

# Safety Program

EFFECTIVE 2004



## *Learning How to Respond to an Emergency is Easier Than You Think...*

### **The American Red Cross and the American Heart Association can show you how...**

Accidents happen every day and knowing what to do can be the difference between life and death. That is why instructors for the American Red Cross and American Heart Association are trained to help you learn how to prevent accidents and how to respond to an emergency through the use of learning tools such as mannequins, bandaging kits, textbooks, videos and hands on practice.

We encourage all of our members to successfully complete an American Red Cross Save-A-Life training course, or an American Heart Association course by offering reimbursement of up to \$25 toward class fees.

#### **American Red Cross**

The American Red Cross has been teaching people how to prevent, prepare and respond to life's emergencies for over 85 years.

Call **1-800-422-7677** to:

- Locate an American Red Cross course in your area
- Register for a course by phone
- Request a course schedule
- Learn how you can become an American Red Cross Instructor

#### **American Heart Association**

The American Heart Association provides training for cardiac emergencies.

To find an American Heart Association course near you, call **1 800-AHA-USA-1** or **1-800-242-8721**.

### *How to Get Your First Aid & Safety Program Reimbursement:*

- Complete your choice of either an American Red Cross or American Heart Association course.
- Request your reimbursement. Mail the attached Reimbursement Form along with your class receipt within 90 days of completing your course to:

Independence Blue Cross  
Attn: Healthy Lifestyles  
First Aid & Safety Program  
1901 Market Street  
P.O. Box 41880  
Philadelphia, PA 19101-9131

#### **We'll send you a reimbursement of up to \$25!**

Please note, only one reimbursement will be issued per member per 365-day program period. You must be a member of an Independence Blue Cross health plan at the time of course enrollment and completion in order to receive your reimbursement.

**Falsification of information in order to receive your reimbursement is strictly prohibited. It is a violation of the law subject to civil and criminal penalties.**

Let us help  
keep you and  
your family  
healthy

## Course Overview

Please call the American Red Cross at **1-800-42-CROSS (1-800-422-7677)** or the American Heart Association at **800-AHA-USA-1 (800-242-8721)** for more information regarding these and other courses. (The list below is not complete—course availability varies by location.)

	Program Name	Content
ARC	<b>First Aid with Adult CPR</b>	The most popular American Red Cross Program. It helps participants learn how to best respond to emergency situations. Includes Adult CPR. Perfect for the home or office. <b>Includes personal first aid kit.</b>
	<b>Infant &amp; Child First Aid</b>	A must for every mom, dad, babysitter and day care provider. This program, designed in conjunction with the American Academy of Pediatrics, provides information on responding to infant and child emergencies. Meets Commonwealth of Pennsylvania guidelines for day care providers.
	<b>Community First Aid &amp; Safety</b>	Prepares you for just about any family emergency. Includes CPR and first aid training for an infant, child and adult. Ideal for every family.
	<b>First Aid Basics</b>	This program will provide the skills needed to respond to life-threatening emergencies such as burns, seizures, and eye injuries. Prerequisite for certification in First Aid: current Adult or Community CPR certificate. <b>Includes personal first aid kit.</b>
	<b>Adult CPR</b>	This course trains participants to respond appropriately to emergencies and how to perform various life-saving skills including rescue breathing, choking and CPR. <b>Includes face shield.</b>
	<b>Infant &amp; Child CPR</b>	Vital skills for parents and individuals in the child-care field. Learn how to respond to life-threatening emergencies for infants and children in this life-saving program.
	<b>CPR Review</b>	A refresher course for certified participants. Please call for details. Prerequisite: Must hold current CPR certification in selected review curriculum.
	<b>Automated External Defibrillation (AED) Training</b>	This course includes adult CPR training and is designed to help participants understand the importance of AEDs, how the heart works, and how to use an AED properly. <b>Includes face shield.</b>
AHA	<b>Heartsaver FACTS</b>	This course combines basic first aid procedures with adult CPR and the use of AEDs.
	<b>Heartsaver AED</b>	For individuals and employees who need to learn CPR and how to operate an AED. Available as AED and Adult CPR and AED Adult & Pediatric CPR.
	<b>Heartsaver CPR</b>	Covers adult CPR or Adult and Pediatric CPR training techniques, including signs of cardiac arrest and stroke.
	<b>CPR for Family &amp; Friends</b>	This course includes multiple learning activities, videotaped skills demonstration and practice for all members of your family.

