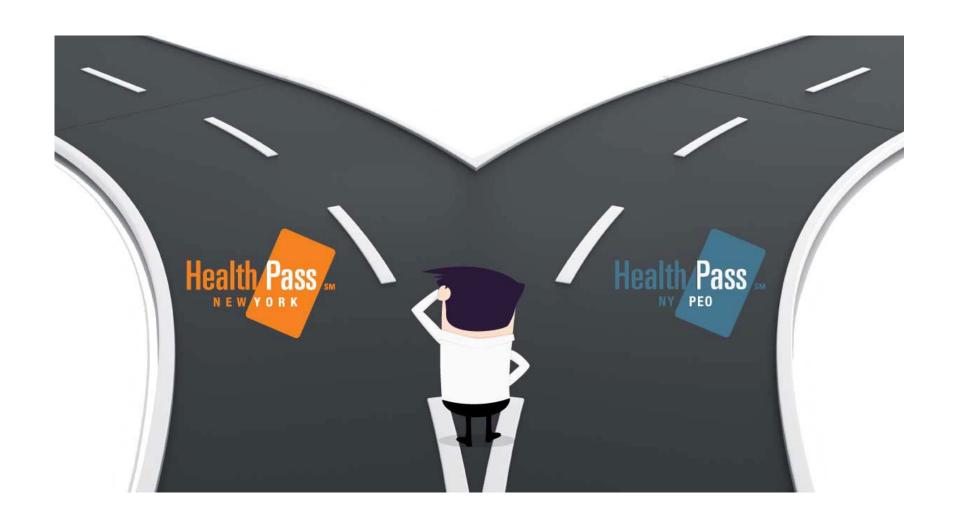




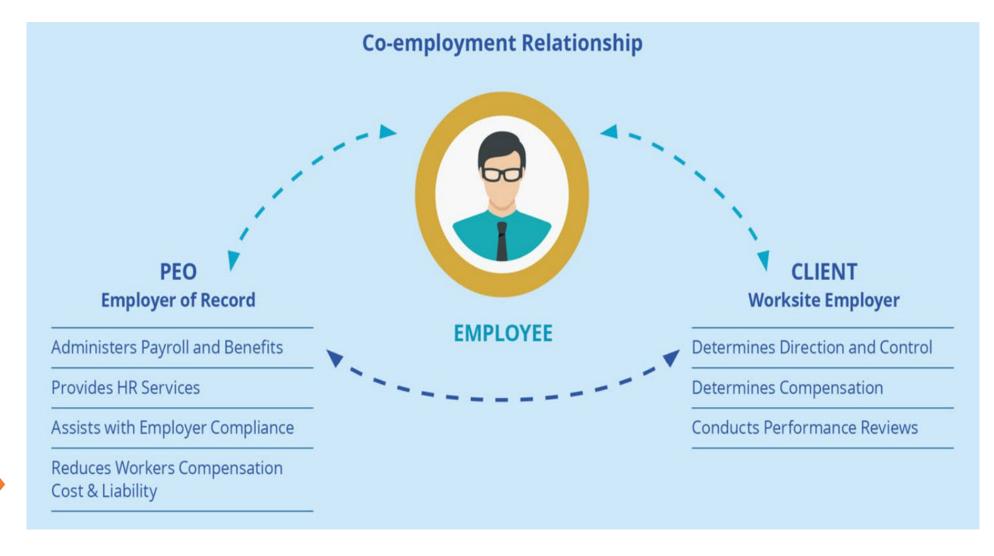
HealthPass NY PEO powered by DecisionHR

2 Pathways – Exchange & PEO





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

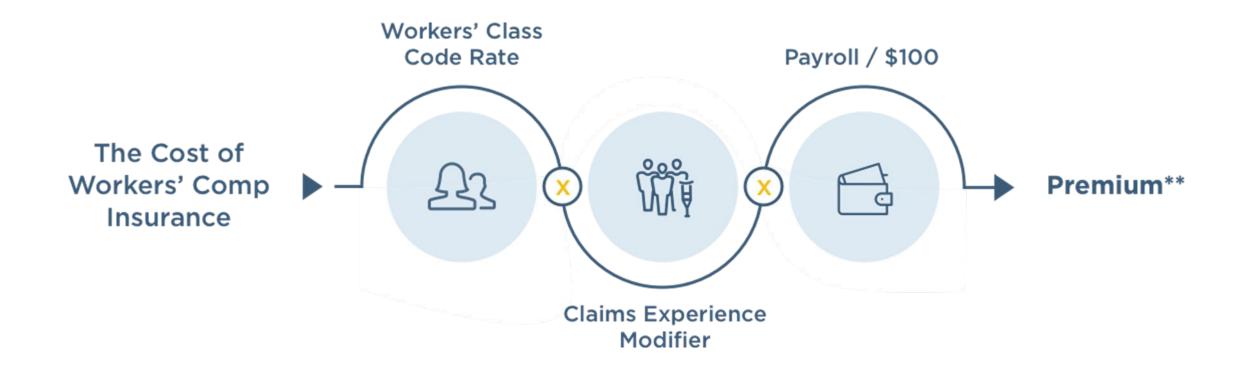








How the Premium is Calculated





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



Quoting for PEO Workers' Comp:

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- Workers' Compensation
 - Acord 130 Application OR
 - Declaration page plus class codes
 - 5 year claims history



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!

