

With IWVIF

News and Information For Our Policyholders and

Maryland Employers

Fall 2009

It's Time to Look at Starting a WORKPLACE WELLNESS PROGRAM

10 Steps for a Small Business Wellness Program

Obesity Costly in Workers' Comp

Results of two research studies

Q&A With
Dr. Richard Safeer, M.D.
CareFirst BlueCross BlueShield



Getty Images

CareFirst
BlueCross
BlueShield's
Extensive
Online
Wellness
Resources



“A workplace wellness program can help your employees safely live and work to their fullest potential.”

It's a fact – most working Americans spend the majority of their waking hours at work. We as employers are in an ideal position to provide not only a culture of safety, but also a culture of health and wellness in our workplaces. The impact of employee health problems and the increasing costs of health insurance are well known. But you should also know that the unhealthy behaviors of employees can contribute to the costs of workplace injuries.

Injured workers who smoke, are overweight/obese, or have uncontrolled diabetes often have longer recovery times, can have medical complications, delayed return to work, and ultimately, increase workers' comp claim costs. Two recent studies by Duke University and Johns Hopkins Bloomberg School of Public Health confirm that obesity is a growing cost driver in workers' compensation injury claims.

In Maryland, we're fortunate to have one of the world's best medical communities in treating disease, illness, and injuries. Maryland is also fortunate to have a number of health insurance organizations that have taken the lead in preventative education and in promoting workplace wellness. One of those leaders is CareFirst BlueCross BlueShield. IWIF has formed an informal partnership with CareFirst BlueCross BlueShield to promote workplace wellness best practices. I urge you to check out their extensive online resources for all Marylanders as well as visit iwif.com for helpful information. I encourage you to work with your health insurance provider and with IWIF as you look to create or re-energize your workplace wellness program.

On a personal note, each of us has areas of our diet and lifestyle we know we should improve. I admit to having a weakness for cheeseburgers! But I also make it part of my weekly routine to lace up my walking shoes and exercise. When the boss champions a wellness program, sets a positive example, communicates a wellness vision, and establishes a wellness budget, we can go a long way in encouraging employees to participate in a wellness program.

We can all start to take small steps to improve our overall health, feel younger, and most important, work more safely and live healthier, longer lives to our fullest potential.

Tom Phelan, IWIF President and CEO

It's Time to Start a Workplace Wellness Program

Starting a workplace wellness program can be a big challenge for small employers. You have questions: Where do I start? Who is going to run it? How am I going to engage my employees in the program? What are the real benefits to me and my company? And, how much is this going to cost?

All are valid concerns. The good news is that you are not the first to implement a wellness program. Successful wellness programs have been working for large, medium and, yes, small companies for years. There are proven win-win benefits for both the employer and employees.

Your company wins with:

- Increased performance and productivity
- Reduced healthcare and insurance costs
- Fewer/less costly workplace injuries
- Decreased absenteeism
- Higher employee morale
- Improved company and workplace image

Your employees win with:

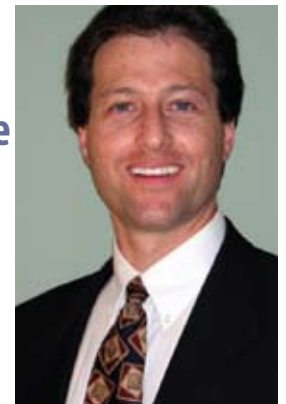
- Better overall health – both on and off the job
- Reduced stress
- Increased well-being
- Greater job satisfaction
- Greater loyalty to their employer

The *With IWIF* editorial team recently sat down with representatives from CareFirst BlueCross BlueShield to discuss the issue of workplace wellness. As Maryland's leading health insurer, CareFirst BlueCross BlueShield has been on the front lines with developing effective programs and resources for implementing workplace wellness programs.

Q&A with Dr. Richard Safer, M.D., F.A.A.F.P., Director of Prevention and Disease Management for CareFirst BlueCross BlueShield

1. Dr. Safer, what is a workplace wellness program?

A workplace wellness program is a program that addresses the overall health and wellness of the employee population. But it's more than that – it's a general culture and philosophy that the company adopts. It can include policies as well as actual tools and activities.





