

Group Insurance Savings and Benefits

Added benefits for qualifying State Fund policyholders

As a valued State Fund customer, you may be eligible to convert your current policy to a group policy for added benefits and further-reduced premiums. Through our extensive group insurance program, we offer opportunities for membership in a wide range of groups and trade associations for all types of employers.

Group membership advantages include:

- **Group Discount.** As a group member in good standing, you automatically qualify for an upfront 6 percent group discount on your workers' compensation policy.
- **Specially Designed Group Benefits.** Your trade association membership may include additional benefits that specifically cater to your business or industry. State Fund partners with your association to provide risk management services to help you control your workers' compensation insurance costs.
- **Knowledgeable Group Professionals.** Dedicated experts that provide an additional level of service and can help you take advantage of State Fund's services.

These membership advantages apply in addition to your other State Fund benefits:

- **Claims Free Credit.** This credit recognizes and rewards State Fund policyholders for their exemplary loss history. Renewal accounts are eligible for up to 15 percent premium credit while new accounts can receive a 10 percent premium credit.
- **Expert Claims Handling and Medical Management.** As a State Fund policyholder, you benefit from our Medical Provider Network (MPN), pharmaceutical and medical bill review, toll-free Claims Reporting Center, and Return to Work (RTW) assistance. Collectively, these services can help reduce your claims costs.
- **Loss Control Services.** State Fund offers a wide array of loss control services and safety programs tailored to meet the needs of your industry at no additional cost. These services include occupational safety and health informational materials, Employer Educational Safety Seminars, customized loss control reports, and professional Ergonomic and Industrial Hygiene services.
- **Fraud Prevention.** Our experienced in-house Special Investigation Unit works with all State Fund employees to identify and investigate suspected workers' compensation fraud and report it to law enforcement. Contact our toll-free fraud hotline at (1-888-STOP FRAUD) if you suspect potential fraudulent activities.

For more information on group insurance or to apply for membership, visit www.scif.com or contact your broker or State Fund. Soon you can be on your way to more cost-effective coverage for your business.

