

# Be Smart About Safety (BSAS)

## Frequently Asked Questions

### Program Overview

#### 1. What is Be Smart About Safety?

Be Smart About Safety (BSAS) is a funding mechanism that allows UC locations to invest their risk management program funds in loss prevention (LP) and loss control (LC) measures to reduce their cost of risk as it relates to employee safety, general liability, employment practices liability, automobile liability and property damage exposures. This program is similar to the mechanism that would be available if the University used a commercial insurance program.

#### 2. Why should my location participate in the BSAS program?

All locations should participate in the BSAS program for several reasons:

- The BSAS program provides the locations with funding for LP and LC programs that were not available before the inception of BSAS
- Participation in the BSAS program has a direct impact on the locations' insurance rate. Investing in LP and LC will reduce the locations core premiums, as the actuary provides a rate discount to those locations who participate in the BSAS program.
- Investing in LP will lead to a reduction in claim frequency, which in turn will have a positive effect on a location's severity and overall claim exposure.
- Investing in employee health & safety and the overall safety and protection of the University and its assets through LP and LC is a sound business decision.

#### 3. Who can submit a BSAS proposal?

Any department may submit a proposal. However, all proposals must be coordinated with your local EH&S, Risk Management, and Workers' Compensation departments and comply with any location-specific requirements that may be in place.

#### 4. How does a department apply for BSAS funding?

To apply for BSAS funds, an applicant must complete the BSAS funding application online at [ehs.ucop.edu/bsas](https://ehs.ucop.edu/bsas) and comply with any local review processes that may be in place. Once the proposal has received all local approvals, the applicant will submit the proposal for review and final approval by OPRS.

### Funding

#### 5. How is BSAS funded?

BSAS is funded through a percentage of each location's insurance premiums. The percentages may fluctuate based on program status.

**6. How are the insurance accrual rates and BSAS accrual rates determined?**

The insurance accrual rate is determined by an independent actuarial analysis of a location's specific loss experience and exposure. This rate varies from location to location because each location's experience and exposure is unique. This rate also varies by the line of coverage.

The BSAS accrual rate is a systemwide percentage that is based upon maintaining a consistent level of funding for the program. The actuary report is calculated annually in March and is shared with the locations.

**7. Are there stipulations regarding the use of BSAS funding?**

Yes, these funds can only be spent on LP and LC programs intended to reduce the frequency and severity of potential and actual loss in the areas covered by the specific line of insurance funding.

**8. What types of programs would NOT be appropriate for BSAS funding?**

Those programs that do NOT support LP and LC initiatives intended to reduce the frequency and severity of potential and actual losses are NOT an appropriate use of BSAS funding. BSAS funds are not intended to supplement operational program budgets. This includes (but is not limited to) replacement of general operating supplies, maintenance and travel expenses (with a limited exception for train-the-trainer safety education).

**9. Can BSAS funding be combined or transferred into other existing programs?**

The BSAS program intends to create new programs and enhances existing programs that will bolster the LP and LC efforts at the locations. Therefore, BSAS funds should not be used to fund or replace funding for programs that existed before the inception of the BSAS program. However, they may be used to enhance existing programs.

**10. Can BSAS funding be used to correct deferred maintenance issues?**

Yes, under the stipulation that the predominant purpose of the deferred maintenance correction is to address a condition that has a direct impact on Life Safety. For example, funds cannot be used to pay for a roof replacement, unless the roof poses an immediate threat to the safety of employees, students, visitors, etc.

**11. Are capital improvements eligible for BSAS Funding?**

Yes, if a capital improvement is proposed that involves LP and LC measures and will have a direct impact on Life Safety, it can be submitted as a BSAS proposal. An example of this would be installing new fire protection sprinkler systems in a building, where the lack of sprinklers poses a significant life safety risk.

**12. Under what circumstances should BSAS funding be used to fill career positions?**

We do not recommend that BSAS funding be used to fill career positions. BSAS funds are approved on a year-to-year basis. Once approved and awarded, funds are only available for a 12-month period. We cannot guarantee renewal of funding for career positions will be granted for subsequent years.

Use of BSAS funds for salaries and benefits will be reviewed on a case-by-case basis. When approved they are intended to be “seeding” funds with the location committing to transfer the salary to permanent funds at the pre-determined opportunity.

**13. Is there a dollar cap on an applicant’s request for and granting of BSAS funds?**

No, as long as the amount is within the total amount of BSAS funding available to your location. This is a decision that should be coordinated and agreed upon at the location level before being submitted to OPRS.

**14. What if one of our approved BSAS programs over-forecasted the required funds to complete and another approved BSAS program under-forecasted the required funds to complete; are we allowed to move funds from one approved program to the other?**

This will be addressed on a case-by-case basis. Both programs must meet the BSAS requirements and have all the required local and OPRS approvals.

## Applying

**15. When can you submit BSAS proposals for the current fiscal year?**

The BSAS online application is closed for approximately three months before the end of each fiscal year for fiscal close and software program updates. It is reopened on July 1st. Proposals must be submitted before the close of BSAS to be considered.

**16. What are the deadlines for submitting a BSAS proposal?**

OPRS must receive all initial proposals before the BSAS application close date. In all cases, BSAS applications must obtain final approval from OPRS before initiatives can incur costs.