2. Can implementing a wellness program have a positive impact on a company's financial costs?

Absolutely. There has been a tremendous amount of research conducted, especially over the last decade, that confirms this.

For example, a review conducted in 2003 of 42 published studies involving the economic returns of worksite health promotion programs showed that, on average, employers saw:

- A 28% reduction in sick leave absenteeism
- A 26% reduction in health care costs
- A 30% reduction in workers' compensation and disability claims costs
- A \$5.93-to-\$1 savings-to-cost ratio

Additionally, research conducted at the University of Michigan in 2002 has shown that low-risk employees (those with 1-2 risk factors for disease) have lower costs for short-term disability, workers' compensation, absence, and health care costs whereas high-risk employees (with five or more risk factors) have higher costs. Not exercising, not eating right, and smoking are some of the major risk factors for Americans today. It's all about consciously making healthier choices.

3. Does a healthier workforce mean a productive workforce?

The U.S. Department of Health & Human Services' Office of Disease Prevention has shown that adults with multiple risk factors for disease, including high blood pressure, smoking and sedentary lifestyles, are more likely to use their healthcare benefits often, to need sick time or disability coverage, and to generally be less productive. On the other hand, healthy employees, and especially those with healthy families, tend to have fewer doctor visits and fewer illnesses, translating into fewer absences.

Workers in poor health, and those with behavioral risk factors, such as smoking, cost organizations more than can be measured by adding up medical expenses alone – there are additional, indirect costs to areas such as safety, morale, and productivity. In short, health absolutely impacts employees' safety and productivity on the job.

4. What are the benefits of a healthy workforce?

The benefits of a workplace wellness program for an employee can vary depending on one's health status and the programs offered to the individual. In many cases, research has shown that positive work environments can improve or maintain health and well being, increase morale, enhance productivity, and establish company loyalty.

A recent two-year study compared employee attitudes at companies participating in a comprehensive health promotion program with those of workers at non-participating companies found significant change in attitudes among employees toward supervision, organizational commitment, working conditions, job competence, job security, and pay and fringe benefits.

5. What are the main elements of a worksite wellness program?

We advocate asking your employees and seeing what it is they want to change in their lives. We also want to emphasize that a good wellness program is not just for today – it should be for a longer time.

A good wellness program should include elements such as management support; a supportive environment; health and wellness education; the integration of the wellness program into the worksite; and activities like participation in employer-sponsored health promotion activities (walk-a-thons, bike-a-thons). It may also include an Employee Assistance Program.)

6. What are some common objectives of worksite wellness programs?

Objectives may differ as per your employee population, but generally, they aim to:

- Reduce tobacco use;
- Reduce lost productivity due to alcohol and drug use and illness caused by unhealthy behaviors;
- Increase the number of employees who engage in regular exercise and physical activity;
- Reduce the number of employees who are at an unhealthy weight or obese;
- Reduce insurance costs for the company overall and for individuals specifically. ■

The health issues

of obesity, Type II diabetes, heart disease, smoking, unhealthy diets and a physically inactive population in this country continue to be cost drivers in the healthcare system and the workers' comp system.

Obesity in Maryland

continues to increase from 10% of the adult population in 1991 to 15% in 1996 to now a staggering **26% in 2008.**



Sources: Trust For America's Health and the Robert Wood Johnson Foundation

10 Steps to Implementing a Workplace Wellness Program for Small Businesses



istock photo

Jackie

Nursing home manager
Employees: 50
Wellness and safety issues: Aging workforce, overweight and obese workers, back injuries, hand and knee injuries



Carl

Construction co. owner
Employees: 35
Wellness and safety issues: Overweight and obese workers, employees who smoke, back and knee injuries.

1. Gain support from senior-level management.

The greater the support your program has from the top, the greater its chances of success. If your CEO regularly works out or participates in “bike-a-thons,” for example, use him or her as a role model for all employees. Additionally, if your company encourages participation in health and wellness activities during company time, have senior management communicate this policy to employees as well as participate in the program. When senior management understands the business case for implementing a workplace wellness program, you’ve taken the first step to succeeding.

