

Ask ACWA JPIA Anything

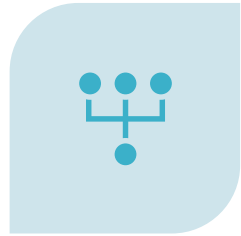
Presented by: ACWA JPIA Management Team



Session Format



**MEET OUR
ACWA JPIA
TEAM**



**ABOUT EACH
DEPARTMENT**



**HOW WE
SERVE OUR
MEMBERS**



FAQ



**ASK OUR
TEAM!**

Ask Our Team

Using your mobile device:
Scan this code to type your
question to be answered by
the panel later in the
session:

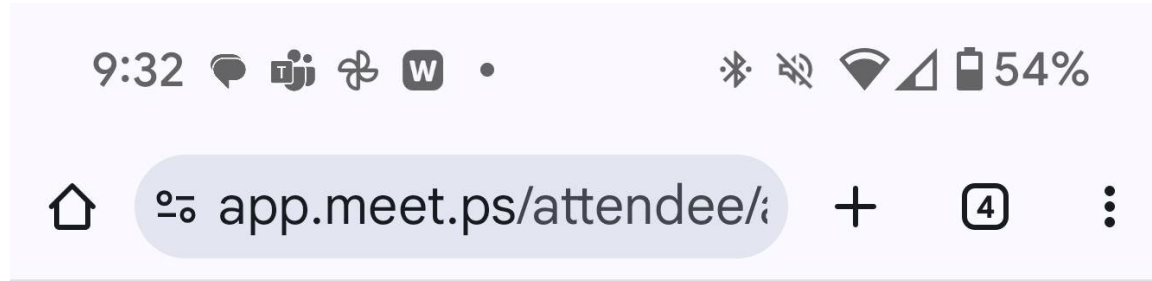


<https://app.meet.ps/attendee/askjpia>

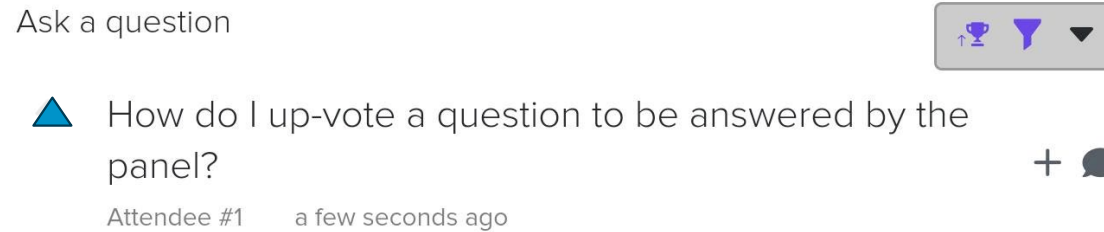
Q&A using Meeting Pulse



<https://app.meet.ps/attendee/askjpia>



Tap triangle to UpVote other questions



Type your question



Tap to submit your question



Q&A

Introducing... our ACWA JPIA Panel



Moderator:
Adrienne Beatty, Chief
Executive Officer



Tony Waterford, HR
Manager



Jennifer Jobe, Director
of Pooled Programs,
Member Services



Kayla Villa, Litigation
Manager



Erin Bowles, Workers'
Compensation Claims
Manager



Sarah Crawford,
Member Education
Manager



Adam Dedmon,
Employee Benefits
Manager



Robin Flint,
Risk Control Manager

About Member Services

Jennifer Jobe, Director of Pooled Programs

- Debbie Cruz, Lead Member Services Representative
- Nidia Watkins, Member Services Representative II
- Tyler Dietz, Cost Estimator/Valuation Consultant
- Kristan Brown, Administrative Assistant II

Our Expertise

Combined, the Member Services team has almost 80 years of professional experience in public entity risk pooling and insurance. The team serves members' day-to-day needs related to participation in JPIA pooled and ancillary coverage programs and services.



How Member Services Serves Our Members

- Member Support & Communication
- Coverage & Program Management
- Data Collection & Member Advocacy
- Outreach & Engagement

MEMBER



FAQ for Member Services



1. How do I ensure my agency is appropriately covered based on our exposures?
2. How do I make changes or update my agency's information?
3. What programs and services does JPIA have to help my agency with _____ ?

