

fact\$

October 2006

in a backpack

News from West Carrollton Schools ♦ Quality Schools, Quality Community

Welcome to the new *fact\$!* West Carrollton Schools launched *FACT\$: Fiscal Accountability and Communication for Taxpayers* in January 2004. Our primary goal remains unchanged.

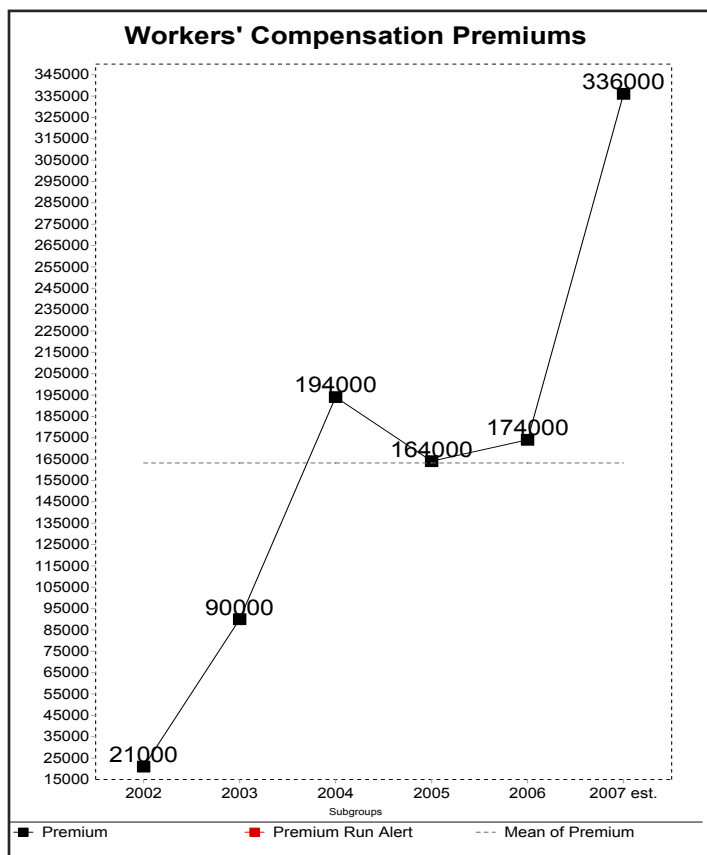
We want to communicate CANDIDLY with you about district finances. Got a question about money? Send it in and we will answer it.

WORD FILE

savings: [sa vins] n. 1. any reduction in expense, time, etc. 2. [pl.] sums of money saved.

Wellness country is \$avings country

It seems like common sense that healthy people spend less money on doctors, medications and insurance. Organizations have the same opportunity to save money by helping their employees stay healthy and safe on the job. The West Carrollton School District participates in several programs that help save money on health insurance costs and premiums paid to the Ohio Bureau of Workers' Compensation. These programs also open up possibilities for grant applications, wellness tips and other information that leads to better health and helps control rising costs.



Fast fact\$ on Workers' Comp

- Workers' Comp is a statewide accidental insurance program. All employers pay a premium for each of their workers based on the amount of time the worker is employed (part-time employees cost less).
- The amount of the premium is affected by the number of claims and the size of those claims. A serious accident in 2004 affected the WCSD premium. Claims remain on "our record" for four years. This is similar to the way a car accident affects your car insurance premium.
- School districts throughout the state used to receive significant discounts on their workers' comp premiums. In 2002, this discount was 75 percent. Those discounts were phased out because of problems with the workers' comp system.
- All employers have the chance to reduce their premiums by implementing certain safety measures and learning about ways to maintain a safe workplace. WCSD has taken advantage of these by joining safety groups, attending workshops and implementing a drug free workplace program.
- In 2006, WCSD saved \$164,896 through these programs. Continued participation is expected to greatly reduce our 2007 premium from the estimate in the chart at left.

