

May is Electrical Safety Month

National Electrical Safety Month is the perfect reminder that electrical accidents can cause serious injury as well as property loss (remember the Great LSUS Outage of 2012?)

Outlets: Check for outlets that have loose fittings which over heat and lead to fire.

Cords: Make sure cords are in good condition. Keep cords out of high traffic areas. Do not place cords under carpets or rest furniture on them.

Appliances/Computers: If an appliance repeatedly blows out or trips a breaker, have it repaired or replaced. Use a surge protector.

Water and Electricity Don't Mix: Do not leave plugged appliances where they come in contact with water. NEVER reach to pull it out of water even if is unplugged.



Extension Cords: Should be used on a temporary basis—they are not intended as permanent wiring.

You need a “What”?.....



Scenario: You are planning an off campus seminar to be held at the Shreveport Civic Center. When reviewing your contract with the Civic Center, you note that it requires LSUS to provide a Certificate of Insurance naming the Civic Center as an “Additional Insured”.

Q: What is a Certificate of Insurance?

A: It is a certificate from an insurance company that verifies the type and amount of insurance carried by an organization. As our insurance provider, the Louisiana Office of Risk Management prepares our Certificates.

Q: What does “Additional Insured” mean?

A: Additional Insured is a status that provides coverage to other individuals/groups that are not named on the original certificate. Citing the Civic Center as an Additional Insured in the example above means that if the Civic Center is sued for something associated with our event, they may use our insurance to cover the claim as well as their own, but only if LSUS is negligent.

Q: How do I get a Certificate of Insurance for my event if needed?

A: Contact the Safety Guy and provide him a copy of the agreement or contract that specifies insurance requirements. He will coordinate with ORM for the Certificate. The Safety Guy and ORM are happiest when this is not done at the last minute – allow at least 2 weeks.



From the Safety Guy.....

Thanks in advance to all you loyal readers for acknowledging this newsletter on such short notice. Unfortunately, we were forced to delay publication while we “twisted arms” to achieve the acknowledgement rate mandated by the state on the previous newsletter.

“Hats off” to everyone whose hard work enabled us to get through the power outage without injury. Special kudos to Facilities Services, Information Technology, and Campus Police for their efforts.

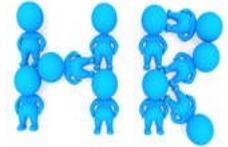
Have a great and **SAFE** summer!

LSUS General Safety Rules

Each year, LSUS is required to conduct training on the General Safety Rules which are listed below. The General Safety Rules are located in LSUS policy 6.01 which may be found on the LSUS website. Please read our rules and direct any questions to the Safety Guy

1. No smoking inside any campus building, or within 25 feet of any building entrance
2. Horseplay and fighting will not be tolerated in the work place.
3. Before beginning work, notify your supervisor of any permanent or temporary impairment that may reduce your ability to perform in a safe manner.
4. Operate equipment only if you are trained and authorized.
5. Immediately report any recognized potentially unsafe condition or act to your supervisor.
6. Immediately report accidents, near misses, and property damage to a supervisor regardless of the severity.
7. Report any smoke, fire, or unusual odors to your supervisor immediately.
8. Use proper lifting techniques. For objects exceeding 50 pounds in weight, the immediate supervisor shall determine specific methods for safe lifting.
9. If your work creates a potential slip or trip hazard, correct the hazard immediately. Special attention should be paid to electrical cords that stretch across walkways.
10. Fasten restraint belts before starting any motor vehicle.
11. Obey all driver safety instructions.
12. Comply with all traffic signs, signals, markers, and persons designated to direct traffic.
13. Adhere to departmental rules regarding first aid, evacuation routes, and fire department notification.
14. Adhere to departmental rules and procedures specific to departmental operations.
15. Assist and cooperate with all safety investigations and inspections and assist in implementing safety procedures as requested.

From HR.....some little known info about retirement



Cost of Continuing Health Insurance into Retirement

One of the benefits of working for the State of Louisiana is that employees can continue their health insurance into retirement. Generally, the longer an employee has paid into Louisiana state health insurance; the state will pay a larger portion of health insurance premiums once the employee retires. This little known fact is referred to as the "Retiree Participation Schedule." Many LSUS employees are considered "grandfathered." Employees who have had Louisiana state health insurance continuously before January 1, 2002 are considered "grandfathered" and the retiree participation schedule does not apply.

For employees beginning state health insurance participation or re-joining on or after January 1, 2002, the portion of health insurance that the state will pay is based on the number of years that the employee participated in a Louisiana State Office of Group Benefits health plan (PPO, HMO or LSU First).

Retiree Participation Schedule

Years of Participation	Percentage of State Subsidy
Less than 10 years	19%
10 years or more, but less than 15 years	38%
15 years of more, but less than 20 years	56%
20 years or more	75%

RETIREE PARTICIPATION APPLIES

Scenario #1: Mary Smith is a 63 year-old employee who has worked at LSUS for 33 years and will retire from LSUS in October 2012. She has LSU First (CIGNA): Option 1 health insurance (employee only level of coverage). Mary has only had state health insurance for a total of eight years. Since Mary elected health insurance after January 1, 2002, the retiree participation schedule will apply. The state will pay 19% of the total cost and Mary is responsible for 81%.

The total cost of her health insurance after she retires is \$1109.24 per month.

The state will pay 19% of the total cost or \$210.76 per month.

Mary is responsible paying for 81% of the total cost or \$898.48 per month.

RETIREE PARTICIPATION SCHEDULE DOESN'T APPLY – EMPLOYEES ARE "GRANDFATHERED"

Scenario #1: Dr. Jenkins is a 60 year-old employee who has been employed at LSUS for 12 years and plans to retire in June 2012. Dr. Jenkins elected the health insurance when he was hired. He has had state insurance since before January 1, 2002 and is considered "grandfathered." He currently has HMO Blue Cross / Blue Shield (employee only) health insurance. **Dr. Jenkins will pay \$146.26 per month to continue his health insurance into retirement because he is considered "grandfathered."**

Scenario #2: Sally Jones is a 65 year-old employee who has been employed at LSUS for 25 years and plans to retire in August 2012. Sally has PPO health insurance (employee/spouse level of coverage) and has had the insurance since she was hired 25 years ago. Sally and her husband are both 65. Once she retires, Medicare will become their primary insurance and the PPO plan will become secondary. Sally has had the state health insurance since before January 1, 2002. **She is "grandfathered" and will pay \$168.36 to continue their insurance into retirement.**

Employees should consider health insurance into retirement planning as everyone's situation is different. It is recommended that employees meet with an HR representative when planning for retirement.