2. Identify a wellness champion or put together a wellness team or committee to lead the new program.

Your human resources and/or safety staff are ideal candidates to help coordinate and lead your company’s efforts in this area. Even better, invite someone from the CEO’s office or executive management to join your team. Personnel will have its finger on the pulse of the people in your organization, and those in Finance will be well informed about the company’s budgetary requirements or constraints. In addition, think about inviting an employee who currently smokes or does not exercise on a regular basis. These employees will provide a unique perspective on how to address specific health behaviors in conjunction with your overall wellness program.

3. Establish a budget for your wellness program.

A recent CareFirst BlueCross BlueShield study found that the most common wellness

programs offered by companies in the Baltimore area included discounted gym memberships and web-based resources for healthy living. Chances are, you, too, have some of these programs already in place. Make a list of the resources you already have, and work from there. A budget may allow you to offer in-house classes, healthy food options, and other incentives to encourage employees to participate.

4. Identify the mission and purpose of your wellness program.

Let employees know the company cares about their health and well being. Your wellness committee may even develop a long-term strategic plan that aligns with the mission statement and goals of your program. It is important to communicate the mission statement throughout your organization so employees understand the purpose of the program. Let employees know you encourage, but not mandate, their participation in your new wellness program.

5. Identify the needs of your employees and your company.

Do a workforce assessment where you look at hard data such as absenteeism, medical claims, prescription usage, demographics, etc. Conduct an employee satisfaction survey or focus group. Or, involve employees in informal conversations about the health and wellness topics most important to them.

6. Create a supportive environment – a culture of wellness – that promotes healthy and safe behaviors.

Many people need the support of others to help them change lifelong habits and establish new, healthier lifestyles.

Consider changing workplace behaviors as well:

- Offer healthy snacks and water or fruit juice at meetings instead of the usual cookies and soft drinks.
- Install water coolers on each floor to encourage employees to drink lots of water and keep themselves well hydrated.
- Stock your vending machines with healthy options instead of fat-laden ones.
- Establish a smoke-free workplace.
- Offer free or discounted health club memberships to employees.
- Remind employees to consult with their physician first before starting an exercise program.
- Allow employees to use company time to participate in an onsite wellness program.
- Ask your employees of other ways in which you can encourage healthy alternatives to your employees' usual workplace behaviors.

7. Partner with community wellness providers to provide programs for your employees.

Local hospitals often have outreach programs that may be willing to come to your office to educate your employees. Also, a new, niche area of business is the small, onsite health and wellness provider that provides onsite training and instruction at a company's workplace. One such company sends instructors to IWIF each week to offer exercise classes for employees during their lunch break.

Your local American Lung Association or American Heart Association may be willing to offer a smoking cessation program by way of "brown bag" or "lunch and learn" sessions. Contact Weight Watchers, or your local YMCA to see if they offer a weight-loss program either on- or offsite. Check local colleges and universities for such programs as well. Additionally, your area may have a non-profit community health organization to whom you can turn for help. Don't forget to encourage employees to team up for the next "walk-a-thon" or "fun run" in your area; employees can get some exercise while helping out a worthy cause.

8. Implement your new wellness program.

Communicate to your employees about your company's new health and wellness program. Generate as much excitement for it as you can. Schedule an all-employee meeting, or send out flyers or e-mails detailing the new and exciting ways employees can participate. Remember, the exercise program should target the general worker population. Most individuals will tolerate a gradual introduction to stretching and strengthening.

Also, educate your employees about the health and wellness benefits available to them that are in addition to the basic medical and/or dental benefits your company offers. Encourage your employees to take advantage of health risk assessments, for example. Likewise, preventative services, such as a cholesterol screenings may be covered under your insurance benefit plan.

9. Include employees' spouses in your wellness program.

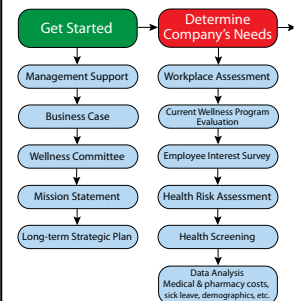
For a low-cost way to include spouses and families, consider sending home a wellness program announcement letter. Let the family know your organization cares about its employees and encourages a healthy lifestyle at home as well.

