

## WORKERS COMPENSATION 101

Workers Compensation provides coverage for all full-time and part-time employees in the event that they become injured or sick on the job. It will cover Owners and Officers depending on the application and the Owners inclusion or exclusion on the policy. In many states, a policy will cover uninsured subcontractors and 1099 employees if they do not have their own coverage in place. As a general rule, employers with at least one employee should have coverage. Our state has a four employee requirement but we recommend purchasing coverage even with just one employee for your protection. With Workers Compensation, the premium is derived by payroll multiplied by the rate given by the National Counsel on Compensation Insurance "NCCI". Every year an audit will be conducted. This audit will determine if you are owed back money or if you owe more money. With work comp you pay for what you use only. Monthly self reporting is the best option for payment method with these policies to avoid costly audits.

## WHAT IS A RETURN TO WORK PROGRAM?

**Plastridge Insurance turns 103 in February!**

The objective of a Return To Work "RTW" Program is to support injured/sick employees to be productive during their recovery and to maintain a connection in the work place. RTW Programs allow your employees to return to a light-duty job while they recover from a work-related injury or illness. RTW Programs are vital to have when you carry Workers Compensation. It can help you save money and spend less effort throughout the workers compensation claim process.

If you do not have a RTW Program, you would have to pay your employees a portion of what they would make if they were doing full-duty work, and be down an employee.

The program should be reviewed with employees when they are hired. It lets them know that you are dedicated to their health and well being. The program should outline how sick or injured workers situations are handled.



**RON D'ADDIO  
&  
SHELAGH WAHL-GRUBB**

Healthcare Facility Risk Insurance Specialists

**Plastridge**  
INSURANCE SINCE 1919

### Ask About Our Complete Insurance Program Review:

- Property
- Flood
- General Liability
- Professional Liability
- Abuse/Molestation
- Employment Practices
- Cyber Liability
- Commercial Auto
- Excess/Umbrella
- Workers Compensation

561-276-5221  
rdaddio@plastridge.com  
sgrubb@plastridge.com  
**plastridge.com**