About Workers' Compensation

Erin Bowles – Workers' Compensation Claims Manager

- **Tandra Vaughn** – Lead Senior Workers' Compensation Claims Examiner
- **Monica Sisco** – Senior Workers' Compensation Claims Examiner
- **Patti Rider** – Senior Workers' Compensation Claims Examiner
- **Gino Caruso** – Administrative Assistant II

Our Expertise

Our team has a wealth of expertise in the field of workers' compensation, providing our member agencies with the guidance and support they need to navigate the complex system. We have a deep understanding of the laws, regulations, and best practices that govern this area, ensuring that our clients receive their eligible benefits and protections.



How Workers' Compensation Serves Our Members

- **Claims Management:** We simplify claims handling, reducing the administrative burden for agencies.
- **Medical Management:** We ensure injured employees get quick access to the appropriate medical care.
- **Cost Containment:** We focus on controlling expenses and maintaining stable contributions.
- **Training and Education:** We provides training to help members navigate the complex workers' compensation system, understand their rights and responsibilities.
- **Risk Management Support:** We provide claims data to help agencies improve safety practices.



FAQ for Workers' Compensation



- 1. What documentation do I need to provide to report a claim?**
- 2. Injured employees are entitled to what benefits?**
- 3. How long will it take for my employee to receive benefits?**

About Employee Benefits

Adam Dedmon - Employee Benefits Manager

- **Ben Hayden** – Lead Benefits Analyst
- **Jackie Rech** – Employee Benefits Specialist
- **Veronica Cobian** - Senior Benefits Administrator
- **Michelle Stites** – Benefits Administrator II
- **Sonya Pierce** – Benefits System Analyst II
- **Olivia Sayad** – Administrative Assistant II

Our Expertise

Our team has a combined 76 years of service to the JPIA! We bring our diverse and extensive expertise in the benefits field to work with us every day. We ensure regulatory compliance and evaluate plan design, always looking to provide the best coverage at the lowest cost. We use our deep understanding of the laws, regulations, and best practices that govern employee benefits to ensure that our members receive excellent support.



How Employee Benefits Serves Our Members

- **Plan Design:** Regularly evaluate what our plans offer to ensure the best coverages possible.
- **Compliance:** Ensure that our plans comply with federal and state law—provide guidance to members.
- **Make Recommendations:** To the Employee Benefits Committee / Executive Committee
- **Prepare Open Enrollment:** Prepare rates, inform members about coverage changes and educate on requirements.
- **Advocate for Members:** Address escalated issues, identify patterns or problems with vendors or systems.



2025 Employee Benefits Program Renewal

MEDICAL | DENTAL | VISION | EAP | LIFE | DISABILITY

Confidential. For use by ACWA JPIA members only. Do not distribute.



FAQ for Employee Benefits



- 1. How do I add a new medical plan for my employees?**
- 2. Are the JPIA's benefit options a la carte?**
- 3. What is the difference between the standard and incentive medical rates?**

About Human Resources

Tony Waterford, SPHR – Human Resources Manager

Directs and supervises the following HR staff:

- **Cassie Crittenden, PHR – Human Resources Specialist**
 - Plays a key role in supporting a range of Human Resources activities, offers assistance to internal staff and member agencies, and provides essential administrative support to the HR department. Examples of HR activities include recruiting and onboarding new employees, coordinating training and development programs, handling open enrollment, employee relations and compliance issues.
- **Robin Hudson – Receptionist/Office Assistant**
 - Warmly welcomes visitors, offers general clerical support, promptly answers and directs phone calls, and manages both incoming and outgoing mail. Examples of general duties include maintaining office supplies, preparing and maintaining conference room schedules, data entry, providing information to visitors and callers, and assisting with special projects.

