


	<p>Employee Benefits Level Funding Alternative Workers Compensation Business & Technology Coverage</p>	<p>Stacey Gilbert 303-471-9424 stacey@denvertchinsurance.com linkedin.com/in/staceygilbertco</p>	
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General Construction | Mechanical | Electrical | Plumbing | Sheet Metal | Excavators | Erectors | Concrete & More

Big Savings on Workers Compensation for General Contractors, Sub-Contractors, Blue Collar Industries

Are you a in “Sticker Shock” over your Workers Compensation Renewal?

- **Improve your claims history track record**, your current safety practices and limiting your liability/exposure.
- **Reduce claims costs, the claims payment cycle and fraud.** Are you frustrated with how your current carrier manages open workers compensation claims? Are they mismanaged with overlooked details and unnecessary expense incurred? Reduce claims costs, the claims payment cycle and fraud?
- Potential savings of **30-60% BELOW** Pinnacle premiums with an alternative self funded workers compensation plan that includes Payroll/HR/Compliance/Safety. **A Workers Compensation Plan that PAYS YOU BACK a portion of your premiums if you have little or no claims!**

Examples of Bundled Savings: *includes Worker Compensation/Safety Mgr/Claims Mitigation/Payroll/HR/Compliance*

- **Concrete Contractor** \$1.5 million payroll (33 employees) Pinnacle \$80,000 **New WC \$50,000 Savings \$30,000**
- **Window Installation** \$1 million payroll (25 employees) Pinnacle \$65,000 **New WC \$40,000 Savings \$15,000**
- **HVAC/Plumbing** \$2.5 million payroll (65 employees) Pinnacle \$125,000 **New WC \$90,000 Savings \$35,000**

Big Savings on Employee Benefits

- Employees won't pay for loaded premiums. **A robust benefits package is a “must”, and helps you to attract top talent in a job market with low unemployment**
- New Health Plans for Healthy Groups of 5 or more enrolled employees can **save your company 20-40% off** community rated small group and **40-60% lower than** the individual market and provide nationwide PPO. The plan offers **CASH BACK on a portion of the premiums if your group stays healthy!**
- **Is Your Business Audit Ready?** Solutions to Avoid IRS Fines/Penalties if you have 2 or more W-2 Employees (including the owner). **Are You “reimbursing employees” for individual coverage** (with or without subsidy)? Let us show you how to get into ERISA compliance and **avoid the IRS penalties** (\$100/day per employee!)
- **Employee vs Independent Contractor**-Did you know the wrong classification can cost your company thousands of dollars in fines and back payroll/taxes?

Let's review your current coverage: Opportunities for BIG SAVINGS and we'll also make sure your business is in ERISA COMPLIANCE!

These are just some of the items we'll review in a **free analysis**. Please copy the following in your email request to stacey@denvertchinsurance.com

Name of Business _____ Contact Name _____
 Phone _____ Email _____
 # W2 Employees _____ # 1099 Employees _____ Zip Code _____
 Best Time to reach you _____ Current Challenges _____