



*Cicero Elementary School during the milk party celebration for June is Dairy Month.*

## Dairylea Cooperative and Dairy Farmers of America Celebrate June is Dairy Month in Local School

In celebration of June is Dairy Month, employees of Dairylea Cooperative Inc. and Dairy Farmers of America's (DFA) Northeast Council spent the day at Cicero Elementary School in Cicero, NY educating second-graders on the importance of dairy.

"This is the fourth year we've gone into the school to educate children about dairy farming and the nutritional benefits of dairy products," said Karen Cartier, Director of Communications for Dairylea and DFA's Northeast Council. "We teach them about the journey milk takes from the farm to the grocery store." Over the years, the program has grown from one class to seven classes.

Cartier spoke to more than 200 second-graders and concluded the day with a milk party. The presentation included an interactive discussion with the students and activity sheets on the importance of dairy in a healthy diet. The milk party included a special visit from a dancing cow and dairy treats including milk, ice cream, string cheese, vegetables and dip, and yogurt.

"It is important the next generation understands and values the importance of dairy and what farmers do to improve the quality of life around them."

## Message from the President: Commitment to Quality Service

ASA offers a variety of products and services designed to help our members stay healthy, informed and well protected. One of the most important jobs we have is to provide our members with quality customer service. We're proud to provide this service to our members 24 hours a day, seven days a week through our Customer Service Center.

Staff at the Customer Service Center is the engine that makes it all work! Their commitment to farmers and agriculture is unparalleled in the insurance industry. Recognizing this, each of the next several editions of our newsletter will highlight one of our Customer Service Center staff so you can get to know each person a little better and put a face to the name and voice you may have heard on the other end of the phone.

One of our key resources at the Customer Service Center is Kathy Coon. Kathy is a licensed insurance agent and is responsible for managing the daily functions of the Customer Service Center, handling complex cases and problem resolution with ASA's various insurance partners.

Kathy has been with ASA for more than 7 years. She started as a Customer Service Representative and was promoted to manager based on her demonstrated ability to provide superior customer service. Kathy's goal is to end every call with the customer feeling satisfied that their question was answered or their problem was or will be resolved. She services Health, Life, Dental, and Workers' Compensation and specializes in billing.

Kathy comes from a family with nearly 50 years in milk-hauling, so she is familiar with dairy and the hard-working people in the industry. When not serving our members, Kathy enjoys working in her flower garden, reading, and spending time with her family.

To contact our Customer Service Center, call 1-800-654-8840.

Max Gannon  
President, Agri-Services Agency



*Kathy Coon,  
Customer Service Center*

**See page 2 for important information on understanding long-term care.**

## Understanding Long-Term Care

Recently the demand for professional health care assistance has increased. This is due to a number of factors, including longevity. Current knowledge of human health and metabolism has allowed us to extend the average human lifespan by a few decades. While this surely is a positive development, it means that many cognitive and physical conditions, previously rare and found only in the very aged, appear now with greater frequency. Increasingly, long-term care is the only way to meet the demands that these ailments have created for our aging population.

Another factor that increases the need for long-term care is the changed structure of the family. In the past, the family of an elderly person would care for them when they were no longer able to live independently. Today, however, the norm is for both men and women to work outside of the home and with ever-increasing demands of time on today's families, rarely is someone available to care for an ailing family member. Preparing for your own care is crucial in determining your quality of life as you age. Long-term care can give you the support you'll need to accomplish your goals.

The aspects of your daily life that give you the most difficulty will determine the degree to which you need assistance. This care may come in the form of a visiting health care professional to your home or from that of a long-term health care facility, such as a nursing home or assisted living residence. Whatever your need, the goal of long-term care is to maximize your independence.

Long-term care insurance has existed for nearly 40 years and was born as a result of Medicare, which didn't cover every condition

and caused many to people lose all of their assets in the process. Long-term care insurance picked up the slack and today its coverage has grown to include almost any condition, making it stand apart from state-sponsored programs. Today, folks choosing long-term care insurance are able to have the care they need and keep their valuable assets, such as their homes, in the process.



Like any other insurance policy, long-term care policies require monthly premiums for years until you are in need of long-term care. At that point, you file a claim and begin receiving benefits that would pay for your care. There are no fixed rates for long-term care and many

factors contribute to its cost. These factors are determined by the state you reside in, the facility that you choose and the degree of care that you require.