How JPIA Human Resources Serves Our Members

- Serves and supports JPIA staff to help them maximize their potential and service to member agencies
- Manages Employment Practices Liability Hotline:
(888) 715-3754
- Delivers JPIA Member Education training
- Hosts annual Regional HR Group meetings
- Provides live monthly Hot Java HR Topics webinars

FAQ for Human Resources



- 1. What is the Employment Practices Liability Hotline (EPLH)?**
- 2. Where can I find sample employment practices policies and forms?**
- 3. Does the JPIA Human Resources department review agency policies and employee handbooks?**

About Liability & Property Claims

Kayla Villa, Esq., Litigation Manager

ACWA JPIA CLAIMS TEAM:

- **Cece Wuchter** – Lead Sr. Claims Adjuster
- **Paula Christy** – Senior Claims Adjuster
- **Judy Shiu** – Senior Claims Adjuster
- **Heidi Sander** – Claims Adjuster I
- **Shelley Tippit** – Claims Assistant

ACWA JPIA LITIGATION DEFENSE TEAM:

- **Barber & Bauermeister**
- **Jacobson Urbanic LLP**
- **Fozi Dwork & Modafferi LLP**
- **Davies Blakemore LLP**
- **Rankin Oneal**
- **Wendelstein Law Group PC**
- **Devaney Pate Morris & Cameron LLP**
- **Gibbons Conley**

ACWA JPIA's Liability & Property Claims team is dedicated to ensuring effective resolution of member claims and lawsuits.



How the Liability & Property Claims Department Serves Our Members

Claims Handling & Resolution

- Timely claims processing
- Early investigation and analysis of a claim
- Fair resolution of claims or vigorous defense
- Dedicated support and communication with members

Litigation Management

- Defense counsel coordination
- Assist defense counsel with legal strategies/ defenses
- Assist with negotiating settlements and/or trial preparation

Specialized Expertise

- Claims adjusters experienced w/ handling claims specific to public agencies
- Outside panel counsel uniquely qualified to defend water agencies
- Management of complex claims

FAQ for Liability & Property Claims



- 1. What should I do if my agency receives notice of a claim or is served with a lawsuit?**
- 2. How are claims assigned to adjusters and outside counsel?**
- 3. What factors are considered when evaluating settling a claim or lawsuit versus proceeding to litigation or trial?**

About Member Education

Sarah Crawford, Member Education Manager



Training

Kristen Bennett
Linda Craun
Suzanne Wallace



Events

Laura Baryak



Communications

Molly Quirk

We are dedicated to providing information, educational events, and training to support an engaged workforce, continuous improvement, and effective risk prevention in our pool of member agencies.

How Member Education Serves Our Members

Training

- JPIA Professional Development Program (HR, Supervisor Basics, Ops Training)
- Virtual Sessions and E-learning
- Lending Library

Events

- Membership Summit
- Leadership Essentials for the Water Industry Program
- Training Conferences/Events
- JPIA Facilities

Communications

- JPIA Communications E-blasts
- Podcasts
- Social Media (LinkedIn, X)
- JPIA Website

FAQ for Member Education



- 1. How do I register for JPIA training classes?**
- 2. Can JPIA deliver training onsite at my agency?**
- 3. How do I find out about events or meetings happening at JPIA?**

About Risk Management Department

Robin Flint, Risk Control Manager



Terry Lofing
Administrative Assistant III



Mathew Bunde, CSP, Lead Risk Advisor
Fresno, Kern, Kings,
Madera, Merced, Mono, Tulare



Andrew Corral, CSP, Senior Risk Advisor
Counties: Imperial, LA, Orange,
Riverside, San Bernardino, San Diego



Lee Patton, CSP
Senior Risk Advisor
LA, Kern, Kings, Santa Barbara, Ventura



Paul Myers, SMS, Risk Advisor II
Alameda, Amador, Butte, Calaveras, Contra Costa, Colusa,
Glenn, Humboldt, Marin, Monterey, Placer, Sacramento,
Shasta, Santa Clara, Santa Cruz, Stanislaus, Solano, Sutter,
Trinity, Tuolumne, Yolo



Jesse Cota, CSP
Senior Risk Advisor
LA, Orange, Riverside, San Bernardino,
San Diego



