



# THE GARDEN STATE QUARTERLY COLUMNS

• THIS PUBLICATION IS PREPARED FOR BGIA CLIENTS •

Spring 2010

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**BGIA**  
Business & Governmental Insurance Agency

## Safety Awareness Bulletin: Prevent Spring Clean-up Accidents

As the harsh winter weather and spring storms begin to fade into our memories, our attention turns to spring cleanup activities. The storms that impacted our area over the past few months have left a large number of damaged trees and downed limbs that need to be cut down and removed from our properties. This work will involve the use of chain saws and chippers, and requires our staff to focus on safety to avoid serious injuries.

Before using these tools we must inspect them to ensure their safe operation and to ensure proper adjustment of all of the working parts. Employee refresher training should also be performed prior to commencing this work to reinforce safe working habits and the wearing of proper personal protective equipment.

Once on site the employees should remember to follow safe work practices including the following:

- Wearing proper Personal Protective Equipment -
  - Hard Hat
  - Safety Glasses
  - Hearing protection
  - Steel Toe Shoes
  - Gloves
  - Chaps (Protective leggings)
- Steer clear of overhead electrical wires
- Never refuel a hot saw, let the engine cool prior to adding fuel
- Saws should always be started on the ground in a safe environment
- The saw should be off when carried to and from the work areas
- Watch for smaller vegetation that can get caught in the chain and bind it
- The saw operator should always be prepared for kickback if the saw snags
- Chipper operations should be aware of branches as they feed the limbs into the chipper
- Loose fitting clothing should not be worn as it may get caught by the limbs
- Smaller branches should be fed into the chipper with a larger limb or other stick
- Operators should stand to the side when feeding the chipper
- Hands or other body parts should never enter the feed chute while operating
- Equipment must be shut down and locked out prior to making adjustments
- A proper work zone must be established when working on the roadway or shoulder

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## Prevent Spring Clean-up Accidents

As always, proper preparation will make your job safer for everyone involved, and assist you in preventing problems and delays in your projects.

Any questions or concerns should be directed to the PMA Risk Control Team:

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**IMPORTANT NOTICE** - The information and suggestions presented by The PMA Insurance Group in this Risk Control Technical Guide are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.



## Congressional Landmark Bill: How will Health Care Reform Affect You?



On March 21, 2010, the U.S. House of Representatives passed major health care reform legislation, the Patient Protection and Affordable Care Act. The legislation was previously passed by the U.S. Senate in December 2009 and has since been signed by President Obama.

In addition to the main bill, the House also passed a budget reconciliation bill. The Health Care and Education Reconciliation Act of 2010 includes changes to the main bill sought by the House.



### How Health Care Reform Will Affect Your Business

Although the reform package has yet to be finalized, major changes are looming. Some of the package's provisions that will affect employers include:

- **Employer Mandates.** Effective in 2014, most employers with 50 or more employees must offer coverage to employees. Employers who do not do so may be subject to hefty penalties. The benefit plans offered will also have to meet certain requirements.
- **Individual Mandates.** Citizens and legal residents will be required to have a certain level of health coverage, or pay a tax penalty. These rules could restrict the usage of high deductible health plans and will decrease the chance that your employees will decline coverage under your plan.

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## Congressional Landmark Bill: How will Health Care Reform Affect You?



- **Coverage Subsidies.** Small employers that provide health insurance for employees will be eligible for a tax credit. Also, employers who provide insurance to retirees over age 55 who are not eligible for Medicare are eligible for a temporary reinsurance program.
- **Health Benefit Exchanges.** In 2014, state exchanges will be established for small businesses and individuals to shop for health insurance. Larger businesses will be able to purchase coverage in the exchanges in the future.
- **Insurance Reforms.** These reforms require policies to provide dependent coverage for children through age 26. They prohibit lifetime coverage limits, rescission of coverage except in cases of fraud, and imposing pre-existing condition exclusions on children. Many of these provisions will take effect in 2010. They may affect your benefits and how you administer your benefit programs.



This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice. Design © 2010 Zywave, Inc. All rights reserved.

### Calendar of Events

#### NJ Conference of Mayors

Atlantic City, NJ  
April 27-30, 2010  
[www.njcm.org](http://www.njcm.org)

#### NJ School Association of School Boards

June 2-4, 2010  
[www.njasbo.com](http://www.njasbo.com)

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