



M&G|exposure

INTRODUCING M&G'S NEWEST SHAREHOLDERS!

2019 marks the 134th year that Morris & Garritano has been serving our communities. While our name has changed since 1885, our commitment to service and to our clients has not, and it is our mission to maintain that high level of service for years to come. In order to do this, we feel it is important to remain an independent agency – dedicated to our clients, our communities, and our employees. One of the ways we can achieve this is to expand our shareholder group. We are excited and proud to announce that M&G has nine new shareholders who are not only dedicated to the agency as it is now, but to what it will be in the future.

Sheri Bruner, Commercial Lines Department Service Manager

16 Years at M&G

Responsible for client relationship management and maintaining service expectations through delivery of our Core Values.

Gary Dee, Commercial Risk Advisor

15 years with M&G

Responsible for advising current and potential clients on strategic planning, risk control, and program evaluation based on their business needs.

Martine Domingues, Property & Casualty Director

8.5 years with M&G

Responsible for the planning, organizing, staffing, and operating activities of the commercial and personal lines departments, while overseeing service and quality standards.

Daniel Gilman, Commercial Risk Advisor

6 years with M&G

Responsible for advising current and potential clients on strategic planning, risk control, and program evaluation based on their business needs.

Ben Hoover, Senior Employee Benefits Advisor

10 years with M&G

Responsible for advising current and potential clients on strategic planning, plan design, compliance, and vendor management for their employee benefits needs.

Dave Morgan, Senior Employee Benefits Advisor

18 years with M&G

Responsible for advising current and potential clients on strategic planning, plan design, compliance, and vendor management for their employee benefits needs.

Jon Pollock, Employee Benefits Advisor

14 years with M&G

Responsible for advising current and potential clients on strategic planning, plan design, compliance, and vendor management for their employee benefits needs.

Celia Silacci, Employee Benefits Department Manager

25 years with M&G

Responsible for ensuring client satisfaction through the mentorship of our team members, delivery of services that support our client's benefit administration, and educational needs.

Jordan Sullivan, Project Management Director

8 years with M&G

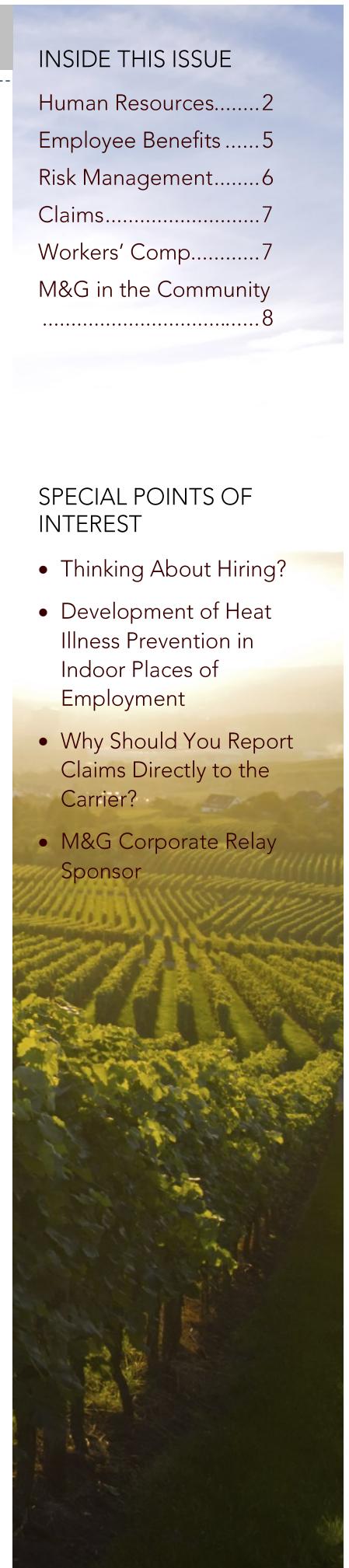
Oversees strategic initiatives and project management for all departments within the agency.

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THINKING ABOUT HIRING?

Contributed by: Louise Matheny, Human Resources Consultant

Build your talent pipeline with the help of America's Job Center.

