

Wellness Initiative Saves Town of Narragansett 62% in IOD Wages

A Risk Management Success Story in the Fire Department

The Town of Narragansett has taken its risk management program to a new level for its municipal Fire Department. Through the implementation of a Wellness & Fitness Program for firefighters, the Town's Fire Department has realized a 62% reduction in its overall wage payments for Injured-On-Duty (IOD) employees.

In the five year period prior to the implementation of the Wellness & Fitness Program, the Town's injured firefighters received \$484,375 in Injured-On-Duty wages. Comparatively, in the five years since the program was implemented, the Town paid out only \$181,970 in Injured-On-Duty wages for a savings of a little more than \$300,000.

The program encompasses a holistic approach to wellness with a focus on the physical, nutritional, educational, and mental health aspects of a healthy lifestyle. The increased strength and stamina that

The Trust's Public Safety Injured-On-Duty Program

To help municipalities better manage the significant costs attributed to firefighters and police officers injured in the line of duty, the Trust created its one-of-a-kind Public Safety Injured-On-Duty (IOD) Program. The program is available as a value-added benefit to all Trust Workers' Compensation Members who employ public safety personnel. The Trust IOD Program provides financial recoveries through aggressive subrogation, claims management, and wage reimbursement.

has. Today, Joe not only participates in the program but has become certified as the Peer Fitness Trainer for the program through the American Council on Exercise. He is passionate about the program and believes strongly in the benefits it provides to the firefighters, the Department and the community which they serve. "As firefighters, our bodies are our livelihood and we are in the business of being healthy," he said.

The workouts focus on elements required on the job such as strength, cardiovascular, endurance and flexibility. Although not all the participants follow the same workout plan, all firefighters are working out in one way or another. The program has also partnered with local hospitals, fitness experts and alternative medicine professionals to provide the participants with a complete network of support to get them into shape and keep them healthy. With a 75% participation rate, the program has fostered increased camaraderie within the Department.

The Narragansett Fire Department Wellness & Fitness Program was implemented in 2005, the result of funding received from the Assistance to Firefighters Grant Program. The program has enabled the Narragansett Fire Department to invest in fitness equipment as well as specialized gear and tools aimed at increasing the overall health and fitness of the firefighters and at minimizing on-the-job injuries.

In Rhode Island, unlike virtually all other states, firefighters and police officers are exempt from the provisions of the Workers' Compensation

participants are gaining has led to a significant reduction in injured-on-duty claims, better management of the Town's overtime budget, and shortened rehabilitation times when an injury occurs.

Narragansett Firefighter Joe Volpe became involved in the Wellness & Fitness Program several years ago after suffering and recovering from an on-duty injury. At the time, Joe said that he was just looking to get back into shape and had no idea his involvement would snowball the way it



Narragansett Fire Department Lieutenant Scott Partington (left), who wrote the grant that initially funded the program, and Firefighter Joe Volpe (right), Peer Fitness Trainer, show some of the workout equipment and tools used as part of the Wellness & Fitness Program.

Act and are instead covered by the so-called IOD statute, Rhode Island General Law §45-19-1. Under this statute, public safety personnel receive full pay, reimbursement for medical treatment, and necessary rehabilitative services if they are injured on duty. The Trust offers a unique insurance and risk management program (see inset box left) to help Members deal with the special burdens of this statute.

Trust News

MEMBERSHIP UPDATE

The Trust extends a warm welcome to our newest Members...

Property/Liability Pool

East Greenwich School Department, East Greenwich Free Public Library, Exeter/West Greenwich Regional School District, Foster Land Trust, West Warwick Senior Center

Workers' Compensation Pool

Town of Bristol, Town of Coventry, Coventry School Department, Town of North Kingstown, North Kingstown School Department

Health & Dental Pools

Town of East Greenwich, East Greenwich Fire District, East Greenwich Housing Authority, Little Compton School District, Town of Richmond

TRUST STAFF CHANGES

Michelle Auclair has joined The Trust staff as Communications/Member Services Specialist. She will be responsible for coordinating and managing the development and production of all communications materials for The Trust. Michelle will also provide Member support. Michelle's background is in customer service and marketing communications management.

In other Trust staffing news, Jim McDermott, Claims Representative, has left The Trust after 5 years of service to pursue his dream, and family legacy, of becoming a firefighter. Jim was recently hired by the City of Warwick Fire Department.

With Jim's departure, as well as the addition of the Health and Dental Pools to The Trust's program offerings, The Trust is recruiting to fill the following positions:

- Director of Employee Benefits Insurance Program
- Claims Representative
- Administrative and Financial Assistant

Details on each of these employment opportunities can be found on our website at www.ritrust.com/employment.