10. Measure the effectiveness of your workplace wellness program, and celebrate and reward your employees' success!

Talk to your employees about the wellness program. See how many signed up for – and attended – your program offerings. Which ones were most popular? What are folks saying about them? Monitor employee satisfaction levels and tweak your program accordingly.

Have the CEO personally congratulate those employees who have met a health milestone. Do a story on them in your employee newsletter. Even better, ask the editor to establish a regular "Health and Wellness Corner," and have someone on the Wellness Committee write regular reports on their efforts and activities.

Consider giving employees small monetary awards, gift cards, or gas cards as a reward. Find novel and exciting ways to celebrate and encourage employees' efforts at getting and staying fit and healthy. ■



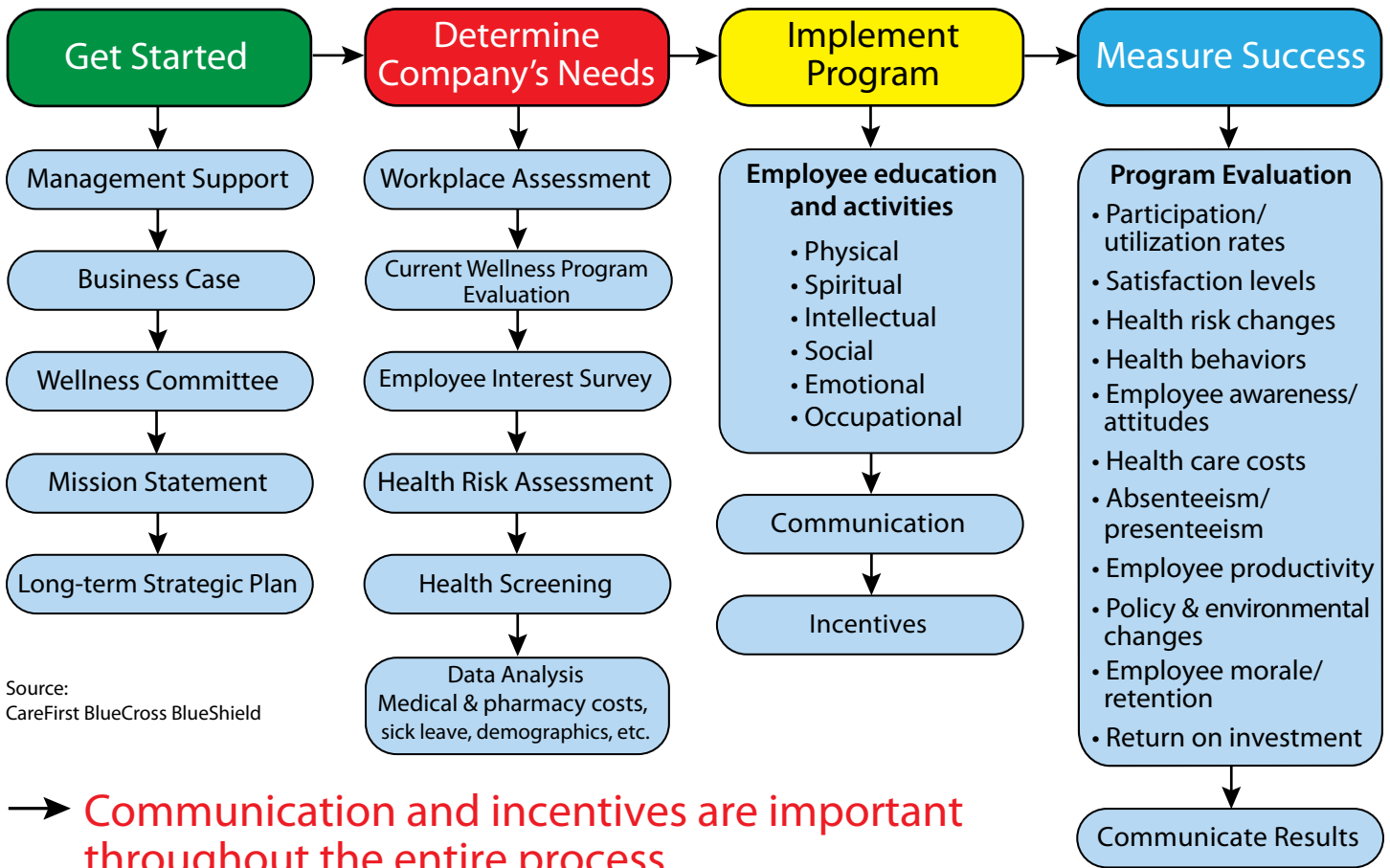
Learn how to implement a basic wellness program strategy. See page 8 for details.