America's Job Center of California (AJCC) is your easy one-stop access to employment-related services here in San Luis Obispo County. They assist businesses with posting job openings, recruiting and screening qualified candidates along with short-term subsidized employment. Job seekers receive assistance in skills assessment and training, finding job opportunities, and pre-interview preparation.

AJCC provides accurate and timely insight that allows organizations to measure progress, identify gaps, and make intelligent decisions to better align your workforce with strategic corporate initiatives.

Offered FREE of charge:

- Marketing, recruitment, and screening to fill open positions
- Skills testing of candidates & essential employability skills training
- On the job training, work experience, and short-term subsidized employment
- Layoff aversion and assistance transitioning affected workers
- Case management and career development support
- Vocational certification
- Current/future local labor market analysis
- Coordinate recruitment/job fair events

Ask how AJCC helps you save TIME and MONEY! For more information about the AJCC and their services, contact 805-903-1400 or visit them at 880 Industrial Way, SLO.



Morris & Garritano ThinkHR

Have you heard about ThinkHR, the newest addition to our existing HR Business Consulting service?

If you are involved with employee and compliance issues, this HR knowledge solution is a value-added benefit that will save you time and money.

With Morris & Garritano ThinkHR, you receive:

HR Live | HR Comply | HR Learn | Mobile App

If you are interested in learning more about ThinkHR, please contact Louise Matheny at lmatheny@morrisgarritano.com.



Image: Freepik.com

THINKHR HARASSMENT PREVENTION TRAINING

Contributed by: Louise Matheny, Human Resources Consultant

As shared in a recent M&G newsletter, California employers who employ five or more employees (no matter where they are located), must provide at least two hours of sexual harassment and abusive conduct prevention training to all supervisory employees and at least one hour of training to all nonsupervisory employees by January 1, 2020. Training must be repeated every two years thereafter, as specified. It's important to note that the minimum count of "5" employees also covers seasonal and temporary hires, including independent contractors.

Within six months of placement or hire into a supervisory role, employees must complete two hours of training and repeat it every two years. ThinkHR currently offers this training, called Workplace Harassment Prevention for Managers, in California (AB1825/2053), Connecticut, and Maine.

All other employees must receive one hour of training as soon as possible upon hire, but is recommended within first 30 days of hire. ThinkHR is in the process of creating a one-hour training program just for California employees that should be available in April. The legal team at ThinkHR is taking a very thoughtful approach and wants to make sure the training they produce is compliant with this new requirement. We will notify clients as soon as the training is released.

What if you already trained your supervisors or employees in 2018?

California's Department of Fair Employment and Housing (DFEH) takes the position that the current law requires you to retrain in 2019. There are discussions in the Legislature to exempt those who took California harassment prevention training in 2018 from retraining in 2019. We recommend waiting to see what happens in the coming months before retraining, and we'll keep you updated. In the meantime, you still need to train all employees and supervisors who were not trained in 2018 or before.

If you are anxious to begin the training, please contact me and I will be happy to share other options that are available. You can call our office at 805-543-6887 or email lmatheny@morrisgarritano.com



KEEP AN EYE ON: NEW TRAINING REQUIREMENTS FOR ALCOHOL SERVERS

Contributed by: Louise Matheny, Human Resources Consultant

The Responsible Beverage Service Training Act of 2017, AB 1221, requires on-premise alcohol servers and their managers in California to attend a Responsible Beverage Service (RBS) training from an ABC-accredited trainer and pass an exam to be certified. The new law is designed to educate alcohol servers on the dangers of overserving alcohol to patrons and is intended to curb alcohol-related harm within local communities.

What is the training deadline?

This change in law creates a new training requirement for ABC licensees including an estimated 1,000,000 alcohol servers and managers. All on-premise servers and their managers must attend an ABC-accredited training (estimated to be 4 to 8 hours) and pass the accompanying exam (with a score of 70% for servers, and 90% for managers) by September 1, 2021. Any server or a manager beginning employment after July 1, 2021, must have a valid RBS certification within 60 calendar days from the first date of employment.

Who is affected?

