

Welcome back to the PSWCT/UP Quarterly Newsletter!

We are pleased to reintroduce our newsletter, a quarterly resource designed to keep our member districts informed of timely updates, practical resources, and insights from PSWCT/UP. The newsletter will cover such topics as trends in workers' compensation insurance, loss prevention and mitigation resources, return-to-work updates, claims trends and other topics, program updates, Unemployment Pool matters, and upcoming training opportunities. Our goal is simple – to provide timely information that helps your district manage risk, reduce losses, and support safer and healthier workplaces. Your feedback is appreciated. Welcome back to the PSWCT/UP Quarterly Newsletter – we look forward to staying connected!

In This Issue

From the Executive Director	1
2026 Employee Health and Safety Handbook Now Available	2
Certificates of Insurance Are Now Available	2
Return-to-Work Incentive Program (RTWIP) Reminder: A Quick Look at This Year's Timeline	2
Back-to-School Safety: Start the Year on the Safe Side	3
Say Aloha to Danielle!	3
Strengthen Your Return-to-Work (RTW) Culture	4
What's Your Baseline?	5
Risk Classification Codes	5
Washington State Time-Loss Compensation Rates	6

From the Executive Director

I am honored and excited to officially serve as the Executive Director of the Puget Sound Workers' Compensation Trust and Unemployment Pool and Agency Operations. Since stepping into the Interim Executive Director role in March 2026, I have had the privilege of working closely with our dedicated staff, Advisory Board, and the 34 member districts that make our Trust such a collaborative and valued organization.



For many of you, this role represents a return to an organization that has been an important part of my professional journey. I began my career with Puget Sound Educational Service District in 2007 as the Director of Operations, overseeing fiscal services, loss control, technology for the Workers' Compensation Trust, and agency operations. In 2011, I became the Associate Executive Director for the Trust before transitioning in 2013 to focus full-time on agency operations, leading departments including facilities, maintenance, transportation, and conference center operations.

In June 2025, I had the opportunity to return to the PSWCT/UP team, bringing together my experience in workers' compensation management, operational leadership, team development, and strategic process improvement. Over the past year, I have had the opportunity to closely assess our operations, culture, and opportunities for growth.

As Executive Director, my priority is ensuring our member districts receive exceptional service, expert guidance, and proactive support. Our mission remains centered on helping districts support injured employees through timely, compassionate, and high-quality claims management; effectively manage and reduce risk; facilitate safe and timely return-to-work opportunities; and ultimately reduce workers' compensation costs.

I believe our greatest strength is the partnership we have with our member districts. Your feedback, collaboration, and trust are essential to our continued success, and I look forward to working alongside you to identify innovative ways we can meet your evolving needs, and ensure the Trust continues to deliver exceptional value.

Thank you for the confidence you have placed in our team. I am grateful for the opportunity to serve you and look forward to the work ahead as we continue advancing the mission of the Puget Sound Workers' Compensation Trust and Unemployment Pool.

I look forward to meeting many of you over the coming months. Please don't hesitate to reach out if I can ever be of assistance.



Andrea Dombroski,
Executive Director, Puget Sound Workers' Compensation Trust and
Unemployment Pool & Agency Operations

2026 Employee Health and Safety Handbook Now Available

A safe workplace starts with the right resources and the 2026 Employee Health and Safety Handbook is now available to help school districts strengthen their workplace safety programs.

This handbook is designed to provide employees and supervisors with practical guidance to help prevent workplace injuries and illnesses, promote a strong safety culture, and support compliance with Washington State and federal requirements. It brings together important safety policies, practices, and procedures in one accessible resource.

A successful safety program is more than a set of policies and procedures – while each piece plays an important role, the greatest impact comes when

safety is embraced and supported at every level of the organization. When employees, supervisors, and district leadership work together to identify hazards and follow safe practices, the district positions itself to reduce the frequency and severity of workplace injuries and illnesses.

We encourage districts to share this handbook with employees, incorporate it into new employee orientation and ongoing safety training, and use it as a resource throughout the year.

The handbook is available in multiple languages – English, Russian, Korean, Spanish, Chinese (Simplified), Chinese (Traditional), and Tagalog. You can access this handbook at pswct.org or by clicking this [link](#).



Please contact Risk Services if you have any questions.

Certificates of Insurance Are Now Available

In mid-August, we sent each of our member districts their individual Letter of Attestation, or Certificate of Insurance (COI), addressed to the district's PSWCT Trustee. COIs are proof of insurance that a district holds an active insurance policy for a specific coverage(s) effective on a specific date. In this case, the COI serves as the verification for Workers' Compensation effective September 1, 2026 and valid through the policy year ending August 31, 2027.