Healthy Lifestyles<sup>SM</sup> programs are value-added. They are not part of the health care benefits you have purchased and are therefore subject to change without notice.

**Please note:** Independent vendors who neither are affiliated with Independence Blue Cross nor participate in its networks provide many of the Healthy Lifestyles programs. Please call us if you want more information on these independent vendors.

### Questions?

- Visit our website [www.ibx.com/firstaid](http://www.ibx.com/firstaid)
- Call the Health Resource Center at **1-800-ASK-BLUE** or **215-241-3367**



## ***Child Safety***

Accidents are the number one cause of death among children under the age of 14 in the United States. Children are at special risk for injuries resulting from falls, choking, poisons, burns, car accidents and bicycle accidents.\* Fortunately, a few simple precautions can make a difference in keeping your child safe.

### ***“Child-Proof” Your Home***

Children have a way of following their curiosity wherever it leads them. Sometimes it can lead them to places where they may get hurt, such as stairways, driveways, out of windows and in the street.

#### **Here are some ways to keep your little explorer out of harm’s way:**

- Lock any doors leading to dangerous areas.
- Use gates on stairways.
- Install window guards on all windows above the first floor.
- Only use lead-free paint in your home.
- Have your children play in a fenced yard or a playground.
- Before you back out of the driveway, check to make sure your child is not behind the car.

## ***Car Safety***

According to the American Academy of Pediatrics, more children are killed and injured in car crashes than from any other type of injury. All 50 states require that infants and children ride buckled up. Using a car seat correctly from the very first time you bring your child home can help prevent these injuries and teach your child a life-long healthy habit of buckling up.

Child safety seats are extremely effective when used correctly. However, it is estimated that approximately 85% of children who are placed in child safety seats are improperly restrained!<sup>1</sup> By learning the proper car seat techniques, you can be sure you’re using your seat safely.

### **Shopping For Your Car Seat**

Here are a few things to consider when shopping for a car seat:

- No one seat is the “safest” or “best” seat. The “best” seat for you is one that fits your child’s size and weight and can be properly installed in your car.
- Don’t worry about price! High prices on car seats may mean added features that may or may not make the seat easier to use or safer.
- When you find a proper seat, test it out. Make sure that it fits in your car and that you can adjust the harness and buckles correctly.

For infants, begin with an “Infant-Only” seat. This type of seat can only be used for infants up to 1 year of age and 20 pounds. It can only be rear-facing and should be placed in the back seat. As your child grows, you will need to move to more appropriate age/weight seats such as Convertible Seats or Booster Seats.

Older children will need a safety seat based on their current weight and height. The following is a helpful chart on Proper Child Safety Seat use from the National Highway Traffic Safety Administration.

\* For more information on safety visit our web site at [www.ibx.com/safety](http://www.ibx.com/safety)

<sup>1</sup> Motor Vehicle Occupant Injury. (December, 1999): Internet. <http://www.safekids.org/fact99/mv99.html> 8/18/2000.