The ABC's new draft regulations define an "Alcohol Server" as any full or part-time employee who:

1. checks identification for the age of a patron – including security guards and bouncers;
2. takes orders for patrons' alcoholic drinks;
3. delivers alcoholic drinks to patrons for consumption; or
4. pours alcoholic drinks for patrons.

The training is required of all licensees permitted to serve the public including, but not limited to, bars; restaurants; nightclubs; entertainment venues; winery, brewery and distillery tasting rooms; public or private events; and catered private events. Grocery, liquor, and convenience stores will only be required to complete the training if the clerks sell in a premises with on-premise tasting (either in a deli on the premises, or with special tasting permits).

What is the training and cost?

At this point, the ABC is still developing the curriculum and has until the end of 2019 to do so. When finalized, the training will be available online and in person.

It is estimated that the training cost will be \$25 - \$30 per person and the exam will cost \$5. Each person will have three chances to pass the exam. If they fail three times, they will be required to re-take the training. Certification will last three years before it must be renewed.

What are the penalties?

Licensees without ALL "alcohol servers" trained by September 1, 2021 could face a 10-day license suspension, stayed for two years. If a second violation is found within that 2-year period, the 10-day license suspension will be imposed.

While action on your part is not yet required, we wanted to bring the information to your attention. We will be following any developments from the ABC and keep you updated as the training deadline approaches.



Image: macrovector

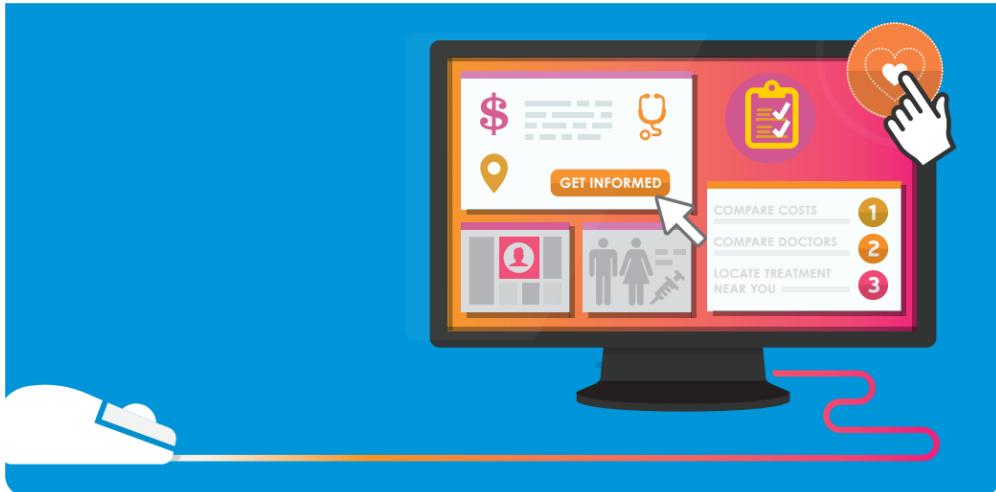


Image: Blue Shield

THE VALUE OF LOGGING IN

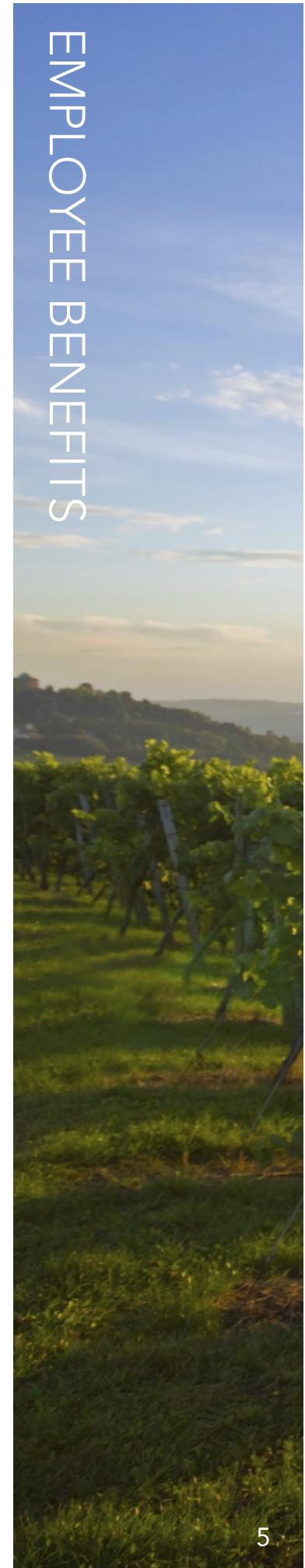
Contributed by: Brandy Hugo, Employee Benefits Assistant Claims Manager

