination, the details of the specific policy that was violated, and what specific, measurable actions are expected of the claimant to avoid further disciplinary action.

Ensuring Relevant Documents are Available

A common mistake that is made by employers is creating a termination or warning document with general information or no specific details because the manager will be able to recite them when they are needed. As part of most state unemployment processes, the details of a separation could be needed from as far as 18 months in the past, and occasionally even further. Be sure to record all the relevant details when the incident occurs to avoid any information gaps when they are needed.

The best course of action toward reducing unemployment claims is to take a comprehensive, vigilant, and proactive approach. Having meaningful, detailed documentation should be a key component in your plans.



Basic First Aid

In the event of an emergency, would you know what to do to help yourself or someone else? Could you render potentially lifesaving assistance until first responders arrived? You never know when or where a medical emergency will occur. If a co-worker were to be injured, you could be their best chance of survival. Understanding basic first aid will help you to respond confidently and effectively to various emergencies that may occur whether at home, in the workplace, or anywhere you may be.

CCAP Insurance Programs partners with LocalGovU providing online training and resources to UC Trust, PCoRP, PComp and PIMCC Members. Members can access/attend these courses at **no cost**.

For more information, contact Andrew Smith at asmith@pacounties.org.

[Take Course](#)

Quote of the Month

"Start each day with a positive thought and a grateful heart."

– Roy T. Bennett

Other Training Opportunities

[GLIMPSE Risk Management Trainings](#)

Each workshop season, there are a number of training opportunities designed for and open to Pennsylvania counties, county-related entities (CREs) and PELICAN program members. The Fall Workshop Season is just around the corner!

[LocalGovU](#)

LocalGovU's Online Training Center comes equipped with a library of high-quality risk control courses covering a variety of topics including Risk Management, Safety and Environment, Law Enforcement, Corrections, Human Resources and Management. In partnership with the UC Trust, PComp and PCoRP, this online training is available to members at no cost. If you have questions regarding the trainings, please contact Andrew Smith at asmith@pacounties.org.

[M&S EAP](#)

Take personal assessments, build skills for personal or professional growth, work on your health, and more at M&S's Employee Assistance Program dashboard. In partnership with the UC Trust, M&S EAP services are available to members at no cost.

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

Other CCAP Publications

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