

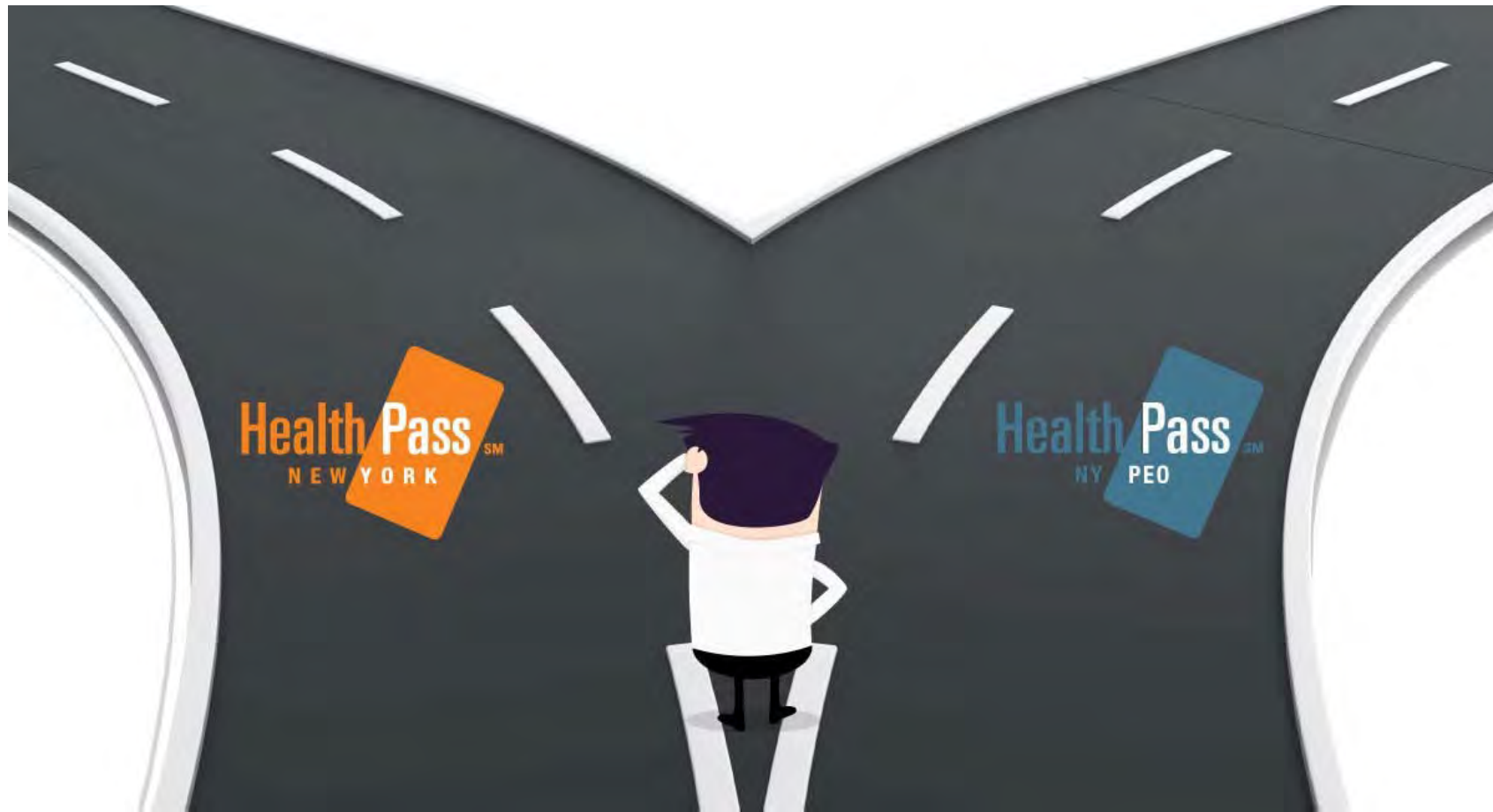


HealthPass NY PEO
powered by DecisionHR



Rob Zorcik
Director of Sales,
HealthPass

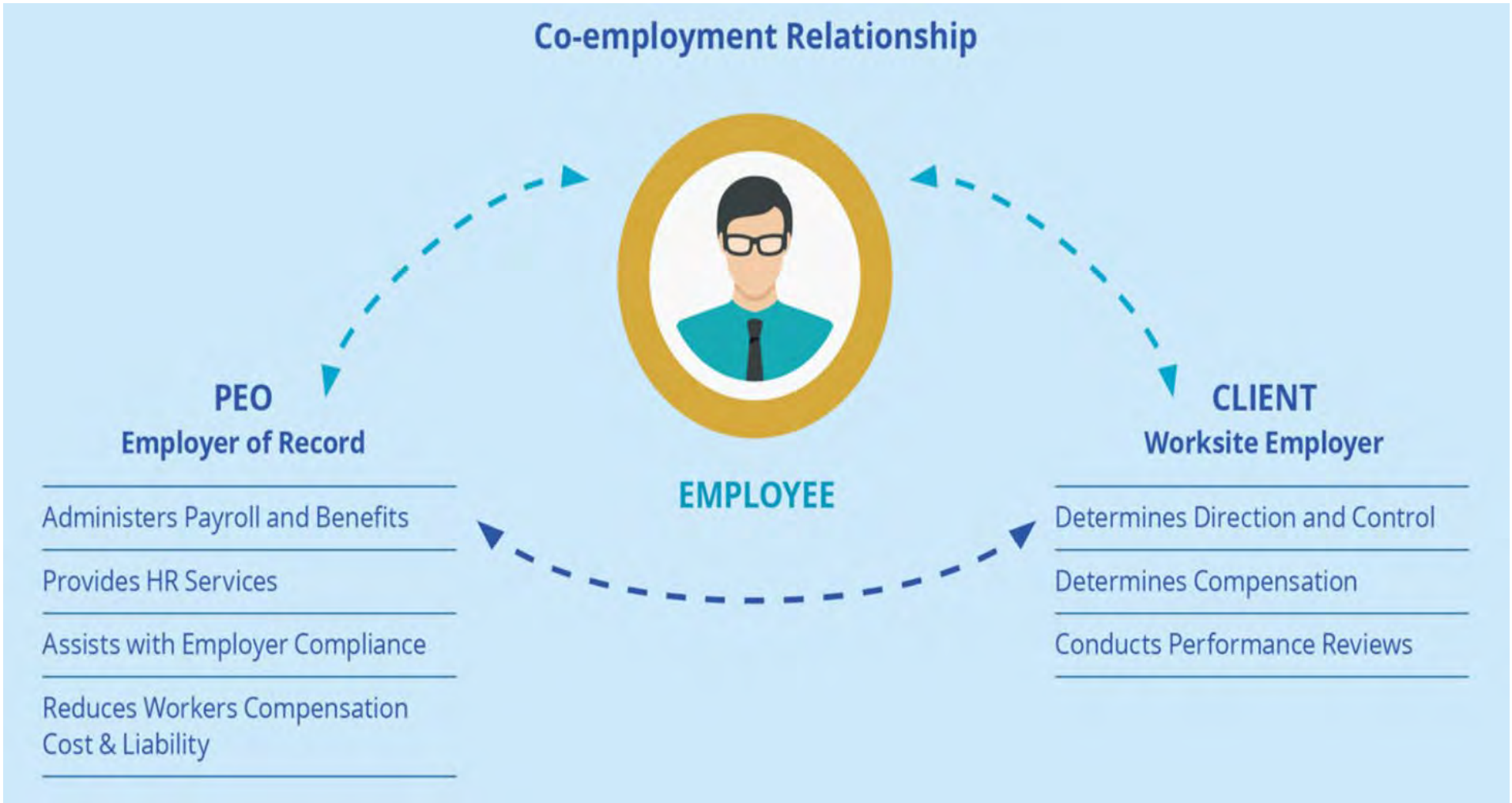
2 Pathways – Exchange & PEO





Patrice Alvino
Director of Business
Development,
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Partners in Business



Diving into Workers' Compensation Agenda

- Understanding the Basics
- PEO vs The Traditional Market
- Information Needed to Quote

What is Workers' Compensation

- Covering Employees for Work related injuries
- Protects your business from law suits
- Compliance with State Regulations

What does Workers' Compensation Cover?