Do you have a successful workplace wellness program you are proud of? IWIF would love to tell your business success story.

Contact the IWIF Communications Dept. at 410-494-2023 or e-mail communications@iwif.com.

Special thanks to Meg Rothenstein, MPH, CHES, Health Promotion Specialist at CareFirst BlueCross BlueShield, for her help in developing this information.

Wellness Strategy



Continue the learning online

There are lots of free resources out there – especially online. One good place to start is the CareFirst BlueCross BlueShield workplace wellness website, www.carefirst.com/workplacewellness. This website contains step-by-step information on how to formulate and deliver a wellness strategy. In addition, MyCareFirst.com is a wellness website that offers an online library full of information on a large selection of health topics, health risk assessments, wellness tools, healthy recipes, and much more. And, you do not have to insure with CareFirst in order to access these valuable online resources.



Obesity Costly in Workers' Comp

Two recent studies add to the evidence of increased workers' comp costs for overweight employees.

This is an excerpt from an article published in the June 2008 issue of Best's Review magazine.

The first study, by Duke University, included 11,700 university workers who had at least one medical checkup from 1997-2004. During the study, employees filed a total of 2,539 workers' compensation claims resulting in \$5 million in medical costs and another \$5 million in indemnity costs. The study captured each of the injured workers' BMI – or body mass index – which is a measure of an adult's weight in relation to his/her height. Those injured workers with a BMI rating of 30 or greater (obese rating) filed twice the number of workers' compensation claims and lost 13 times more days of work as a result of job-related injuries or illnesses than non-obese workers.

Work comp medical claims costs rose with injured workers' BMI, study shows

The Duke study indicated nearly six workers' comp claims were filed per 100 workers of normal range BMI, compared with more than 11 claims filed per 100 of the heaviest workers. **Medical claims costs per 100 workers were as follows:**

BMI Normal:	\$7,500
BMI Overweight:	More than \$13,300
BMI Mildly Obese Level 1:	More than \$19,000
BMI Moderately Obese Level 2:	More than \$23,300
BMI Severely Obese Level 3:	More than \$51,000

Obesity was particularly linked to workers' comp claims for falls, slips, lifting, exertion, back pain, and injuries to the hand, wrist, knee, hip, or ankle. Physically demanding jobs carried the highest risk.

A Johns Hopkins Bloomberg School of Public Health Center for Injury Research study

showed similar comparison of BMI and workplace injury

A Johns Hopkins University Bloomberg School of Health study published in the May 2007, American Journal of Epidemiology included the medical and injury data on 7,690 employees in eight separate locations of a large aluminum manufacturer. Twenty-nine percent of the employees (2,221) sustained at least one injury during the two-year study. Approximately 85 percent of the injured workers were classified as overweight or obese. More than 28 percent of injuries occurred among employees classified as overweight, 30 percent in the obese I and II categories and almost 34 percent in the obese III category. The odds of injury in the highest obesity group as compared with the ideal body mass index group were 2.21 times higher.

Note: IWIF is partnering with the Johns Hopkins School of Public Health to study an early/expedited treatment model for injured workers with an increased BMI rating.

Obese Workers

- Weight puts additional strain on the back, wrists, hands and knees
- Suffer more frequently slips, trips, falls and lifting injuries
- File twice the number of workers' compensation claims
- Lose 13-times more days of work from job-related injuries or illnesses than non-obese workers

Source: Duke University Study

What is Obesity?

A person is considered obese when his or her weight is 20% or more above normal weight. The accepted measure of obesity is the Body Mass Index or BMI. BMI is a measure of an adult's weight in relation to his or her height.

