



Protect Yourself: Heat Stress

When the body is unable to cool itself by sweating, several heat-induced illnesses such as heat stress or heat exhaustion and the more severe heat stroke can occur, and can result in death.

Factors Leading to Heat Stress

High temperature and humidity; direct sun or heat; limited air movement; physical condition; some medicines; and inadequate tolerance for hot.

Symptoms of Heat Exhaustion

Headaches, dizziness, lightheadedness or fainting
Weakness and moist skin
Upset stomach or vomiting

Symptoms of Heat Stroke

Dry, hot skin with no sweating
Mental confusion or losing consciousness
Seizures or convulsions

What to do for Heat-Related Illness

Call 911 (or local emergency number) at once.

While waiting for help to arrive:

Move the worker to a cool, shaded area.
Loosen or remove heavy clothing.
Provide cool drinking water.
Fan and mist the person with water.

Major Provisions of the Patient Protection & Affordable Care Act of 2010 and the Health Care & Education Reconciliation Act 2010 "Healthcare Reform"

Provisions which took effect with enactment-April 23, 2010

Small Business Tax Credit

The credit is up to 35 percent of the employer's contribution towards coverage for employees. There is also up to a 25 percent credit for small nonprofit organizations. Credits are limited to coverage that does not exceed regional averages. For example, an employer may not be able to claim the entire credit if they provide a particularly generous health plan.

Breaks for Nursing Moms

Requires employers with 50 or more employees to provide private areas (not restrooms) where mothers of children less than 1 year in age may express (pump) milk in privacy. Employees may take "reasonable" unpaid breaks to express milk. Smaller employers MAY be exempted if it would cause an undue hardship.

Provisions which will take effect June 21, 2010

Provides eligible individuals access to coverage that does not impose any coverage exclusions for pre-existing health conditions. This provision ends when exchanges are operational.

May be administered by nonprofit organizations under contract from HHS.

No pre-existing condition limitations.

Plan must cover at least 65% of medical costs.

Limitation on total out of pocket expenses.

Rates based upon a standard population with age rating factor max of 41.

Eligibility:

1. Legal resident of the United States
2. No creditable coverage six months prior to March 23, 2010 or the date on which they apply for coverage under the pool.
3. Must have a preexisting condition to be determined by HHS.

Insurer's employer may not "dump" individuals on to the high risk pool.

1. Dumping includes providing incentives to individuals to drop private coverage.

Reinsurance Program for Retiree Coverage.

Creates a new temporary reinsurance program to help companies that provide early retiree health benefits for those ages 55-64 offset the cost of that coverage. Employers must apply to the HHS in order to participate in this program.



Illinois Child Labor Laws

The Illinois Department of Labor says residents should keep in mind state laws that protect children in the workplace as students go on break this summer. The department is in charge of enforcing the Illinois Child Labor Law.

The law regulates how children under age 16 can be employed.

Work Permit

The teen must find employment and get a letter of intent to employ from the employer. The letter must state the job, nature of the work and the planned schedule the teen will work. Letter should be on company letterhead along with the employers signature. Teens must supply proof of age when applying along with letter of approval from the parents and a letter from the principal stating the child is in school full time.

Ages Affected

Children under the age 14 are not permitted to work except in specific occupations such as newspaper deliver, golf caddies and family owned businesses.

Restricted Hours

Children 14 and 15 years old can work up to three hours per day when in school. The combined hours between work and school cannot exceed eight hours. Teens cannot work between 7pm and 7am in Illinois when school is in session, 9pm and 7am during non-school weeks. Times when school is not in session, such as weekends, holidays and vacations, teens under 16 cannot work more than eight hours a day.

Occupation Restrictions

The state of Illinois restricts the following type of jobs for teenagers under 16:

Construction work

Sawmills

Explosive manufacturing

A place of employment where alcohol is served or consumed.

E- Liability:

What are your risks?

Some people would list the Internet as one of -if not the most-important inventions ever developed. It certainly has changed the way we do business and has affected our personal lives as well. But there are some downsides. Anyone who has had to spend the better part of a morning deleting unwanted e-mails that made it through the spam catcher can relate. Of course prior to the Internet, you often started your day by deleting unwanted phone messages, but the volume was significantly less. The age of cyberspace has also created some very scary privacy and security issues.

Internet-related liabilities are present whether your company simply has email or is actively involved in e-commerce. Do you have the appropriate coverage?

Assumptions have been made that a traditional Commercial General Liability (CGL) policy will afford your coverage for business interruption, intellectual property damage, and similar losses. Courts even ruled "physical damage" includes computer information related losses. Insurers are avoiding liability by including specific exclusions and requiring endorsements for this coverage.

However, insurance carriers are now becoming savvy in the technology industry. Product offerings are greater.

Cyber Liability coverage includes an e-comprehensive policy. This policy will cover losses caused by fraudulent modification, accidental alteration or destruction to all electronically stored information. In addition, losses caused by malicious copying of trade secrets, extortion, and introduction of a virus would be covered. This may be needed, especially if your employees are given access to email capabilities and Internet access. Email is an essential tool of today's fast-paced business culture. However, messages taken out of context may cause difficulty. Establish an email usage policy and educate employees on the proper use of emails and surfing the net.

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Fireworks Safety Tips

1. **Children should not handle fireworks.** Never let children handle, play with or light any fireworks
2. **Do not use alcohol with fireworks.** Please do not consume alcohol when using fireworks.
3. **Follow the laws; Use common sense.** Follow state and local laws. Do not use illegal explosives or do not make your own fireworks.
4. **Use fireworks on a hard surface.** Use fireworks on a hard, level and flat surface, not on grass or gravel. If using fireworks on grass, lay down a strong piece of plywood as a shooting surface.
5. **Use in a clear, open area.** Use fireworks in a clear, open area, making sure the area overhead is free from obstructions. Never shoot fireworks in metal or glass containers.
6. **Keep clear of the fireworks.** Never put your head or any part of your body over the top of any fireworks product at any time. Never look into a tube to check on the firework item. Never hold a lighted firework in your hand.
7. **Use care in lighting the fireworks.** Always light fireworks with an extended butane lighting device, a Phantom pyro-torch, a punk or a flare. Never use a lantern or other flame-producing device.
8. **One at a time.** Light only one firework at a time.
9. **Do not use malfunctioning or "Dud" items.** Don't persist with malfunctioning items. Never attempt to re-light, alter or fix any "dud" firework item.
10. **Have water close by.** Have a fire extinguisher, water supply, hose or bucket of water nearby.