From time to time, your employees likely have questions regarding their health insurance. Luckily, they can get answers quickly and efficiently when they login to their online portal with your insurance carrier. Setting up an account offers them invaluable information about their plan at the tip of their fingers. Maybe they've misplaced their insurance card or perhaps they want to change their primary care physician. Are they scheduled for a procedure and want to know how their plan applies or get a cost estimate? Did their doctor prescribe a new medication and they want to eliminate that once-a-month stop to the pharmacy? Or maybe they are receiving a bill but aren't sure if the amount owing is correct.

Signing up is easy. In most cases all an employee needs is their member ID and personal information. All of these questions can be answered simply by creating an account and logging in. Most carriers offer the following benefits to their online portals 24/7:

- Get temporary ID cards and order replacements
- Look up a physician and/or change their primary care physician (PCP)
- Monitor their deductible and out of pocket accumulations
- Review their benefits
- Utilize cost estimators for medical care and prescriptions to stay on budget
- Review medications for what is covered and possible alternatives
- Enroll in mail order prescriptions
- Filter claims and verify the bill received is correct

We encourage you to pass this message along to your employees so that they can get the most out of their benefits program.



DEVELOPMENT OF THE HEAT ILLNESS PREVENTION IN INDOOR PLACES OF EMPLOYMENT

Contributed by: Michael Schedler, Loss Control Analyst

As of January 1, 2019, Cal/OSHA was required to propose a standard addressing heat illness in indoor work environments based on environmental temperatures, work activity levels, and other factors. The working title of this standard is "Heat Illness Prevention in Indoor Places of Employment."

While developing an occupational health standard is a lengthy process, complete with numerous drafts and public comment, the genesis of this particular effort started back in 2012 in the wake of two "serious citations" issued by Cal/OSHA to employers for worker injuries related to heat illness. Below is a summary of the situation that brought this safety issue to light.¹



The case stemmed from the January 2012 serious citations Cal/OSHA issued to TriState Staffing (TSI), a temporary staffing agency, and warehouse operator National Distribution Center (NDC) for the heat illness suffered by an employee in August 2011. A serious violation is cited when there is a realistic possibility that death or serious harm could result from the actual hazardous condition.

On August 30, 2011, Domingo Blancas, a TSI employee hired to work in an NDCoperated warehouse, suffered heat illness while working inside a metal freight container with a temperature over 100 degrees. He reported his illness to his temp agency supervisor, who arranged for him to be transported to a local clinic by another employee who had also reported heat illness that day. The doctor at the clinic questioned if Blancas might be suffering from dehydration and referred him to the Emergency Room, but Blancas did not go to the ER and the next day he was hospitalized for three days due to heat stroke.

Both TSI and NDC were penalized \$18,000 for failing to implement an effective IIPP. Both companies appealed the citations to an administrative law judge (ALJ). In March 2015, the ALJ issued its decision in favor of TSI and NDC, dismissing their citations. Cal/OSHA appealed that decision to the Appeals Board, stating the ALJ should have affirmed the citations because the employers had failed to effectively correct the hazard of indoor heat exposure, and had not trained employees on the hazard of indoor heat exposure and heat illness. The three-panel board agreed with Cal/OSHA and overturned the ALJ's decision. The decision also reinforces the fact that all employers have a responsibility for ensuring compliance with all Cal/OSHA standards, not just the employer in charge of the worksite.

The list of businesses potentially affected by a heat illness standard is wide, ranging from kitchens, manufacturing plants, refineries, retail, offices, warehouses, and construction. As OSHA stated on its blog (www.oshalawblog.com): "If your facility is not airconditioned, this standard will likely apply to your workplace."