Jeremy Sadler, CSP, Risk Advisor
Calaveras, Colusa, Fresno, Glenn, Madera, Mendocino,
Monterey, Napa, Nevada, Sacramento, San Joaquin, Santa
Clara, Santa Cruz, San Mateo, Shasta, Siskiyou, Solano,
Sonoma, Stanislaus, Sutter, Tehama, Yolo, Yuba

How Risk Management Serves Our Members

- Annual Risk Assessment Surveys
- Consultative Visits
- Risk Management / Safety Training
- PDP: Operations
- Commitment to Excellence Program
- Risk Control Manual
- H.R. LaBounty Safety Awards and Risk Control Grant Programs

ACWA JPIA

**Commitment to Excellence Program
(C2E) Best Practices**



**Loss Reduction Focus Menus
and Explanations**



FAQ for Risk Management



- 1. What is the Commitment to Excellence Program and is my agency required to sign the agreement?**
- 2. Does the JPIA have any grants available?**
- 3. Why do Risk Advisors use the term “risk-sharing pool” when the JPIA is insurance?**



Ask our Team

Please raise your hand for a **microphone** to ask our team a question.



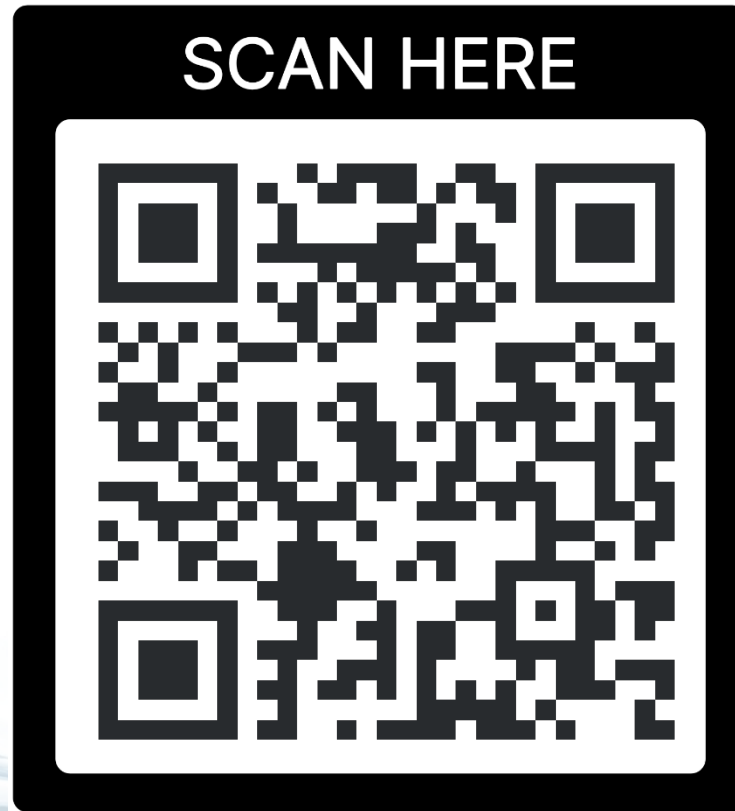
OR

Scan this code:



<https://app.meet.ps/attendee/askjpia>

Session Feedback



OR, use your browser to go to:
<https://app.meet.ps/attendee/askjpiaanything>

End of Ask ACWA JPIA Anything Educational Session

Next: Board of Directors' Luncheon
JPIA Five Podcast Live Recording

1:30 PM Registration Desk Opens

2:00 PM Board of Directors' Meeting



ACWA JPIA FALL MEMBERSHIP SUMMIT ASK ACWA JPIA ANYTHING FREQUENTLY ASKED QUESTIONS (FAQ) & ANSWERS

MEMBER SERVICES

- 1. How do we ensure we are appropriately covered based on our agency's exposures?**
Agencies should identify potential risks and exposures specific to your operations and work with a Member Services' representative to help determine that proper coverage is in place.
- 2. How do we make changes or update our information?** Contact any member of our team to request necessary changes and/or updates. You may email member@acwajpia.com or call (916) 786-5742 and ask to speak with a Member Services representative.
- 3. What programs and services does JPIA have to help my agency with _____?**
JPIA offers a myriad of coverages and complementary services tailored to member agency's needs.