COIs are informational only and are a summary. They do not alter, amend, or extend the actual terms of the insurance coverage being provided.

Please contact **Member Services** if you have any questions.



Return-to-Work Incentive Program (RTWIP) Reminder: A Quick Look at This Year's Timeline

If your district provided an eligible workplace accommodation during FY 2025–2026, now is a good time to make sure your Return-to-Work Incentive Program (RTWIP) reimbursement application is on your radar.

The Timeline at a Glance

- September 1, 2025 – August 31, 2026

Eligible accommodations provided during this period may qualify for reimbursement.

- September 30, 2026: Submission Deadline

Applications for FY 2025–2026 accommodations should be submitted by this date. This is an earlier deadline than the previous December 31 deadline.

- After September 30, 2026

Missed the deadline? Eligible applications can still be submitted, but they will be processed during FY 2026–2027. Members have one additional fiscal year after the year the accommodation was provided to submit an eligible request. After that period, the request will no longer qualify for reimbursement.

A Little Preparation Goes a Long Way

Submitting early gives your application more time to move through the process. Before sending it in, take a moment to make sure all required supporting documents are included, missing information can slow things down.

Questions or need help? Visit the RTW program website or reach out to your assigned Return-to-Work Manager for assistance.

Back-to-School Safety: Start the Year on the Safe Side

A new school year means fresh classrooms, finished projects, and busy workspaces. As everyone settles in, a few simple checks can help keep your space safe, clean, and ready for the year ahead.

Decorate With Safety in Mind

- Keep decorations simple and limit flammable items.
- Use approved clips when hanging items from ceiling T-bars.
- Clean or remove decorations when they collect dust.

Keep the Way Out Clear

- Keep doors, windows, and exit routes free of clutter.
- Pay extra attention in labs, art rooms, and CTE spaces where equipment can quickly crowd walkways.
- Post an updated evacuation map near the door and make sure everyone knows the route.

Moving Something? Move Smart

- **Team up:** Get help with heavy or awkward items.
- **Use the right tools:** Carts, hand trucks, and lifting straps can make the job safer.
- **Lift with care:** Bend your knees, keep the load close, and move your feet instead of twisting.
- **Take your time:** A safe lift is more important than a fast one.

Clear Floors = Safer Steps

- Keep floors and walkways clutter-free.
- Put items away instead of storing them on the floor.
- Close drawers and cabinet doors after use.
- Limit loose electrical cords and use cable covers when needed.
- Clean up spills right away, even if it's only water.

A Quick Safety Check Goes a Long Way

Before the day gets busy, take a quick look around: Is the exit clear? Is the floor clear? Is anything out of place? A few seconds now can help prevent an injury later.

Say Aloha to Danielle!



We're excited to welcome Danielle Phillips to the PSWCT/UP family! Originally from Hawaii and of Hawaiian and Filipino heritage, Danielle brings 10 years of workers'

compensation experience from Sedgwick TPA for Boeing and a real passion for helping injured employees recover and return to work.

For Danielle, joining PSWCT/UP is an opportunity to make that work even

more meaningful. She's especially excited to support school districts and the people who spend each day serving and shaping our future generations.

What can members expect? A friendly face, open communication, and a partner who truly wants to help. Danielle hopes to build strong relationships with our districts and encourages members to reach out anytime with questions or concerns.

Join us in welcoming Danielle to the PSWCT/UP family. We're so glad to have her!

Save the Date!

Mark your calendar for the PSWCT/UP Annual Trustees Meeting on March 26, 2027.

This annual event brings together PSWCT/UP Trustees for an opportunity to connect and gain valuable insights into the Pool's programs, financial outlook, and Workers' Compensation trends affecting our member districts.

More details, including the agenda and registration information, will be provided as the meeting date approaches.

We look forward to seeing you on March 26!

Strengthen Your Return-to-Work (RTW) Culture

PSWCT's Return-to-Work Managers continue to support our school districts with implementation of return-to-work best practices. Towards that end, we are ushering in an era of additional support through mutual accountability and effective workplace interactions via an appropriately documented interactive process.

What is RTW?

RTW Managers educate our Member Districts with effective strategies to retain their valued employees that have been injured on the job, in their job of injury, or in alternate positions. This is implemented by creating a culture based on sustainable and repeatable procedures that adhere to the needs of the employee and the employer. A best-practice return-to-work (RTW) culture provides injured workers, who cannot perform their job of injury, with the opportunity to recover while working in an approved modified/light capacity. Having a RTW culture is fiscally responsible, supports an employment retention strategy, and strengthens staffing stability.

