



Unemployment Risk Solutions New Insured Onboarding Guide

Upon acceptance of coverage with GAIG the Unemployment Onboarding Process will kick-off.

Initial Account Information – To be completed upon execution of Insured agreement:

Administrator: Equifax Workforce Solutions (EWS)

Insurer: Great American Insurance Group (GAIG)

Key program contacts:

EWS: Account Manger

Name: Julie Rezes

Phone: (614) 519-1967

Email: Julie.rezes@equifax.com

EWS: Benefit Charge Specialist:

Name: Laura Snyder

Phone: (614) 658-3067

Email: Laura.Snyder@equifax.com

EWS: Claims Contact

Name: Kim Appell

Phone: (833)-946-0624 Ext 3063

Email: kimberly.appell@equifax.com

GAIG Contact:

Senior Account Representative

Name: Mindy Merritt

Office: 513-412-9555

Cell: 859-630-4912

Email: mmerritt3@gaig.com



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Welcome Call

- Welcome call will be scheduled by EWS Account Manager and will also include GAIG.
- Insured will have a phone call to introduce the EWS claims team and GAIG. The call will include an overview of EWS procedures, pertinent training, website and resource overview, demo of any relevant customer facing interfaces (for process compliance and management reporting) and to answer any questions.

Account Setup

EWS will work with Insured to insure accurate account setup on all processes and procedures which were reviewed during the “kick-off” call. Items to be covered:

- EWS Contacts (Roles and Responsibilities)
- Account structure/set-up
- Claims and Hearing Management Process/Procedures
- Insured access to training provided by EWS
- Insured access to Management Reports provided by EWS
- Next Steps.

Powers of Attorney:

Insured will be required to execute Powers of Attorney (POA) to authorize EWS to represent your organization for all unemployment matters. EWS will supply complete instructions for each POA. Typically, the Power of Attorney process takes 8 to 12 weeks for the state agencies to fully update their systems. During this time you may continue to receive unemployment related forms directly from the state agencies. When any unemployment forms are received directly, please immediately scan/email to kimberly.appell@equifax.com or fax to 800-261-8311. If you receive any information from the state regarding your status change to a reimbursing (if applicable), please forward to your EWS account Manager.

Election Opt-Out Forms (if applicable):

Non-profit organizations and government entities have the option to directly reimburse the state agencies for unemployment benefits paid on a dollar-for-dollar basis. Each State has a rigid timeframe for filing the Merit-Tax Opt-out forms, which will change your organization’s finance method to “Reimbursing”. EWS will insure these Opt-out forms are managed in full-compliance with each state’s requirements.



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Claims and Hearing Communications:

EWS and Insured will collaborate to insure the optimal communication procedures are in place for each step of the Claims, Hearings, and Benefit Charge management process. EWS and Insured will discuss the contact distribution (by type or location) and these communication options may include: Web-Interface, Email, Telephone, Fax, and even electronic data transmission.



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EWS Training Resource Table of Contents and Web Addresses

Communicating With Equifax Workforce Solutions

Client Relationship Manager (CRM) – Your CRM is responsible for overseeing the unemployment savings program. Your CRM can assist you with concerns, questions, or issues about the program and the process. Your CRM is also responsible for ongoing education. If you have a training need related to unemployment please contact your CRM.

Unemployment Insurance Consultant (UIC) – Your UIC is responsible for processing claims, gathering separation information, submitting responses to the state on your behalf, discussing determinations, and generally will be your day-to-day contact. If you have questions about a specific claim or you've received a claim in your office please contact your UIC.

Unemployment Hearing Coordinator (UHC) – Your UHC is responsible for coordinating all hearings that are scheduled for your past or present employees. Your UHC will schedule a hearing representative to attend the hearing with you and prepare you for the hearing. Contact your UHC if you have any questions about a hearing or if you receive a hearing notice.

Charge Analyst – Your charge analyst is responsible for reviewing all charge statements and validating charges. The Charge Analyst will protest all invalid charges to the state. If you have questions about a charge statement you've received from Equifax contact your Charge Analyst.

General Information – If you are not sure whom to contact, please contact your CRM. Your CRM should be able to answer most questions or get an answer for you.

Equifax Workforce Solutions

PO Box 182366

Columbus, Ohio 43218-2366



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Claims Procedures

- Fax or scan and email all unemployment forms that your office receives from the state immediately to the UIC listed on this form.
- Respond timely to **ALL** Equifax Workforce Solutions' request for information.
- Make sure someone in your location is assigned the responsibility and you have a backup in their absence.
- Review unfavorable claim decisions carefully, so the same mistakes are not made in the future.

Determination Processing

- Timing is crucial when filing appeal. If you receive an adverse claim determination call, fax or email the determination to your UIC as soon as possible.

Hearing Procedures

- If a decision is appealed, the state schedules a hearing in which your company and the claimant may present facts regarding the case to a state referee.
- Alert Equifax Workforce Solutions immediately when you receive a hearing notice.
- After Equifax Workforce Solutions receives notice of the hearing, your Hearing Coordinator will assign a Hearing Representative who will make contact with your agency to consult with the witnesses to assure they are fully prepared for the event and to act as your advocate during the hearing.



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*** TIPS ***

How to Avoid Claims Lost

- Investigate and document all incidents of Policy Violation
- Follow consistent progressive discipline
- Process “No Call / No Show” as Voluntary Quit
- Obtain written letters of resignation where possible
- Attend / participate in all UC Hearings

DOCUMENT! DOCUMENT! DOCUMENT the file!

- Please give a **detailed description** of the reason for separation.
- Include dates of employment, a copy of the resignation letter (if resigned), a copy of the final incident (if discharged), previous warnings and the company policy.
- It is important to note that, by law, some states will mail the claim document to the location where the employee last worked, versus sending the form directly to Equifax Workforce Solutions.

States That Mail Claims to Employer Location:

CA, KY, MO, PA, TN, VA

**Fax or email any unemployment forms that your office receives from the state immediately to the UIC listed on this form.*

Notes: