

# Views

Handle Your Business With

**KARE**

The Kentucky Chamber Program  
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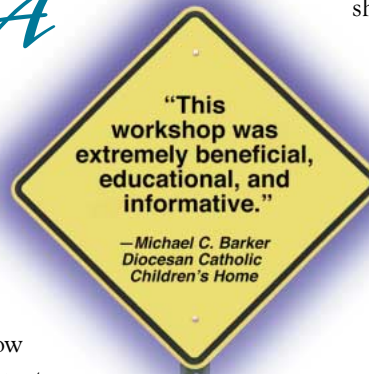
quarterly newsletter  
spring edition 1999

More than 120 people attended free, KARE-sponsored safety workshops in February. The workshops were held in Bowling Green, Ft. Mitchell, Lexington, Louisville, Owensboro, and Somerset. According to workshop presenters, Jerry Binkley and Ken Blanton, "the half-

combat material handling injuries. These claims account for 35% of all work-related injuries, with back injuries being the most common, according to Binkley and Blanton. In addition to the classroom training, attendees received a comprehensive, 160-page safety reference manual. Due to the positive response from workshop attendees, KARE is now planning statewide safety workshop sessions for the fall. Meeting notices will appear in the next edition of KARE Views and will be mailed to companies and organizations insured by KARE later this summer. ■

## Workshops Offer OSHA Compliance Strategies

day sessions provided information on the top 25 Kentucky OSHA violations and offered information about employer rights and responsibilities when dealing with OSHA." Workshop attendees also learned how to implement an effective awareness campaign to



## Got HR Questions? Answers are Just a Phone Call Away...

The Kentucky Chamber of Commerce has launched a new service designed to make running a business a little easier for its members. According to Jim Simpson, senior vice president, the purpose of the Human Resource Info Line is to assist members who have human resource or personnel questions arising from subjects covered in any Kentucky Chamber publication, newsletter, seminar, or other chamber communication medium. The experts answering the calls do not give legal advice, but they do provide practical, no-nonsense tips and suggestions for dealing with HR issues.

"Answers to your HR questions are just a phone call away," says Simpson, "and we're very pleased to be able to bring this service to Chamber

members at no charge." The HR Info Line opened May 3, and Kentucky Chamber members may access it by calling 800/483-6726. The HR Info Line is also available to non-member companies and organizations on an annual subscription basis at \$495 per year. ■

HR INFO LINE 800-483-6726



Every employer *mandatorily* subject to Kentucky's Workers' Compensation Act ("the Act") must either insure his/her liability for compensation thereunder in some corporation, association, or organization authorized to transact the business of workers' compensation insurance in the state or shall furnish to

would not be required to furnish security. However, by not furnishing security, the employer would be subject to legal action from an injured employee, and most such employers choose to purchase "voluntary" Workers' Compensation insurance in order to voluntarily subject their exempt employees to the no-fault provision of the

## Kentucky's Workers' Compensation Laws— Complying with the "Mandatorily Subject" and "Mandatory Coverage" Provisions

by George Rupert  
Executive Director,  
Ins. Mgt. Institute

the commissioner satisfactory proof of his/her financial ability to pay directly the compensation in the amount and manner and when due as provided for in the Act. Every such employer shall also file, or have filed on its behalf, with the Department of Workers' Claims (DWC), as often as may be necessary, evidence of its compliance with the provisions of the Act. Any insurance carrier or group self-insurance association providing workers' compensation insurance coverage for a Kentucky location shall file, on behalf of the employer, with the commissioner, evidence of the employer's compliance with the Act.

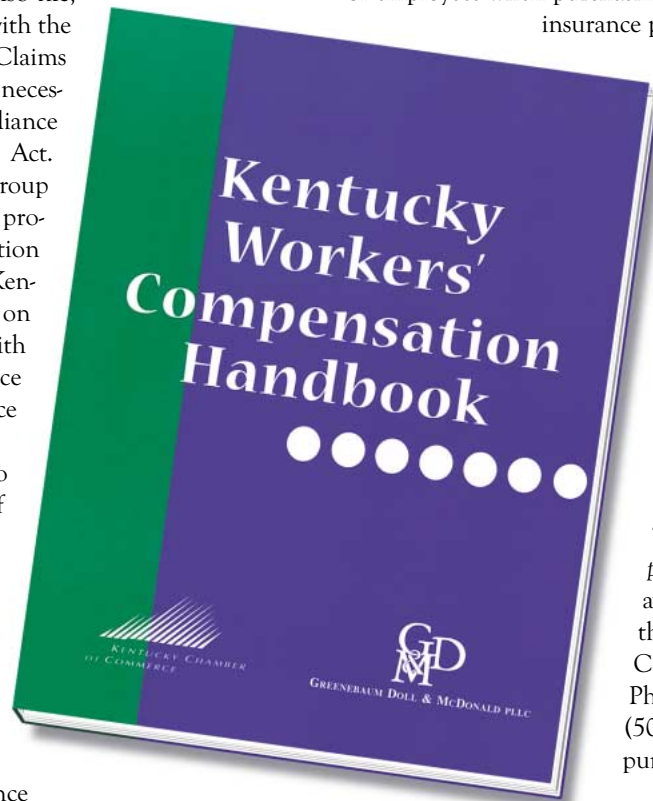
It is very important to understand the meaning of the phrases, "mandatorily subject" and "mandatory coverage" with respect to the Act. These phrases do not mean employers are required to purchase "coverage," but that some employers (most employers, actually) must furnish evidence (proof) of "security" to the DWC. There are three accepted types of approved security. The most common is an insurance policy from a carrier authorized to do business in Kentucky by the Department of Insurance. The only two other types of security allowed under the Act are self-insurance and membership in a self-insurance group.

The Act also specifies certain *classes* of employees that are mandatorily subject to the Act. An employer subject to the Act with one or more employees subject to the Act must provide security in the form of approved insurance or self-insurance.

While practically every kind of employment is subject to the Act, there are some classes of employees who are not. They are defined in the Act as "exempt" classes of employees. An employer who is otherwise subject to the Act, but employs only employees not subject to the Act,

Act. IMPORTANT: An employer who employs both employees who *are* subject to the Act and employees who *are not* subject to the Act will be covered for both classes of employees when purchasing a workers' compensation insurance policy.

Critical employer issues such as these, and nearly all other pertinent information an employer needs to know about Kentucky Workers' Compensation and Employers' Liability, are covered in a comprehensive, 230-page guide compiled by the Insurance Management Institute and the law firm of Greenebaum Doll & McDonald PLLC. *The Kentucky Workers' Compensation Handbook* is now available for purchase from the Kentucky Chamber of Commerce. Please contact Phyllis Wells at the Chamber (502/695-4700) for further purchase information. ■



George G. Rupert is the Executive Director of Insurance Management Institute of Venice and Ft. Myers, FL, and Ashland and Lexington KY, an independent fee-for-service insurance and risk management consulting firm that does not engage in the sale of insurance products, but specializes in providing service to employers and associations of employers on Workers' Compensation and Employers' Liability, 24-hour Integrated Benefits, Employment Practices Liability, and Risk Partnering Alternative Markets programs. He also counsels insurance carriers and agencies on management, marketing, and regulatory issues. He has held the General Lines Insurance Consultant's license in Kentucky for the past 15 years. Previously, he served as President and CEO of one of Kentucky's largest independent insurance agencies for 15 years, during which time he also served a term as President of the Independent Insurance Agents of Kentucky association. He also served for three years in the role of regulator as the only agent member of the Kentucky Insurance Regulatory Board. The Insurance Management Institute can be reached by email at [ggrupert@aol.com](mailto:ggrupert@aol.com) and by telephone at 941/480-9039.



The Kentucky Chamber of Commerce produces the following workshops, seminars, and publications, unless otherwise noted. For more information, call 502/695-4700.



### *Forklift Safety*

June 23, Louisville | June 24, Lexington | June 25, Hardin

On December 1, 1998, OSHA published new forklift standards creating eight pages of new operator training regulations. As a result, during 1999 all employers with forklifts will be required to implement forklift training programs and certify their operators in accordance with the new standards. This program is designed to give participants a thorough understanding of the new standards and to provide strategies for compliance. Cost: \$299 for Chamber members and \$399 for non-members.



### *OSHA 10-Hour Program*

August 5-6, Hardin | August 11-12, Louisville  
August 31-September 1, Lexington

This two-day workshop will provide participants with an intensive review of current OSHA topics. Upon completion of the course, participants will receive a Federal OSHA 10-Hour Card. This card will demonstrate your company's efforts toward voluntary compliance with the OSHA standards and will be useful during any OSHA inspection. Cost: \$495 for Chamber members and \$595 for non-members.



### *Kentucky Mandatory Postings*

Includes Kentucky Minimum Wage and Hour Laws Postings, OSHA Notification, Kentucky Child Labor Law, Wage Discrimination Because of Sex, and Equal Opportunity Postings. Cost: \$9 (paper)/\$15 (laminated) for Chamber members and \$12 (paper)/\$20 (laminated) for non-members. Shipping & Kentucky sales tax not included.



### *Federal Mandatory Postings*

Includes the Employee Polygraph Protection Notification, Minimum Wage Notification, OSHA Notification, FMLA, and EEOC with Age Discrimination and ADA Postings. Cost: \$9 (paper)/\$15 (laminated) for Chamber members and \$12 (paper)/\$20 (laminated) for non-members. Shipping & Kentucky sales tax not included.



### *ADA: 10 Steps to Compliance*

A step-by-step guide to help you determine exactly what you need to do to comply with the Americans with Disabilities Act. This publication is perfect for small business owners, human resources professionals, or anyone who deals with the rapidly changing world of disability laws and regulations. Cost: \$60 for Chamber members and \$80 for non-members. Shipping & Kentucky sales tax not included.

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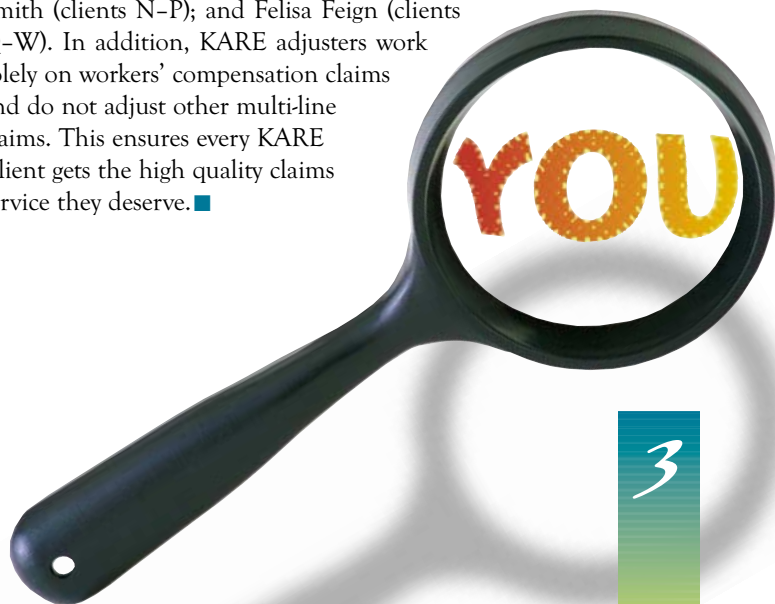
Mark McCord, *Marketing Director*

Angela Hockensmith, *Marketing Assistant*



## *We're Focused on You!*

Every company and organization insured with KARE has a dedicated claims adjuster to handle their specific account. The KARE adjusting unit consists of supervisor, John Dischinger, and adjusters Ed Meredith (clients A-E); Gayle Downs (clients F-M and U-Z); Kara Smith (clients N-P); and Felisa Feign (clients Q-W). In addition, KARE adjusters work solely on workers' compensation claims and do not adjust other multi-line claims. This ensures every KARE client gets the high quality claims service they deserve. ■