**PROPER CHILD SAFETY SEAT USE CHART**  
**Buckle Everyone. Children Age 12 and Under in the Back!**

	<b>Infants</b>	<b>Toddlers</b>	<b>Young Children</b>
<b>Weight</b>	Birth to 1 year—up to 20-22 lbs.	Over 1 year—over 20 lbs up to 40 lbs.	Over 40 lbs. up to 60 lbs.
<b>Type of Seat</b>	Infant only or rear-facing convertible	Convertible/Forward-facing	Belt positioning booster seat
<b>Seat Position</b>	Rear-facing only	Forward-facing	Forward-facing
<b>Always Make Sure:</b>	Children to one year and at least 20 lbs. are in rear-facing seats  Harness straps at or below shoulder level	Harness straps should be at or above shoulders  Most seats require top slot for forward-facing (LATCH System)	Belt positioning booster seats must be used with both lap and shoulder belt  Make sure the lap belt fits low and tight across the lap/upper thigh area and the shoulder belt fits snug crossing the chest and shoulder to avoid abdominal injuries.
<b>Warning:</b> All children age 12 and under should ride in the back seat			

**Basics of Car Seat Use**

- Always use a car seat—starting with your child’s first ride in your car
- Read the manufacturer’s instructions and keep them with the car seat
- Read your vehicle’s owner’s manual for information regarding seat installation
- Put your child’s car seat in the back seat
- The harness system on your car seat holds your child to the seat, and the seat belt holds the seat in the car. Both should be attached snugly to ensure your child’s safety
  - The Lower Anchors Tethers for Children (or LATCH) System is in place in all new cars, minivans and light trucks as of September 1, 2002. This system was designed to help make car seat installation easier and does not require the use of your car’s seatbelts. Instead, there is a top tether strap attached to the back of your child’s car safety seat. This strap has a hook which then attaches to an anchor found either on the rear shelf, the floor or the back of the rear

seat (in the case of mini vans and station wagons). The LATCH system offers better head protection for your child through the use of the top tether and anchors.

**Airbag Safety**

An airbag can save your life. However, air bags and young children do not mix. Even in a slow-speed crash, the force of a deployed airbag can injure or kill a young child. Riding in the back seat eliminates children’s risk of injury from front passenger or side airbags. Children age 12 years and younger should **always ride in the back seat**, and should be properly restrained.

Most county highway safety departments offer car seat checks to ensure that your seat has been properly installed. Once the car seat is in place, be sure to check the following:

- Is your child buckled into the seat correctly?
- Is the car seat buckled or tethered into your vehicle correctly?
- Did you test to see if the seat is snug and secure?

The owner's manual for both the seat and your vehicle will help you determine if your child is well-protected.

Don't forget to take your car seat with you when you travel! That way you can be sure that your child is safe in any car, rental or otherwise.

### ***Shield Your Child From Burns***

The kitchen is the site of many burn injuries, and children are at greater risk because their skin is more sensitive to heat.

#### **Here are a few suggestions to prevent burn injuries:**

- It's best to find an activity that will keep your child occupied (away from the kitchen) while you are cooking.
- To prevent hot liquids, grease or food splattering on little ones, use the back burners on the stove with the pot handles turned inward.
- Keep hot foods and liquids away from children; place them in the center of the table.
- Don't forget kitchen appliances can stay hot enough to burn your child long after you've finished using them.
- To protect your child from scalds, set the thermostat on your water heater at 120 degrees or less and cover the thermostat to prevent accidental temperature increases. Every time you bathe your child check the water temperature before they get in the tub or shower.
- If your child does get burned, do not remove any clothing, treat the burned area immediately with cold water, cover the burn loosely with a bandage or clean cloth and call your doctor immediately.

### ***Prevent Chokings***

Choking is responsible for the death of more children under the age of six than any other home accident. Everything from toy parts to food can get stuck in a child's throat and block breathing passages.

- Make sure you pick up any small objects lying around the house, such as coins, paper clips, pins, plastic wrappers—anything that children can fit into their mouths. Remove loose parts from toys before your child does. Throw out broken toys.
- Foods and medicines can be just as dangerous as any other household objects. Check with your doctor to see at what age it is safe to feed your child foods such as popcorn, peanuts, grapes and hard candy. Cut food into small pieces. Supervise mealtime for infants and young children.

### ***Prevent Accidental Poisonings***

There are many things you can do as a parent to protect your child against accidental poisonings. The following are some tips for prevention, as well as what to do if a poisoning occurs. Most accidental poisonings reported to The Poison Control Center occur in the home. According to [www.safekids.org](http://www.safekids.org), common household items, such as cleansers, detergents, cosmetics, mouth-wash, plants, toys, pesticides, art supplies and alcohol, are involved in 60% of poisonings among children ages 5 and under. And common over-the-counter drugs found in the home, such as cough and cold medicines, vitamins, and prescription drugs are involved in 40% of poisonings.

#### **"Poison Proof" Your Home**

- Store cleansers, medicines, cosmetics and other substances out of children's reach or behind childproof locks.
- Keep products in their original containers. Do not put cleaners or other products in food or drink containers.
- Never call medicine "candy" and do not take medicines in front of children.
- Teach your child never to eat or drink anything without first checking with an adult.
- Use child-resistant packages.
- Place safety latches on all drawers and cabinets containing harmful products.

- Read and pay attention to labels before taking medicine or using a cleanser or other chemical products.
- Post the number for The Poison Control Center by the telephone.
- Place Mr. Yuk<sup>®</sup> stickers (included in this portfolio) on poisonous materials so your children will know to stay away from that material.



### What To Do If A Poisoning Occurs

- Remain calm.
- Call the Poison Control Center at **1-800-222-1222**. Be ready to give the following information:
  - Your name and telephone number
  - Name of material or substance involved in the poisoning and its ingredients
  - Age and weight of victim
  - Amount of substance involved
  - Time poisoning occurred
  - Any symptoms
- The Poison Control Center will give you instructions on what to do next.
- Be prepared to give first aid if a poisoning occurs. Follow the Poison Control Center's steps for emergency action.

### Emergency Action for Poisoning

- **Inhaled poison**—Get the victim to fresh air as fast as possible. Avoid breathing fumes. Open doors and windows wide. If victim is not breathing, start artificial respiration.
- **Poison on the skin**—Remove clothes that may have come in contact with the poison and flood skin with water for 15 minutes. Wash gently with soap and water and rinse.
- **Poison in the eye**—Flood the eye with luke-warm water poured from a large glass two or three inches from the eye. Continue for 15 minutes. Have victim blink as much as possible while flooding the eye. Do not force eyelid open.

- **Swallowed poison (medicine)**—Do not give anything by mouth until you contact The Poison Control Center for advice.
- **Swallowed poison (chemical or household)**—If the person is awake and able to swallow, give a glass of water (2-8 oz.). Do not make the person vomit unless told to do so by The Poison Control Center or doctor.

If hospital treatment is necessary, The Poison Control Center will call ahead to your hospital to assist in treating the poisoning victim. When taking a poisoning victim to the hospital, one adult should drive while another keeps the victim comfortable. Be sure to take the container the poison was in and any vomited material with you.

### Medication Safety

When taking medications follow these tips:

1. Read all medication labels carefully.
2. Keep a list of all your medication and their dosages with you and ensure that your doctor and pharmacists have a copy. Vitamins, herbal medications, and nutritional supplements should be included on your list.
3. Ask your doctor or pharmacist if you should avoid certain foods, beverages, other medications or activities while you are taking the drug.
4. Do not keep medication that is outdated or no longer needed.
5. Tell your health care providers about any drug allergies you may have.
6. Keep all medications out of children's reach.
7. Contact your doctor immediately if you experience any unusual side effects.
8. Do not share medications with others.
9. If you store your medications in a container, label it with the medication name, dose, frequency, and expiration date.
10. Anticipate when your medications will be running out and have your prescriptions renewed as necessary.
11. Keep your medications in your carry-on luggage when you travel.
12. Always follow your doctor's instructions exactly and take medications according to label.