The development of a structured and focused RTW program is anchored by national best practices that create realistic expectations for key participants, and includes the following elements:

- Having Policies or Procedures that staff may refer to in case an on-the-job accident occurs.
- Placing emphasis on the importance of Documentation throughout the interactive process and why.
- Communicating and Coordinating with all participants to ensure the process is shared as the RTW culture is built.

The Accommodation Process

While accommodation through alternative work assignments is being considered, efficient and effective communication through various channels must take place to ensure all parties are included in this relationship building process, thus creating an inclusive RTW culture. These parties include the injured worker, employer of injury, and the attending provider. This communication ensures that the needs of the injured worker are met while adhering to the restrictions presented by the attending provider. An employer with a comprehensive RTW culture will confirm that these expectations are met. This RTW approach enables an injured worker to regain their sense of purpose and can be a significant milestone in their physical recovery, and emotional and mental well-being.

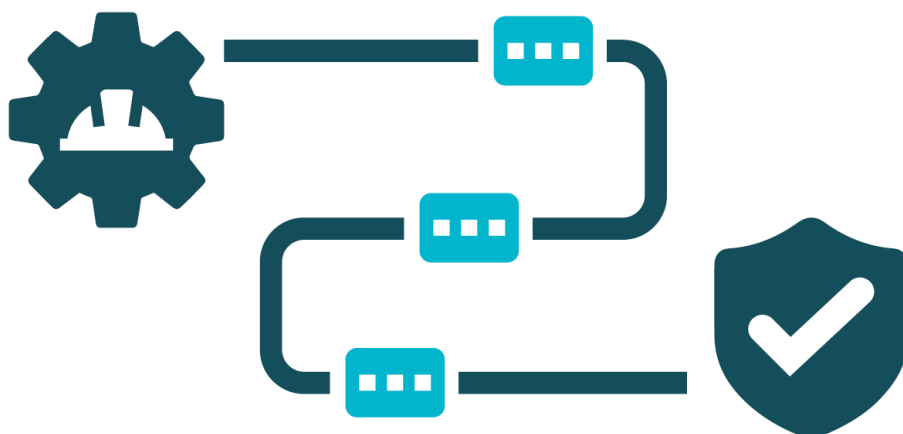
Documentation

Documentation of events and activities allows for the opportunity to establish consistent and repeatable practices in the return-to-work process. The Job Offer Letter is the official document that identifies the modified/light capacity job that was agreed upon, the wage for the work offered, pattern of work, and most importantly, the accommodation that was made. RTW Managers encourage a complete interactive

process between the employer, attending provider and injured worker based on written documentation and agreement by all parties.

One might say that if nothing is written, it did not take place. For this very reason, Washington State Department of Labor and Industries (L&I) and your RTW Managers require Job Offer Letters that contain all pertinent information regarding the accommodation. A Job Offer Letter that is not signed does not ensure that the interactive process has taken place, nor does it secure any party to an understanding. Time loss payments stop with the notification from the employer that the worker has returned to work. Without this communication, time loss can conceivably continue until discovered by the Trust.

As the RTW culture permeates the organization and programs are set in place, managers and supervisors must be equipped with the tools to promptly place injured workers safely in transitional or alternative work assignments. Please join us on September 22, 2026, for **“Utilizing WorkSource to Facilitate Early Return to Work,”** in which our RTW Managers will be partnering with a Vocational Rehabilitation Counselor expert from L&I for a practical conversation about helping injured employees return to work safely and successfully.



What's Your Baseline?

Occupational hearing loss is one of the most common work-related health issues in the United States, costing employers an estimated **\$242 million** annually.

However, noise-induced hearing loss, the type at issue in workers' compensation claims, is **completely preventable**.

This type of hearing loss occurs gradually, and employees may not notice the signs until it is too late.

Annual audiometric testing identifies flaws in your hearing loss prevention program that can be repaired before permanent hearing loss occurs.

Employees are initially tested for an established baseline and annual thereafter for a comparative analysis.

As an employer in Washington State, if you have employees exposed to noise levels at or greater than 85 dBA, you are required to have a hearing loss prevention program and to conduct audiometric testing.



Complimentary On-Site Audiograms

In order to support member districts fulfill this requirement, **annual on-site audiograms** remain available to member school districts as a value-added benefit at no cost. Members who participated in previous years will continue to receive annual appointments. For those who may have missed a year, you can still restart the program at any time by making an appointment with **Listen Audiology**.

Who to Test?