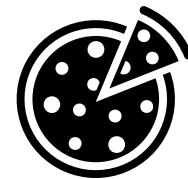
- Medical expenses
- Lost wages
- Ergonomic accommodations
- Possible Disability benefits
- Ongoing care costs

Most Common Workplace Injuries

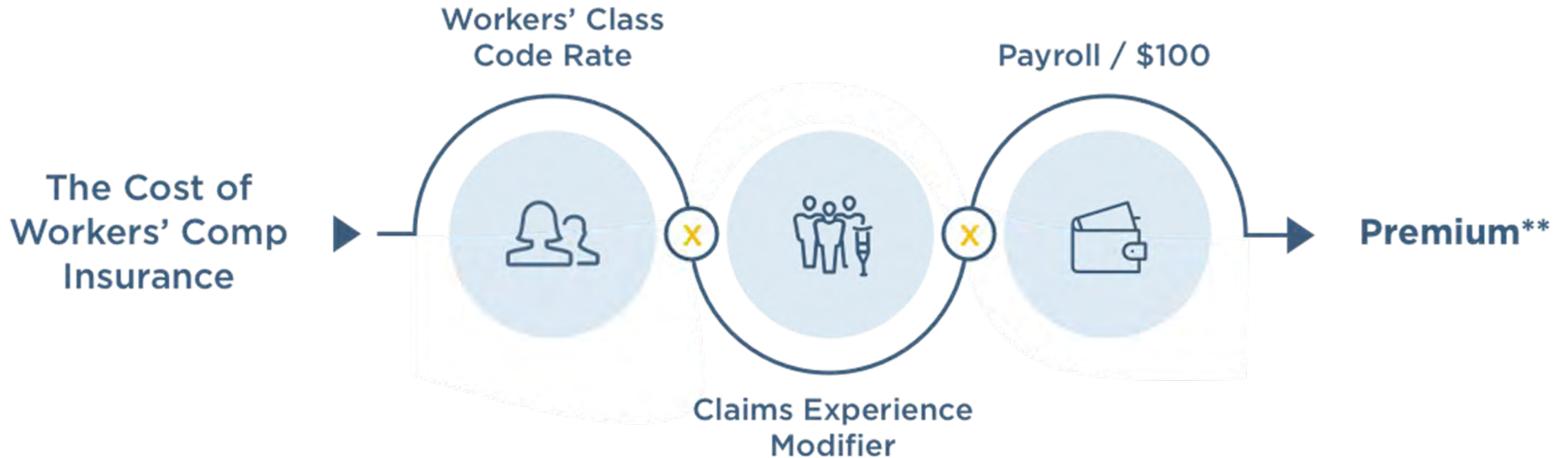
- Slips and falls, such as an employee sliding on ice outside your office or slipping on a wet floor.
- Improper lifting technique, which can cause an immediate injury or a repetitive stress injury, like tendinitis.
- Car accidents while your employees drive for business purposes.

Factors that Determine your WC Costs:

- Workers' class codes
- Number of employees
- Annual Payroll



How the Premium is Calculated



Traditional Marketplace vs. PEO

Traditional Workers Compensation

- Estimated payments
- Large down payments
- Policy only; No Risk Mgmt.
- Audits

PEO Workers Compensation

- Pay as you go
- No down payments
- Loss control & Claims Mgmt.
- No audits

DecisionHR's Workers' Comp Options

- 2 Carriers:
 - AIG
 - United Wisconsin
- Both A-Rated Carriers



DHRs Top Business Codes

- Construction
- Home Health Care
- Manufacturing
- Trade Services (Electricians/HVAC/Plumbers/Etc)
- Hospitality and Restaurants

Takeaways

- We share in the responsibility of a safe working environment with the client
- The riskier the job the higher the cost
- Same money through group buying power

Thank you!