## Health Alerts to Keep Your Family Safe

- **E. Coli**—Fast-food restaurants, a county fair and a sewage-contaminated lake. What do these three places have in common? *E. Coli*. *E. Coli* are common bacteria that live in everyone's large intestine, aid in digestion, and usually cause no problem. However, certain strains of *E. Coli* can cause serious problems, including bloody diarrhea and severe abdominal pain.
- **Lead Poisoning**—The American Academy of Pediatrics estimates that over 900,000 children have elevated lead levels. Left untreated, lead poisoning can cause kidney damage, affect your child's growth or even lead to brain damage.

### Environmental Safety

- **Lyme Disease**—You may know this disease by its most common symptom: the bull's-eye rash. Since 1982, Lyme Disease has been a rapidly growing problem for the United States. Lyme disease is an infection caused by bacteria known as *Borrelia burgdorferi*. It is transmitted to humans by infected deer ticks and western black-legged ticks. Although not fatal, if left untreated Lyme disease can lead to serious illness.
- **West Nile Virus**—In August/September 1999, West Nile Virology (WNV) was recognized in the Western Hemisphere for the first time when it caused an epidemic encephalitis in the New York City metropolitan area. Encephalitis is inflammation of the brain, which can be caused by either a virus or by bacteria. According to the Centers for Disease Control and Prevention (CDC), cases have been reported in several East Coast states, including New Jersey, New York, and Pennsylvania.

**For more information on these and other public health issues, speak with your doctor and visit our website at [www.ibx.com/safety](http://www.ibx.com/safety)**

## Safe Cycling

Bicycling is a great way for the whole family to enjoy the outdoors and get some exercise. But before you hit the road, make sure you are up to speed on how to make bicycling as safe and as fun as it can be.

Following a few simple guidelines can help you prevent accidents and enable you and your family to enjoy safe cycling.

### Bike Helmets Now the Law

Having children wear bike helmets is not only a good way to prevent injuries, it's also the law in many states. Children under the age of 12 in Pennsylvania, under 14 in New Jersey, and under 16 in Delaware must wear a bike helmet when riding a bicycle.

If you have a young baby, you should check with a doctor about when the baby's neck is strong enough to wear a helmet.

You should always wear a helmet when you ride a bike and so should your children. An estimated 90 percent of the brain injuries suffered by cyclists could be prevented if all bike riders wore helmets that fit securely and were buckled properly. Visit our web site at [www.ibx.com/bikehelmet](http://www.ibx.com/bikehelmet) for more bike safety information.

### Receive up to \$25 Back on the Cost of a Bike Helmet

When you purchase an approved bike safety helmet, you can receive a reimbursement of its cost—up to \$25. To qualify for reimbursement, the helmet should have a sticker on it that shows it has been certified by SNELL (Snell Memorial Foundation Standard) or approved by ANSI (American National Standards Institute). Make sure you buy a good helmet. Cost is not an indicator of quality.

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### All helmets should fit well. They should:

- Cover the top of your forehead and sit level on your head;
- Have straps tight enough so that the helmet does not slide in any direction or rock from side to side; and,
- Have a chin strap that is easy for your child to buckle.

### *Suggested Rules of the Road*

Bike riders must follow the same rules as motorists. Here are some tips for safe bicycling:

- **Ride on the right side of the road.** Use a bike lane or path if there is one.
- **Stop at all stop signs.** Obey all traffic lights and stop signs, just like you would if you were driving a car.
- **Look both ways at all corners.** Look left, right, and left again at every corner.
- **Watch out for driveways.** Many driveways are lined by trees or bushes. Look left, right, and left again when leaving or crossing a driveway.
- **Use your ears as well as your eyes.** Your ears are very important to safe bicycling. Never use headphones when you are riding because you won't be able to hear cars, horns or people.
- **Avoid road hazards.** Your wheels may get stuck in sewer grates, railroad tracks or gravel. To avoid crashes, ride straight over railroad tracks and sewer grates. Walk your bike over wet things such as leaves, steel bridges or through intersections.
- **Practice braking.** Practice braking in a safe place—like an empty lot or a playground. Practice braking hard by leaning back over the rear wheel to add weight. Always buy bikes with foot (coaster) brakes for children.