**17. What if we don't submit a proposal or proposals for the full BSAS allocation?**

Currently, any unused BSAS funds will be carried over to the next fiscal year. However, this policy may be revised in the future to address abandoned funds.

**18. What are some examples of approved proposals?**

Examples of approved proposals are available from your local EH&S, Workers' Compensation and Risk Management departments.

**19. What if a proposal involves elements of more than one program, such as employee life safety and property fire safety?**

Proposals that involve elements of more than one program will be reviewed by all required approvers. Upon approval, the funding will be divided appropriately among each BSAS program that was requested and approved in the application.

**20. Does anyone at the campus location have to approve the BSAS proposal?**

Yes, each campus has a location-specific approval process in place. Also, you must also obtain the approval of the head of your administration or finance department and comply with any location-specific requirements that may be in place. Each campus has designated local approvers who must approve all proposals in the online BSAS application at [ehs.ucop.edu/bsas](http://ehs.ucop.edu/bsas). All BSAS proposals must be coordinated and agreed upon by all involved local departments before being submitted to OPRS for consideration and approval.

## Approval Process

**21. Who approves the BSAS proposals at OP?**

Proposals are approved by an assigned Program Reviewer for each of the insurance funding accounts. With final approval by the Deputy Chief Risk Officer.

Role	Title
First Reviewer	BSAS Administrative Assistant
Auto Program Reviewer	Executive Director, Liability and Property Programs -or- Liability and Property Programs Manager
Employment Practices Liability Reviewer	Employment Practices Liability Program Manager
General Liability Reviewer	Executive Director, Liability and Property Programs
Property and Liability Reviewer	Executive Director, Liability and Property Programs
Workers' Compensation Reviewer	Executive Director, Environmental Health, and Safety
Second Reviewer	BSAS Administrative Assistant
Final Reviewer	Deputy Chief Risk Officer

**22. How do I know what review phase my BSAS proposal is in?**

The following table provides a brief description of the review statuses for BSAS proposals. You can view the status of your proposal anytime by logging into [ehs.ucop.edu/bsas](http://ehs.ucop.edu/bsas).

Status	Status Name	Description
Draft	Draft	Proposal started by the applicant and in editable mode
Pending	Pending	Proposal submitted by the applicant and ready for review by Campus Location Reviewer(s)
Location Approved	LocApproved	The proposal approved by Campus Location Reviewer(s) and ready for review by 1st Reviewer at OPRS
1st Reviewer Approved	RevApproved	The proposal approved by 1st Reviewer and ready for review by Program Reviewer(s) at OPRS
Program Reviewer Approved (Auto)	PrgAutoRvrApproved	If applicable, a proposal approved by Auto Reviewer and ready for review by other Program Reviewer(s) or 2nd Reviewer at OPRS

Program Reviewer Approved (Employment)	PrgEmpRvrApproved	If applicable, a proposal approved by Employment Reviewer and ready for review by other Program Reviewer(s) or 2nd Reviewer at OPRS
Program Reviewer Approved (General Liability)	PrgGIRvrApproved	If applicable, a proposal approved by General Liability Reviewer and ready for review by other Program Reviewer(s) or 2nd Reviewer at OPRS
Program Reviewer Approved (Property)	PrgPropRvrApproved	If applicable, a proposal approved by Property Reviewer and ready for review by other Program Reviewer(s) or 2nd Reviewer at OPRS
Program Reviewer Approved (Workers' Compensation)	PrgWcRvrApproved	If applicable, a proposal approved by Workers' Compensation Reviewer and ready for review by other Program Reviewer(s) or 2nd Reviewer at OPRS
2nd Reviewer Approved	SndrevApproved	The proposal approved by 2nd Reviewer and ready for review by Final Reviewer at OPRS
Final Reviewer Approved	Approved	The proposal approved by Final Reviewer at OPRS
Not Approved	NotApproved	Applicable at any point in the review process. Proposal returned to the applicant.

**23. Is the OPRS department the final approving authority of the BSAS proposals?**

Yes, OPRS is the final approving authority of all BSAS proposals.

**24. What if a BSAS proposal is rejected?**

Proposals with insufficient information returned to the applicant for clarification or additional information as required. If it is determined that the proposal does not meet the requirements of the BSAS program, it will be rejected, and funding will not be provided for that proposal.

## Reporting

**25. What does an appropriate tracking system look like for determining the effectiveness of the BSAS programs?**

An appropriate tracking system should document losses and exposure before initiating the new program and then after a selected period document the effect the program had on the losses and exposure. A clear set of metrics needs to be identified in the proposal. Each location needs to perform routine monitoring of the progress of each approved proposal towards their stated goals.

**26. When do I submit my progress report for an awarded BSAS proposal?**

All locations are required to submit to OPRS a yearly report detailing the results of their approved programs (this is submitted to OPRS via the BSAS application [ehs.ucop.edu/bsas](https://ehs.ucop.edu/bsas)). Additionally, each location is required to establish a self-audit program which will be reviewed and verified by an external source periodically.

## Miscellaneous

**27. How long will the BSAS program be available?**

OPRS intends to continue this funding mechanism indefinitely.

**28. Are there differences between how campus and medical center BSAS funds are processed and can be used?**

No.

For more information, please contact OPRS at 510-987-9832.