

Trust Matters, February 2019

UI Members: 2018 Annual Wage Reports Due May 1

Early in February, the contact person for each member of VERB's Unemployment Insurance (UI) Program will receive an email and also a hard copy mailing from Kelley Avery asking them to report their group's 2018 wages using the Excel template she provides. Completing this wage report is an important part of the UI Program's annual cycle: Kelley, VLCT's UI Underwriter, relies on each member's response as a factor in calculating their 2019 UI contribution.

Kelley has made this template very easy to use. If you lose track of the email (with the template attached), this year's file is also posted at www.vlct.org/rms/verb/unemployment-insurance. If you are the UI contact person for your municipality, please follow the instructions provided to fill in the new template (do not reuse last year's because the taxable wage base has changed) and email your completed Excel file to Kelley by May 1st. If you have any questions about the 2018 UI Annual Wage Report, or the VERB Trust's UI Program in general, contact Kelley at 800-649-7915, ext. 1965 or kavery@vlct.org.

Updated Info for Quarterly Reporting to VDOL

The Vermont Department of Labor (VDOL) is reducing the taxable wage base for 2019 from \$17,600 to \$15,600 per employee. This will take effect with online filing of your Employer's Quarterly Wage and Contribution Report for the quarter ending March 31, 2019, for which the filing deadline is April 30, 2019. We urge all VLCT members to file their quarterly VDOL wage reports on time and accurately to avoid being penalized \$100 for any instance of a late or missing report or missing information. If you encounter any problems with your password or logging in to the system, please contact VDOL's Employer Services Unit at 802-828-4344.

SPECIAL ALERT for VERB's UI Program members: When filing your online VDOL reports, do not change the "TALX UC EXPRESS, PO Box 283, St. Louis, MO" address. This is for our third party administrator, and it is the correct address for VDOL to use in order for VERB to be able to pay your UI claims bills. If you change this address, VLCT will be completely cut out of this information loop, and your claims will go unpaid! If you have any questions regarding the

VERB Trust's UI Program, please contact Kelley Avery at kavery@vlct.org or 800-649-7915, ext. 1965.

PACIF Underwriting's February Give-and-Take

All PACIF members will receive their 2019 coverage documents from the trust's Underwriting team by early February, after which the team will contact members for wage and job role information needed for the spring workers' compensation audits.

First, keep an eye out for the 2019 coverage documents mailing: a large envelope containing four or five documents and the appropriate Declarations Pages. The thickest document is for Property & Casualty, the second is for Workers' Compensation, the third is Cyber Liability and Data Breach Coverage, and the fourth, labeled "Special Risk Accident Policy," is for injury-related medical coverage for non-firefighter municipal volunteers. A fifth document will only be sent to members that have a volunteer fire department insured through PACIF. (It is labeled "Technology Assigned Risk Policy" because it involves a carrier named Technology Insurance.) The PACIF contact person for your municipality should receive this mailing by the middle of February. If you have any questions after you have reviewed all of the documents, or if you prefer to have PDFs of these emailed to you, please contact a member of our Underwriting team immediately at 800-649-7915.

By the end of February, Larry Smith and members of the Underwriting team will send an email announcing the upcoming workers' compensation audits. It will contain instructions for how to prepare for your audit so it can be completed as efficiently as possible. Collecting all the required information early in the process will save you time and the time of any auditors who may be working with you. We look forward to streamlining these procedures to benefit everyone involved.