WORKERS' COMPENSATION PROGRAM

- 1. What documentation do we need to provide to report a claim?**
Agencies must submit a completed 5020 form (Employer's Report of Occupational Injury or Illness) to initiate the claims process.
- 2. What benefits are the injured employee entitled to?**
The injured employee may be entitled to medical benefits, temporary disability, permanent disability, vocational rehabilitation, and death benefits, depending on the severity of the injury.
- 3. How long will it take for my employee to receive benefits?**
Temporary disability benefits (wage loss) typically begin within 14 days from the first day of lost time. However, other benefits, such as medical treatment, begin immediately.

EMPLOYEE BENEFITS PROGRAM

- 1. I want to add a new medical plan for my employees, how do I do that?**
Please contact the benefits team at benefits@acwajpia.com. We will provide you with the necessary instructions and forms to complete. Most agencies desire that plan adds (or changes) are effective January 1. Employees can then enroll in the new plan at the Open Enrollment prior to the 1/1 effective date. To add a medical plan in time for January 1, the agency must provide the Employee Benefits team with a signed application no later than September 1 of the prior year (e.g. 9/1/25 for a 1/1/26 effective date). Mid-year plan adds

are allowed, but a special enrollment opportunity must be opened to allow employees to change plans. We require a minimum of 60 days notice in order to add a plan off-cycle.

2. To join the Employee Benefits program, do we need to participate in all lines of coverage as an agency?

No, agencies may choose the lines of coverage in which they wish to participate. For example, an agency may join our dental program only and participate in medical and vision plans outside of JPIA. To find out more about joining ACWA JPIA Employee Benefits, please reach out to benefits@acwajpia.com.

3. What is the difference between the standard and incentive medical rate programs?

Our standard rates apply to member agencies in our medical program who meet the Standard rate program requirements. Standard rate program includes requirements on benefits eligibility of employees, minimum district contributions to premiums for employees and retirees (if covered), a limit on employees waiving coverage, and more. An agency may apply for the Incentive rate program (4% discount on medical rates) if they meet all the standard rate guidelines and also implement additional policies, including that all eligible employees must enroll in a JPIA medical plan with no cash in lieu programs allowed. Additionally, the agency must contribute at least 50% of dependent premiums, the agency may not offer any non-JPIA medical plans and a higher district contribution for retirees (if covered) is required. This is not an exhaustive list of requirements. Please contact the benefits team at benefits@acwajpia.com for more details.

HUMAN RESOURCES/EMPLOYMENT PRACTICES LIABILITY HOTLINE

1. What is the Employment Practices Liability Hotline (EPLH)?

Free assistance via phone access for General Managers and HR Staff regarding employment practices questions and/or problems covered by the JPIA Memorandum of Liability Coverage (MOLC). EPLH Services include a direct link to JPIA staff with referral to a labor attorney, if necessary; live phone conversation with a labor attorney (up to 30 minutes per incident); a referral list of public agency labor attorneys and investigators.

2. Where can I find sample employment practices policies and forms?

Over 100 resources including sample policies and forms are available to members on the JPIA Website. To access the JPIA website go to: <https://www.acwajpia.com>

3. Does JPIA Human Resources review agency policies and employee handbooks?

Yes, upon request, the JPIA HR team provides review and feedback for district employee handbooks and policies. In general, the timeframe for full handbook review and feedback is up to 60 days.

LIABILITY CLAIMS/LITIGATION

1. What should I do if my agency receives notice of a claim or is served with a lawsuit?

Upon receiving notice of an incident, including but not limited to the happening of an event that may lead to liability exposure, receipt of a formal government claim, or service of a lawsuit, the member district should promptly notify the ACWA JPIA Liability & Property



Claims Department. To report a Liability or Property claim, the member can either call (800) 231-5742, fax the information to (916) 786-0209, or send an E-Mail to claims@acwajpia.com. Additional information regarding claims reporting can be found on the website at <https://www.acwajpia.com/report-a-claim/#liability-property>.