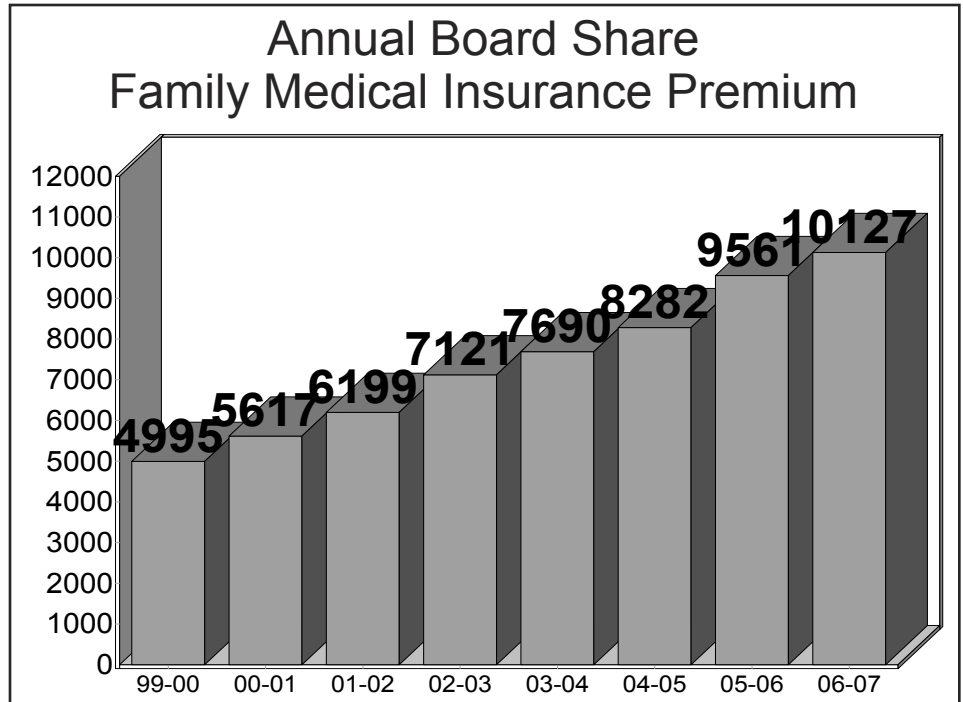
Health insurance costs continue to climb

As health care costs continue to rise, employers such as West Carrollton Schools continue to look for ways to save.

Encouraging healthy habits has become part of the culture of WCSD. From the wellness center at West Carrollton Middle School to family participation in the ECC's Family Get Fit Walk, employees are finding ways to get and stay healthy. They are also passing those habits on to students.

Insuring employees is a constant exercise in balance. WCSD works to contain costs without drastically reducing employee benefits. The district's challenge is to offer a competitive benefits package that will attract and retain quality employees.

WCSD has changed insurance companies and/or altered benefits several times and continues to monitor price increases. Sometimes a minor change, such as an extra \$10 on a co-pay, can save hundreds or thousands of dollars over time.



Health insurance costs have skyrocketed across the country and employers and employees alike are feeling the pinch. In West Carrollton Schools, the cost for one year of a family medical insurance premium has more than doubled in the last eight years.

Wellness issues on Nov. ballot

Voters will decide two separate issues on smoking in public places when they head to the polls Nov. 7.

Issue 4 is known as "Smoke Less Ohio" and Issue 5 as "Smoke Free Ohio."

Issue 5, if passed, would create a statewide law prohibiting smoking in all enclosed public places.

Issue 4, if passed, would amend the state constitution to prohibit smoking in many public places but make exceptions for certain types of businesses. Businesses such as bars would then have the choice to allow smoking.

If both issues pass, Issue 4 would outweigh Issue 5. Issue 4's passage would also immediately void any city laws banning smoking in public places such as one currently in effect in Centerville.

Learn more about these issues at www.smokelessohio.org and www.smok-freeohio.org.

West Carrollton is Wellness Country!

Regardless of the election outcome, the Board of Education of West Carrollton Schools still has the right to ban smoking on its property.

All property owned by West Carrollton Schools is smoke and tobacco free.

Please do not smoke in school doorways, at stadium gates or in parking lots.

Please help us spread the word by reminding your friends to leave school property before using tobacco.



Got a question?
Still think the
pieces don't fit?

**TELL US ABOUT
YOUR CONCERN!**

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