

Separate Limits For Each Benefit Separate Limits For Each Person

- ✓ **Medical** –
NO Dollar Limit Available
- ✓ **Wage Replacement** –
Up to \$2,000 per week
- ✓ **Accidental Death or Dismemberment** –
Up to \$500,000
- ✓ **Employer Liability** –
\$500,000 to \$10,000,000 per employee
(no maximum number of employees)
- ✓ **NO Aggregate Limits**

Benefit Periods

- ✓ **Standard** – 106 weeks, 156 weeks or
260 weeks
- ✓ **Customized** – per Employer request
(i.e., 110 weeks)

Self Insured Retention

- ✓ \$1,000 to \$5,000,000
- ✓ Per Occurrence

Additional Features

- ✓ Pay on Behalf Options after Self-Insured
Retention has been met.
- ✓ 24/7/365 Nurse Triage at
No Additional Cost
- ✓ 1099 Contractors and volunteers
can be added

Nonsubscribing Employers Include:

Restaurants
Hotels/Motels
Hospitals
Nursing Homes
Assisted Living
Retail Facilities
Manufacturing
Small Business
Franchises



A Proven Option for Occupational Injury Benefits



NONSUBSCRIPTION

It's Easier than You Think. You have Choices!

Workers' Compensation in Texas is voluntary. Employers can choose to purchase a Workers' Compensation insurance policy or NOT. Employers who do NOT purchase Workers' Compensation insurance are called **Nonsubscribers**.

Employers choose **Nonsubscription** because they believe that they can take better care of their injured employees.

Employers choose **Nonsubscription** because they want to take control of their job injuries, the costs associated with the injuries, and the subsequent insurance costs.



NONSUBSCRIPTION

Is a 3-Prong Program

BENEFIT PLAN

An agreement between the employer and their employees describing the medical, wage replacement, dismemberment, and accidental death benefits that are available, as well as the requirements to receive these benefits.

INSURANCE POLICY

An agreement between the employer and an insurance company that will fund the BENEFIT PLAN after specific conditions have been satisfied. In addition to funding the medical, wage replacement, dismemberment and accidental death benefits provided under the BENEFIT PLAN, the insurance policy provides limited liability protection for the employer.

ADMINISTRATION

The employer is the Administrator of their BENEFIT PLAN. The employer can designate a Third-Party Administrator to manage the BENEFIT PLAN.

Becoming A NONSUBSCRIBER

It's Easier than You Think.

1. First, make the decision to take control of your occupational injuries.
2. Then, select a Partner who can provide the tools and expertise to implement your customized 3-Prong Program.
3. Next, notify the Texas Department of Insurance of your decision.
4. Finally, notify your employees of their new BENEFIT PLAN.

CPRO Associates will:

Provide a customized BENEFIT PLAN based on your needs and how you want to take care of your employees who experience an on-the-job injury.

Provide affordable insurance coverage that will fund your BENEFIT PLAN after you have satisfied your Self Insured Retention.

Provide a Third-Party Administrator to manage your injury claims by getting your injured employees the best medical care available to treat their injuries.

Provide the notifications to the Texas Department of Insurance.

Provide the tools and assistance to notify your employees of the BENEFIT PLAN.



THIS IS NOT A WORKERS' COMPENSATION INSURANCE POLICY. THE EMPLOYER DOES NOT OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE BY PURCHASING THIS POLICY, AND IF THE EMPLOYER HAS NOT ELECTED TO OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE, THE EMPLOYER DOES NOT OBTAIN THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS IN THIS STATE. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAWS IN THIS STATE AS THEY PERTAIN TO EMPLOYERS THAT ELECT NOT TO MAINTAIN WORKERS' COMPENSATION INSURANCE COVERAGE AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.