

Oasis Labor Association Affirmative Workers Compensation Benefit FAQ's

Q: Are the rates are annual with the only adjustment at the end of the year for year-end payroll then claims/losses correct?

A: Rates are determined and renewed annually, correct. Payrolls are submitted monthly, however, in our pay-as-you-go philosophy.

Q: Are there any services or programs for safety?

A: Yes we have EEAP, providing employee Safety & Awareness training through printed materials the employer can use.

Q: What services do you make available when I notify you of a questionable or fraudulent claim?

A: There is a grievance process which include arbitration before litigation to look into such matters.

Q: How and when are you notified of new claims?

A: There is a software called "report-a-claim" that we use for claims reporting. There is no excuse for a claim being reported late.

Q: Other than loss control services provided by the carrier, what specifically are you doing to help us prevent claims and add to our safety culture?

A: Workers Safety, Lost Time and creating a culture of safety, is and must always be a primary concern of the client company, as they are in control day to day of their operation. Our partnership with the aforementioned EEAP helps us with that.

Q: Are you operating as a MEWA? Multiple Employer Welfare Arrangement?

A: No we are an "ECE" Entity claiming exemption as a MEWA, so under the DOL definition we are not a MEWA. The difference between a MEWA and an ECE is a collective bargaining agreement with the employer regarding our members' hours, wages, working conditions and benefits.

Q: What does the Network of doctors in Texas look like, and what doctors are available in the El Paso Texas and Surrounding areas.

A: At this time, an injured employee should report their injury to their supervisor, then seek treatment at "deemed" provider, there will soon be a "preferred" provider network negotiated with in Texas.

Q: Is Affirmative Workers Compensation Benefit- registered (Approved) through Texas Department of Insurance? If so, what is the license number for Texas and New Mexico?

A: These programs are not insurance, they are benefits offered to members of Oasis Labor Association, structured under the guidelines of ERISA, and thus are not subject to state

regulations. Federal guidelines trump State guidelines related to ERISA. (See educational video for specific guidance and definition of code)

Q: Where is Oasis main office?

A: Oasis Labor Association, 600 E. John Carpenter Fwy, Suite 244, Irving, TX 75062 (855) OASIS-52

Q: Does Affirmative Workers Comp offer different deductibles to fit better within our budget?

A: Yes, when requesting a quote, please specify exactly what you would like to be quoted.

Q: How does Affirmative Workers Comp manage their claims?

A: Claims are all handled by an in-house claims department.

Q: What is Affirmative Workers Comp philosophy on return to work (light duty), handling of in house claims (no loss time)?

A: Affirmative Workers Comp is all for getting the employee back to work, and that every injured employee is taken care of. In-house claims we encourage to be reported, as mentioned before.

Q: Can I obtain the regular endorsements on our workers' compensation certificate?

A: Yes, all of the standard endorsements offered on workers' compensation certificates of coverage are available upon completing a cert request. Standard fees will apply.

Q: Must an employer who drops Worker's Compensation insurance in Texas need to file with the State of Texas the form DWC005 non-subscriber (annual filing).

A: If the owner of a Texas WC drops WC insurance and Affirmative IMMEDIATELY and SEEMLESSLY takes over, there is no need to file with the state as a non-subscriber, since they are covered through Federal preemption through our WC benefit.

Q: Does the product provide the employer with freedom from lawsuits by an employee injured on-the-job?

A: Under WC insurance, if an employee is injured on the job & uses the benefits available under the WC policy, then employee cannot then sue the employer. Our WC benefit is clothed with the same rights and privileges as a regular WC insurance policy, although we are NOT insurance but a Federally preempted employ welfare benefit.

Q: Are there any required medical or pharmacy networks an employee must utilize to get care if injured on-the-job?

A: None. The employee simply needs to visit the closest clinic to his/her employer as before.

Q: Does signing a CBA mean the employees have collective bargaining rights to strike, negotiate for pay and other occupational conditions?

A: The employer signs the CBA. Once executed by the Labor Association, the articles of the CBA become effective. The CBA clearly spells out that while the employees are our members and while we are able to deal with grievances if and when they come up, the employees will never strike, picket, perform work stoppage or boycott.

Q: Does the employer complete a form similar to the WC Employer's First Report of Injury if an employee is injured on-the-job?

A: Yes.

Q: How does the employer pay? Is a monthly report of payroll required?

A: Yes, same as with regular workers' comp.

Q: Is an end-of-year payroll audit performed similar to what is done by WC?

A: Yes

Q: Are experience modifiers applied or do all employers in the same category pay the same rate?

A: Experience modifiers are applied. Rates are determined by Ex Mods and 3 years loss run reports and payroll.

Q: Other than the employer's \$99 annual fee are there other administrative charges?

A: Any initial charges in addition to the \$99 annual fee? Any fees to employees? No other fees are associated to run the program. Employees are charged \$0 for membership dues.

Q: Are there divisions of payroll by classification/SIC/NAICS code?

A: Yes.

Q: Can business owners be covered themselves?

A: If a business owner has a corporation and he/she draws a salary as an employee, than yes, they can be covered with our WC benefit.

Q: Similar to above question, can business owners EXCLUDE themselves by name? If yes, can some be covered by name and others excluded? What about spouses of business owners who are not active in the business?

A: Affirmative WC will cover everyone on payroll as reported on a monthly basis. If someone is NOT on payroll, they are NOT covered.

Q: Are there any deductibles to the business owner if an employee is injured on-the job?

A: Yes, negotiated, determined by quotes.

Q: Worker's Compensation covers both medical bills, and, after 8 working days lost at work, a disability income payment kicks in. Does the alternative plan include the same provisions and are the benefits equal or better?

A: Our Affirmative WC benefit covers the State's minimum payout requirements from an insurer. Ours has additional benefits at NO cost to the employee: Free Immunizations; Free annual physicals, and a \$4,000 funeral expense benefit above whatever a State may require.

Q: Is there employers' liability coverage included?

A: Yes. As required on the Cert.

Q: Is the plan year-to-year renewed? What kind of paperwork is required at renewal time?

A: Yes. A simple renewal form renews the plan for the following year.

Q: What if the employer is doing a job for another company that requires a Certificate of insurance and possibly a Waiver of Subrogation clause? How is this handled?

A: It is handled the exact same as normally handled, either its requested and paid for on the front end, or its a separate cost and case by case when asked for.

Q: What if the employer is doing business in multi-states and has resident employees in other states? How is this handled?

A: It is handled the exact same as normally handled, remember this is a labor association, not insurance, providing workers comp benefits to its members, we're representing a national labor association, since we are national, we can cover the employee-members in other states as well.

Q: Who processes claims? What is the response time? Are there interim instructions for both the employer and employee?

A: Claims are adjudicated in house, most claims within 30 days. From the initial form to return-to-work programs, we are on the ball with both employer and employee (our member).

Q: What is considered/counted as "Payroll?"

A: Payroll is payroll. All employees on payroll are to be reported.

Q: Are any dividends paid?

A: No, just great rates and guaranteed savings.

Q: How long has the company been in business? Are financials available?

A: Since 2006. We are debt free, and finances would become available upon a request and a reason for the request.