The BMI formula:

Your weight in pounds (ex. 210 lbs.) divided by your height in inches squared (ex. 5 foot, 8 inches or 68" x 68" (4624) 210 divided by 4624 then multiplied by 703 equals a BMI score of 31 which would be considered mildly Obese Level I. Go online to search "BMI Calculations Formula" as there are a number of websites offering instant BMI calculations.

BMI Score Categories:

- BMI Underweight: 18.5 or lower
- BMI Normal: 18.5 to 24.9
- BMI Overweight: 25 to 29.9
- BMI Mildly Obese Level 1: 30 to 34.9
- BMI Moderately Obese Level 2: 35 to 39.9
- BMI Severely Obese Level 3: 40 or greater

Source: Centers for Disease Control



istock photo

Tobacco Takes Toll On Bones

Cigarette smoking is implicated in several musculoskeletal disease processes, including osteoporosis (bone-thinning), low back pain, spinal disc disease and wound healing.



iStock photo

(HealthScoutNews)

There's no bones about it, doctors say: smoking takes a significant toll on your musculoskeletal system.

Muscles, joints and bones are all damaged by the various ways in which tobacco and nicotine poison your system, increasing the risk of bone fractures and then interfering with the healing process, according to a growing body of research.

"Nicotine slows fracture healing, estrogen effectiveness, and it counteracts the antioxidant properties of vitamins C and E, predisposing smokers to increased hip fracture risk," says Dr. Edward N. Hanley, chairman of the orthopedic surgery department at the Carolinas Medical Center in Charlotte, N.C.

Hanley reviewed research on the topic, which he presented at a recent meeting of the American Academy of Orthopaedic Surgeons in New York City.

"Cigarette smoking is implicated in several musculoskeletal disease processes, including osteoporosis (bone-thinning), low back pain, spinal disc disease and wound healing," he says.

He adds that research shows the plethora of orthopedic problems caused by smoking include the following:

- Cigarette smokers have more severe disc degeneration than nonsmokers.
- Cigarette smoking weakens spinal ligaments.
- Smoking reduces the production of bone cells.
- Postmenopausal women who smoke lose bone faster than their peers.
- Fractures take longer to heal in smokers.
- Rotator cuff (shoulder) surgery is more successful in nonsmokers than smokers.
- Surgical incisions take longer to heal in smokers, probably because the tissues are not getting enough oxygen.
- Smokers have more complications after surgery.
- Spinal fusion is delayed by nicotine in a person's system.

By interfering with the body's use of the hormone estrogen in women, tobacco use sparks several of the orthopedic problems.

"Estrogen is protective with regard to osteoporosis, and smoking neutralizes that protective effect," Hanley says. "It has something to do with interfering with the estrogen receptor sites on all of the cells in your body, and in essence slowing down the protective effect of estrogen on your tissue."

"Smoking increases the incidence of spinal compression fractures in postmenopausal women because they have less bone mass," he adds. "And literature has shown that smoking can even bring on earlier menopause."

Hanley reports that lower back pain and sciatica are far more common in smokers of both genders, especially in those who have smoker's cough.

One of Hanley's own recent studies found that back pain from work-related

injury was more common among workers who smoked, with 50 percent of them reporting lower back pain, compared to 20 percent of nonsmokers.

The study also found that workers who smoked had higher rates of disabling leg cramps and severe back pain.

Orthopedic surgeon Dr. Michael McKee, an associate professor in the Division of Orthopedics at St. Michaels Hospital at the University of Toronto, says he often encounters the complications smokers face when their bones are trying to heal.

"The main thing in healing is for new cells to form and grow, and to do that they need a good supply of oxygen and to be free of any potential poisons," McKee explains. "But smoking appears to reduce the amount of oxygen. In addition, there are literally hundreds of thousands of toxins in cigarette smoke, and studies have shown that there are some direct toxic effects from the nicotine on those cells."

"As a result, patients who smoke have delayed fracture union (the reuniting of bones), and it simply takes longer for fractures to heal," he says.

On the bright side, McKee says simply quitting can work wonders.