Generally speaking, nursing homes may charge from \$100 to \$300 a day and calculate their fees by determining how much money is required for your care per day. The nature and quality of the facilities vary. Home care is also calculated daily, and is usually less expensive than a nursing home or assisted living residence. Since it also determines the amount of money you will receive in terms of daily cost, a long-term care insurance policy might refer to "daily benefits."

The financial strength of a long-term care policy is one of its most important components. Varying parts of the country and their facilities have varying daily costs. Because insurance companies also compute benefits based on daily needs, make sure that you have adequate daily benefits in your policy. \$130 is the average

cost for a day in a nursing home, with prices reaching \$200 in metropolitan areas. You'll want to ensure that the benefits of your policy are adequate and sustain you for a sufficient period of time.

Also important in choosing a policy that's right for you is to be aware of the role inflation plays. Care that costs \$130 a day today could be double that amount in less than 15 years. Additionally, understanding the claims process will help you to maintain full control over your policy. Find out the actual procedure of your insurance provider, and be sure to find out which claims actually are paid, as well as how many.

Agri-Services Agency now offers long-term care insurance underwritten by the MedAmerica Insurance Company. If you are interested in receiving a free quote, please contact:

**ASA Sales Center**  
**1-866-297-7729**  
**[www.agri-servicesagency.com](http://www.agri-servicesagency.com)**



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visit [www.Agri-ServicesAgency.com](http://www.Agri-ServicesAgency.com)

# Protecting Young Workers

Statistics show 200,000 young workers are injured each year. More than 70,000 of these end up in emergency rooms and nearly 100 teens are killed on the job each year. The leading causes of teenage deaths on the job are:

- Motor vehicle crashes
- Motorized equipment operation (ex. forklifts)
- Operating machinery
- Homicide in retail industries
- Construction

The exact cause is often unclear. A few of the causes are lack of experience, limited safety knowledge, horseplay, lack of training and lack of supervision. Young workers can be protected from workplace accidents, injuries, illnesses and even possible death, and labor laws require employers to provide that protection. The following information is provided to help employers create a safe workplace for their teenage workers.

Employers should take these steps to protect young workers:

## Recognize

- Assess and eliminate hazards in the workplace to reduce the potential for injury/illness
- Make sure equipment is safe and legal

## Supervise

- Make sure young workers are appropriately supervised
- Make sure supervisors and adult coworkers are aware of tasks young workers may or cannot legally perform
- Label equipment that young workers cannot use, or color-code uniforms of young workers so others will know they cannot perform certain jobs

## Train

- Provide training in hazard recognition and safe work practices
- Have young workers demonstrate that they can perform assigned tasks safely and correctly
- Ask young workers for feedback about the training

## Comply

- Know and comply with child labor laws and occupational safety and health regulations that apply to your business. Post these regulations for workers to read

## Develop and Implement

- Develop an injury and illness prevention program
- Involve supervisors and experienced workers
- Create a process for identifying safety and health problems
- Implement controls and activities that will solve safety and health problems
- Use the OSHA Consultation services

## Labor Law Specifics

Laws affecting youthful agricultural workers vary by state. Please contact your DOL for specific information. For non-agricultural occupations, the Child Labor Provisions of the Fair Labor Standards Act (FLSA) are relatively consistent.

*Information in the above article was edited and reprinted with permission from The Workers Compensation Fund.*



# Common Summer Injuries

Summer is traditionally a season of relaxation and recreation-yet it's also the most common time for injuries to occur at work and at home.

## Automobile Accidents

Be more aware of the number of cars on the road and remain alert, not only for other cars but also for pedestrians. Also, remember to fasten your seatbelt for all trips—short or long.

## Heat Exhaustion & Heat Stroke

Participate in physical activities in the early mornings or evenings when it's cooler, wear loose-fitting clothing, and drink plenty of water (and avoid alcohol).

## Slips, Trips & Falls

Slips, trips, and falls represent a major cause of accidental death and injury, in both the home and work environment. To prevent slips, avoid walking in areas which pose slipping hazards if at all possible. Always promptly clean up spills of slippery substances. Avoid and keep objects that could cause someone to trip out of the way and always use fall protection equipment when it is required.

## Insect Bites

Wear long-sleeved clothing and keep skin covered. Also, use approved insect repellents containing DEET on exposed skin and clothing can help prevent spread of disease.

*Information in the above article was edited and reprinted with permission from the Worker's Compensation Fund.*

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*To provide access to innovative, quality insurance programs for farmers in production agriculture and agri-business, resulting in economic value.*

*Leaders in Agricultural Insurance*  
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# Questions about other products? Questions about a claim? Questions about billing?



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