Testing is limited to the employee classifications listed below, which are known to be exposed to a time weighted average (TWA) greater than **85 decibels** in an **8-hour workday**:

- **Maintenance & Operations** – Grounds Maintenance, Facilities Maintenance, and “All Trades” Maintenance
- **Transportation Maintenance** – Bus Mechanics
- **Music Instructors** – Music, Band, and Choir
- **Vocational Education Instructors** – Wood Shop, Metal Shop, and Automotive Technology

Reminders

- Once appointments are made, please make every effort to invite staff from all **classifications** listed above.
- Allow a **2-hour testing window** per on-site appointment to test up to 19 employees. (Large school districts may need to schedule additional time.)
- If you need **extra time** or an extra site visit to include all your employees in the testing program, please let us know so that we can authorize the additional testing time for you.

If you have any questions, please contact our **Risk Consultants** for assistance.

Risk Classification Codes

It's back to class and now is a great time to discuss “class codes.”

Class codes, also known as risk classification codes, are used in calculating insurance premiums. Insurance carriers assign different base rates for each code depending on their relative exposure to loss. In workers' compensation insurance, different job duties are grouped by the likelihood and average cost of claims; the more hazardous the risks, the higher the base rate. The Washington Department of Labor and Industries (L&I) has identified over 300 risk classifications related to various business activities and industries (**WAC 296-17A**).

The PSESD Worker's Compensation Trust is a self-insured risk pool serving K12 education in Washington state. Of the 300 risk classification codes, L&I assigns three main codes to public educational business activities: 6103 – Clerical and professional staff; 6104 – All other employees; and 6901 – Volunteers. Each month, members report employee headcounts, payroll, and worker hours for each of the 6103, 6104, and 6901 risk classifications.

While reporting is usually straightforward, challenges may arise when employees perform job duties with activities that don't simply fall into one classification. When analyzing job activities that don't clearly fit in one box, we are always happy to work with our members to determine the best rate classification or to answer any other rate-related questions. As we start the new school year, the accurate reporting of hours is critical to ensure the correct remittance as well as coverage for injuries in the appropriate risk class.



2026-2027 PSWCT/UP TRAINING SCHEDULE

Elevating expertise in risk and coverage.

Puget Sound Workers' Compensation Trust and Unemployment Pool (PSWCT/UP), offers no-cost trainings to our member districts and partners.

Each session specifically focuses on topics school districts are urgently facing.

Upcoming speakers include:

- Anthony Carlton, Vice-President, AJ Gallagher
- Elizabeth Jakob, Environmental Health Consultant
- Craig Scukas, FCAS, MAAA, Director, PricewaterhouseCooper, LLP
- Dr. Reginald Reid, Principal, ReLife School
- Dr. Ted Albrecht, MD, Neuropsychologist, Concussion Specialist

All trainings are live webinars. Session recordings will be available upon request. Questions? Contact us at memberservices@pswctup.org

Scan QR code
to register.



Washington State Time-Loss Compensation Rates Effective July 1, 2026

Injured workers who qualify for time-loss compensation receive a base rate of 60% of their gross monthly wage at the time of injury. Depending on marital status and the number of eligible children, the benefit rate may increase to a maximum of 75%.

Claims Before July 1 2026

For claims with a date of injury or date of manifestation before July 1, 2026, the previous calculation under **RCW 51.32.060(2)** continues to apply:

- **60%** for the worker
- **+5%** for a spouse or registered domestic partner
- **+2%** for each eligible child, up to an additional 10%

Claims On or After July 1 2026

For claims with a date of injury or date of manifestation on or after July 1, 2026, the worker still begins with a **60% base rate**, but the benefit rate is determined by the worker's family status:

Family Status	Benefit Rate
Unmarried, no children	60%
Unmarried + 1 child / Married, no children	65%
Unmarried + 2 children / Married + 1 child	67%
Unmarried + 3 children / Married + 2 children	69%
Unmarried + 4 children / Married + 3 children	71%
Unmarried + 5 children / Married + 4 children	73%
Unmarried + 6 or more children / Married + 5 or more children	75%

What Changed

The overall time-loss range remains 60% to 75%. The key change is that, for claims on or after July 1, 2026, the percentage above the 60% base rate is determined by the worker's family status rather than by separately calculating an additional percentage for a spouse and each child.

Alternate Recipient Payments

For claims with a date of injury or date of manifestation on or after July 1, 2026, payments to an alternate recipient are set at 2% for each eligible child under **RCW 51.32.010(2)(b)(i)**. An alternate recipient may be a person with legal custody of the worker's child or an eligible child who is age 18 or older. Amounts paid to alternate recipients reduce the amount paid to the worker or surviving spouse.

RCW 51.32.060 | RCW 51.32.010

Please contact MemberServices@pswctup.org if you have questions or feedback regarding this newsletter.