While the review process of the standard is ongoing, there are a few items that employers can take away from the movement so far:

- Consider whether or not the heat prevention plan will affect your indoor facility and take action to ensure your Injury and Illness Prevention Program (IIPP) addresses the hazard of indoor heat.
- The 2012 case opened the door for citations to be issued for any number of hazards not identified by a Cal/OSHA standard.
- Note that the staffing agency involved in the 2012 case was also held liable, further supporting the fact that a proper IIPP should be in place for all industries.

¹ <https://www.dir.ca.gov/DIRNews/2015/2015-101.pdf>

WHY SHOULD YOU REPORT CLAIMS DIRECTLY TO THE CARRIER?

Contributed by: Heather Ross, Claims Advocate

As M&G's dedicated Claims Advocate, part of my job is to help our clients get their claims submitted to the appropriate insurance company. However, for property and auto claims, I'll usually suggest that clients report claims directly to the carrier.

Many of our standard carriers offer 24-7 toll-free numbers that customers can use to call in claims directly; others offer apps or websites that allow online claims reporting.

Some company call centers can provide access to service providers, tips on preventing further damage, and repair facilities that offer guaranteed repairs. Many carriers even have special emergency-response teams to act quickly in the event of a catastrophic loss.

In some cases, you're assigned a claim number right away, so that you can give the claim number to your body shop or your medical provider. Even if you report a claim after hours, and aren't immediately given a claim number, reporting sooner rather than later allows the carrier to get working on your claim more quickly. In fact, at least one carrier, Travelers, has conducted studies that show that directly reported claims are resolved, on average, 30 days faster than those reported by other methods.

A bonus: direct reporting can reduce errors in the transmission of information, as there are fewer people involved in the process.

Even though I encourage you to report property and auto claims directly to the carrier whenever possible, I'm happy to help you throughout the claims process, including submitting claims on your behalf. Please feel free to call or email me (hross@morrisgarritano.com) and let me know how I can help!

WHAT TO DO WHEN YOU HAVE A WC CLAIM

Contributed by: Mary Jean Collins, Workers' Compensation Claims Analyst

Below are the recommended steps for a smooth claims process:



1. Complete the bottom section of the DWC-1 Employee's Claim For Workers' Compensation ("Notice of Potential Eligibility").
2. Have the employee complete the top section of the DWC-1 and give them a copy
3. Call the MPN Urgent Care provider to let them know the employee is coming, what they are seeking treatment for, your WC policy information, and whether or not you may be able to accommodate modified duty.
4. Call or email the claim into the carrier (recommended within 24 hours).
5. Let the employee know they are required to bring you a work status slip from the doctor.
6. Review the work status, if a referral is noted for an MRI, X-ray, physical therapy, transfer of care, etc; check in with the employee within a few days to confirm contact has been made from the doctor's office. It usually takes 7 to 10 days for an authorization and appointment to be scheduled.
7. If the employee has not heard from the doctor's office, we recommend you or the employee make contact with the Urgent Care to follow up.
8. Follow up with the employee after EACH doctor's appointment.

Remember, the key to a smooth claim resolution is **communication** with all parties throughout the claims process.

M&G SPONSORS NEW CORPORATE RELAY CHALLENGE AT 2019 SLO HALF MARATHON

New this year at the SLO Half Marathon - the Corporate Relay Challenge presented by Morris & Garritano Insurance!

Are you an employer looking for a way to promote health and wellness in your organization? Are you looking for a fun creative team building exercise? Then this is a perfect opportunity!

Form one or multiple teams (male, female or coed) for a 3-leg half marathon (2-3 persons per team) and run for fun, for health, and for bragging rights!

To learn more and to register visit <https://slomarathon.com/teams/>

Team M&G will be there....will you?!



"We've always promoted health and wellness as part of our corporate culture, so it was a natural fit to partner with Race SLO to encourage other companies and community groups to do the same. We've been involved with the SLO marathon and half marathon since its first year and are happy to continue the tradition."

Gabe Garcia

M&G CFO & SLO Marathon Legacy Runner

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