According to Jim Ford, manager of seminars and publications for the Kentucky Chamber of Commerce, the 1998 Compensation Data Survey, which is sponsored by the Chamber, offers compensation information on more than 360 jobs and a

Defined Contribution plans leading the way. The most popular plan type is the 401(k) with an employer contribution. Seventy-seven percent of the respondents offer this type of plan. In order to be competitive, many employers are also beginning to offer such alternative

## CompData Survey Offers Answers to Employers' Wage and Benefit Questions

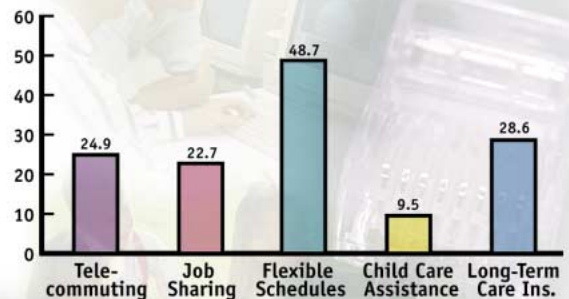
wealth of information on benefit practices in both Kentucky and Tennessee. Concerning health insurance practices, the survey found that 98% of the survey respondents offer individual and dependent health coverage to their employees. What types of plans are most popular? Preferred Provider Organizations (PPOs) are with 77% offering this type of plan. This is followed by Health Maintenance Organizations (HMOs) at 41%. When it comes to basic group life insurance, 99% of employers in the survey offer this benefit to their employees. The average eligibility waiting period for basic life coverage is 44 days. Survey respondents also encourage their employees to practice good dental health as 92% offer employee and family dental coverage. Vision programs are not as widely offered as the health, dental, and life programs—only 42% offer vision coverage. Lastly, nearly 63% of the surveyed employers offer retirement programs to their employees with

benefits as telecommuting, job sharing, flexible schedules, child care assistance, and long-term care insurance.

Ford notes that the 1999 edition of the CompData Survey will be available this summer. Readers interested in purchasing a copy of the 1999 Survey can do so by calling 800/300-9570. ■

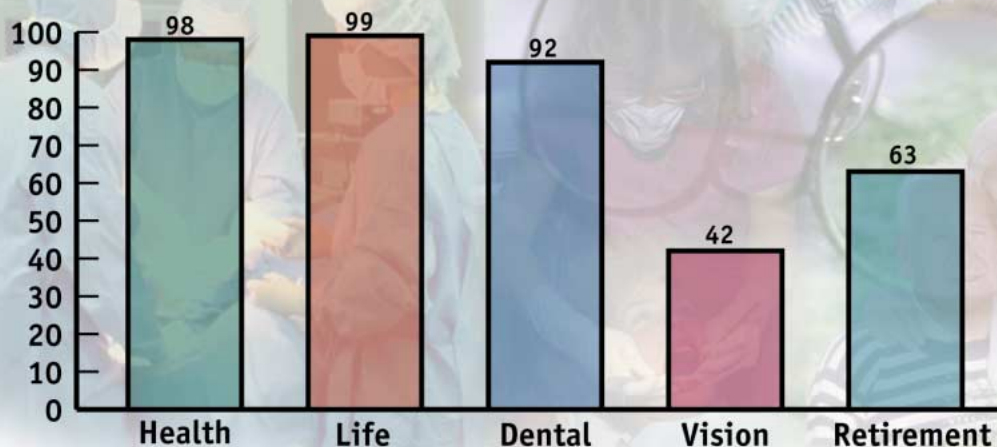
### Alternative Benefits Offered, 1998

percentage of companies that offer each type of benefit



### Traditional Benefits Offered, 1998

percentage of companies that offer each type of benefit



## Views

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