

# Group Insurance Savings and Opportunities

*Added benefits for qualifying State Fund policyholders*

You may be eligible for some great savings. As a valued State Fund customer, you may qualify for the option of converting 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 associations for all types of employers. Group membership advantages include:

- **Group Discount.** As a group member, you automatically qualify for the 6 percent group discount on your workers' compensation policy.
- **Specially Designed Group Offers.** For details on more benefits that may be available, you may can contact the trade group representing your business.

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

- **Claims-Free Credit.** Employers whose State Fund policies have a base premium from \$1,000 to \$74,999 on the renewal year can receive a 10 percent Claims-Free Credit. This credit is applied automatically upon renewal to qualifying policies that meet the required premium, coverage, and indemnity criteria.
- **Expert Claims Handling and Medical Management.** These services can lower your claims costs even further. As a State Fund policyholder, you benefit from our Medical Provider Network, pharmaceutical and medical bill review, toll-free Claims Reporting Center, and Return to Work (RTW) assistance.
- **Loss Control Services.** A good safety record is the single best way to control your workers' compensation costs. State Fund works closely with you to offer a variety of loss control services, with safety programs tailored to meet the needs of your industry. These services include audiovisual materials, safety signs, posters, detailed loss control reports, and surveys.
- **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. Our toll-free Fraud Hot Line (1-888-STOP FRAUD) affords our clients and the public an opportunity to help in these efforts.

Choose a group, and apply for membership.\* To expedite your group selection and membership application:

For **Brokered** policies, please contact your **Broker** for assistance.

For **Direct** policies, please call our **Customer Service Center** at (877) 405-4545.

Then you can soon be on your way to more cost-effective coverage for your business.

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\*For our group insurance program, your policy must have a qualifying loss ratio and required experience modification. In addition, you may convert your policy only on its anniversary rating date with State Fund. (Your group or trade association may offer the non-concurrent anniversary rating date option, in which you may choose to retain your policy's anniversary rating date or assume that of the association. Please check with the group or association for this benefit. If you change the policy's anniversary rating date, there may be an impact on your policy's experience modification and rates.)