"What seems to be critical is if you're actively smoking at the time you're trying to get the bone to heal. If you're in a cast and you're smoking two packs a day, that's going to take a lot longer to heal than the average person," he says. "But to the best of our knowledge, if you stop smoking, then your risk of not healing seems to go down. There is still room to improve yourself by stopping smoking." ■

Tobacco Takes Toll on Bones
Excerpt by Nancy A. Melville, HealthScoutNews
– Reprinted with permission from PreventDisease.com website http://preventdisease.com/news/articles/tobacco_toll_bones.shtml

Three new workers' comp laws



Senate Bill (SB) 959, which took effect October 1, requires IWIF to operate, in nearly all respects, like any other commercial insurer, but still allows IWIF to maintain its autonomy in one key area – rates.

The new law clarifies IWIF's role as a "competitive insurer" and requires IWIF to fully comply with producer licensing and appointment laws, as well as all other regulatory provisions in the Insurance Code.

IWIF will also be required to pay the annual regulatory assessment to the Maryland Insurance Administration, but IWIF remains exempt from the 2 percent premium tax charged to other insurers.

Under SB 959, IWIF is not required to affiliate with NCCI, and IWIF's Board retains the authority to annually approve IWIF rates, as it has for the last 95 years. IWIF's rates will, however, be reviewed every five years by the Maryland Insurance Administration.

Falsely classifying employees as independent contractors – Senate Bill (SB) 909 amends the Labor and Employment Article to specifically prohibit employers from falsely classifying employees as independent contractors. Substantial civil penalties against the employer are possible with fines up to \$20,000.

This bill also creates a presumption in the workers' compensation law that an individual in the service of an employer is an employee and not an independent contractor. As a result, the burden will now be on the employer to prove that a worker is in fact, an independent contractor (free of the employer's control, paid other than hourly, not provided tools or materials, etc.). This amendment to the law was effective October 1, 2009.

IWIF will continue to utilize the same tests to determine whether an individual is an employee or an independent contractor. Please refer to IWIF's *Guidelines for Validating Independent Contractor Status* or *Preparing for Your Premium Audit* brochure, available on IWIF's web site for more information.

Renewal notice of 45 days - House Bill (HB) 162 amends Insurance Article, §27-608, which currently requires insurers writing commercial and workers' compensation insurance to provide notice of renewal to the named insured and insurance producer at least 45 days prior to the renewal date, when there is a 20 percent or more increase in premium. Effective January 1, 2010, the new statute requires that a 45-day renewal notice be sent regardless of the amount of the premium increase. There is an exception for large commercial policies as defined in Insurance Article, §11-206(j). To be considered an exempt commercial policyholder, the business must:

- (1) Pay annual aggregate property and casualty premiums for commercial insurance policies issued in the State during the current or preceding calendar year of \$25,000 or more; and
- (2) Meet two of the following criteria:
 - (a) generate annual revenues or sales in excess of \$10,000,000;
 - (b) possess a net worth in excess of \$5,000,000;
 - (c) employ at least 25 full-time employees;
 - (d) be a nonprofit organization or public body with an annual budget of at least \$10,000,000; or
 - (e) be a municipal corporation with a population of at least 15,000.

For more information on these new laws, visit <http://mlis.state.md.us/>.



IWIF presented a group safety dividend to the participating members of the Maryland Retailers Association. Butch Bucci, IWIF marketing representative, presented the check to Tom Saquella, MRA president, and Mike Tull of MPT Insurance. This is the fourth consecutive year MRA members have earned a group safety dividend for controlling losses and preventing workplace injuries.



Maria Cataldi, a senior at Woodlawn High School, is the winner of the 2009 IWIF workplace safety poster contest. The contest was open to all Baltimore County High School Students. Maria received a 1st place award and a cash prize of \$400 for her creative "Don't drink and drive" poster entry. Printed copies of the winning safety poster are available by contacting publications@iwif.com. **Congratulations Maria!**

With IWIF is published by the Injured Workers' Insurance Fund. We invite your comments and suggestions to improve our newsletter and our website. Please call the Communications Dept. at 410-494-2023 or e-mail communications@iwif.com. For general policy or claims questions, e-mail customercomments@iwif.com

IWIF Workers' Compensation Insurance

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