### How to get your Bike Helmet Reimbursement:

- Use the educational information provided to help you select and purchase a bike helmet.
- Fill out the attached Reimbursement Form and mail it with your receipt to:

Independence Blue Cross  
Healthy Lifestyles  
Bike Helmet Reimbursement  
1901 Market Street  
P.O. Box 41880  
Philadelphia, PA 19101-9131

You may receive one reimbursement per eligible family member per 365-day period (based on date of purchase) when received within 90 days of purchase. If you need additional Reimbursement Forms, visit us on the web at [www.ibx.com/bikehelmet](http://www.ibx.com/bikehelmet) and download another Reimbursement Form or call the Health Resource Center at **1-800-ASK-BLUE** or **215-241-3367**.

**Falsification of information in order to receive your reimbursement is strictly prohibited. It is a violation of the law subject to civil and criminal penalties.**

Healthy Lifestyles<sup>SM</sup> programs are value-added. They are not part of the health care benefits you have purchased and are therefore subject to change without notice.

**Please note:** Independent vendors who neither are affiliated with Independence Blue Cross nor participate in its networks provide many of the Healthy Lifestyles programs. Please call us if you want more information on these independent vendors.

### Questions?

- Visit our website [www.ibx.com/safety](http://www.ibx.com/safety) or [www.ibx.com/reimbursement](http://www.ibx.com/reimbursement)
- Call the Health Resource Center at **1-800-ASK-BLUE** or **215-241-3367**



## Healthy Lifestyles<sup>SM</sup> Safety Program Reimbursement Form

Yes! Please send me a reimbursement up to \$25 for the cost of completing an American Red Cross or American Heart Association course.  
 My receipt is enclosed. (Reimbursement request must be received within 90 days of course completion date.) Course Name: \_\_\_\_\_

ARC/AHA Branch: \_\_\_\_\_ Completion Date: \_\_\_\_\_

Once you have completed the program, please complete this form and return it to us by mail (with the proper postage) to:

Independence Blue Cross • Attn: Healthy Lifestyles • Safety Program  
 1901 Market Street • P.O. Box 41880 • Philadelphia, PA 19101-9131

### Mail my reimbursement to:

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone (day): \_\_\_\_\_ Phone (eve): \_\_\_\_\_

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield— independent licensees of the Blue Cross and Blue Shield Association.

## Healthy Lifestyles<sup>SM</sup> Bike Helmet Reimbursement Form

“Congratulations on making the commitment to protect your health.”

Yes! Please send me a reimbursement (up to \$25 before tax) for the cost of a bike helmet. My receipt is enclosed. (Reimbursement requests must be received within 90 days of purchase). Helmet purchased for (if other than subscriber): \_\_\_\_\_

Please complete this form and return it to us by mail (with the proper postage) to:  
 Independence Blue Cross • Healthy Lifestyles • Bike Helmet Reimbursement  
 1901 Market Street • P.O. Box 41880 • Philadelphia, PA 19101-9131

### Mail my reimbursement to:

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone (day): \_\_\_\_\_ Phone (eve): \_\_\_\_\_

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield— independent licensees of the Blue Cross and Blue Shield Association.

COMPLETE

COMPLETE

Insurance ID#: \_\_\_\_\_

I am a member of (you must check one):

- Keystone Health Plan East
- Keystone 65
- Personal Choice 65<sup>SM</sup>
- Traditional Indemnity Plan
- Keystone Point-of-Service
- Personal Choice<sup>®</sup>

Questions? Call the Health Resource Center at 1-800-ASK-BLUE or 215-241-3367