2. How are claims assigned to adjusters and outside counsel?

Once a new claim is reported, it is assigned to one of the ACWA JPIA liability and property claims adjusters based on multiple factors including current workload and the unique aspects of the claim. We consider each adjuster's area of expertise to ensure that specialized claims are managed by those with the relevant experience. By balancing workloads and aligning claims with the right expertise, we aim to provide efficient, knowledgeable support throughout the claims process.

When litigation arises or a complex claim is reported, we assign the claim to our outside defense counsel based on the specific expertise needed for the matter, regardless of geographic location. Our panel includes attorneys with diverse legal backgrounds tailored to the defense of public water agencies, allowing us to match each case with a professional with the requisite knowledge and experience most suited to handle the anticipated complexities of each action. This tailored approach ensures the best possible representation for our members.

3. What factors are considered when evaluating settling a claim or lawsuit versus proceeding to litigation or trial?

When deciding whether to settle a claim or lawsuit versus proceeding to trial, we carefully evaluate several factors to ensure the best outcome for not only the specific case but also the financial health of the risk pool as a whole. Key considerations include the strength of liability and damages evidence, the potential costs of continued litigation, the likelihood of a favorable trial outcome, and the broader impact on future claims. Our goal is to strike a balance between resolving claims fairly and protecting the collective assets of our members, always to maintain the integrity and sustainability of the risk pool.

MEMBER EDUCATION

1. How do I register for JPIA training classes?

All JPIA members have access to quality in-person and online training courses at no additional cost to their agency! The Training page on the JPIA website is the hub to access registration for these training options including a class calendar with scheduled virtual online and in-person classes, as well as e-learning courses available 24/7 via our JPIA Prosperity Learning Management System and VectorSolutions.

2. Can JPIA deliver training onsite at my agency?

JPIA members in the Liability or Workers' Compensation program are eligible to have in-person training courses delivered at their agency location by request if they have space to accommodate a classroom session, and enough participants for a session, typically a minimum of 8-10 or more. To maximize travel expenses and bandwidth of instructors, many agencies will host other nearby member agency participants to fill any open seats. Our JPIA

Training team will coordinate the registration process and marketing for these open scheduled sessions.

To host training at your agency, contact the training team by phone or email at training@acwaipia.com or 833-456-5742 (JPIA) or contact your agency's assigned JPIA Risk Control Advisor to discuss your agency training needs relevant to the JPIA course catalog found [here](#). Please note that in-person classes at member agencies are typically scheduled a few months in advance and are subject to instructor availability and schedule.

3. How do I find out about events or meetings happening at JPIA?

In addition to email communications sent from our specific departments by program, the ACWA JPIA website (www.acwaipia.com) is regularly updated regarding upcoming events, trainings, and meetings. Check the *About Us* Governance page for Committee meeting information, agendas, and packets for the Board of Directors. Also, agencies can follow ACWA JPIA on LinkedIn & X and subscribe to the JPIA Five podcast on their favorite audio platform to hear bi-monthly episodes focused on relevant topics for our members

RISK MANAGEMENT

1. What is the Commitment to Excellence Program and is my agency required to sign the agreement?

The Commitment to Excellence Program's main goal is to assist members in reducing loss exposures that often result in the most frequent and highest-valued claims that occur involving water and wastewater operations.

- Vehicle Operations
- Construction
- Infrastructure
- Employment Practices
- Ergonomics
- Wildfire Prevention

An Agency and its board's support for the C2E is essential to the overall loss reduction success of the JPIA's pooled programs. A JPIA Commitment to Excellence agreement between the JPIA membership and JPIA staff will be the catalyst for initiating and sustaining this effort.

2. Does JPIA have any grants available? Yes, Risk Control Grant Program.

3. Why do Risk Advisors use the term "risk-sharing pool" when the JPIA is insurance?

The JPIA is not an insurance agency or carrier. We are a risk-sharing pool for Property, Liability, Workers' Compensation and Employee Benefits, which allows for more rate stability, broader coverage and expanded benefits and services than private insurance. The JPIA is a partnership of water agencies dedicated to avoiding the high cost of commercial insurance.