



Unemployment Risk Solutions 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:

SEDGWICK Client ID _____

Insured Name _____

Key program contacts:

Insured Primary Contact:

Name:

Phone:

Email:

Additional Insured Contact(s):

Responsibilities:

Name:

Phone:

Emails:

SEDGWICK Client Service Manager:

Name: Aimee Green

Phone: 314.240.0022

Email: Aimee.Green@sedgwick.com

SEDGWICK Unemployment Claims
Coordinator:

Name: Melissa Kilbarger

Phone: 614-376-5818

Email:

melissa.kilbarger@sedgwick.com

SEDGWICK Hearings Coordinator:

Name: Heather Vogus

Phone: 614-376-5440

Email: heather.vogus@sedgwick.com

GAIG Contact

Senior Account Representative

Name: Mindy Merritt

Office: 513-412-9555

Cell: 859-630-4912

Email: mmerritt3@gaig.com

Welcome Call



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- Welcome call will be scheduled by SEDGWICK Account Manager and will also include GAIG.
- Insured will have a phone call to introduce the SEDGWICK claims team and GAIG. The call will include an overview of SEDGWICK 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

SEDGWICK will work with Insured to ensure accurate account setup on all processes and procedures which were reviewed during the “kick-off” call.

- SEDGWICK Contacts (Roles and Responsibilities)
- Account structure/set-up <SEDGWICKs to define>
- Claims and Hearing Management Process/Procedures
- Insured access to training provided by SEDGWICK
- Insured access to Management Reports provided by SEDGWICK
- Next Steps

Powers of Attorney:

Insured will be required to execute Powers of Attorney (POA) to authorize SEDGWICK to represent your organization for all unemployment matters. Each active State Unemployment Insurance Account Number will require a POA to be executed. SEDGWICK will supply complete instructions for each POA.

Powers of Attorney Timeline:

- *Within 5 business days of contract execution and/or 25 days prior to policy coverage, SEDGWICK will supply all relevant POAs to the insured contact.*
- *Within 3 business days of receipt and/or 20 days prior to policy coverage, Insured will execute the POA(s) and return to SEDGWICK in accordance with SEDGWICK process*
- *Within 2 business days of receiving executed POAs and/or 15 days prior to policy coverage, SEDGWICK will file POA(s) with the state agency in accordance with state-specific requirements.*



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Typically, the Power of Attorney process takes 8 to 12 weeks for the state agencies to fully update their systems. During this time **<insert insured company name>** may continue to receive unemployment related forms directly from the state agencies. When any unemployment forms are received directly, please immediately scan/email to heather.vogus@sedgwick.com or melissa.kilbarger@sedgwick.com

Election Opt-Out Forms:

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". These forms are typically due before December 31st each year and will take effect January 1st. SEDGWICK will insure these Opt-out forms are managed in full-compliance with each state's requirements. Insured must execute all relevant Powers of Attorney and provide all pertinent information to SEDGWICK to enable their management of this process.

Claims and Hearing Communications:

SEDGWICK and Insured will collaborate to ensure the optimal communication procedures are in place for each step of the Claims, Hearings, and Benefit Charge management process. SEDGWICK 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. Sample communications and training will be provided by SEDGWICK.

Policy Coverage and potential exclusions:

GAIG's Policy takes effect on **<DATE>**. **Any UI benefits paid on or after this effective date will be covered by GAIG.** Benefits which were paid prior to the effective date must be paid by Insured. In the event an insured fails to supply all required information to SEDGWICK and benefits were avoidable due to separation details GAIG may exclude coverage.



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SEDGWICK Training and Client Resources can be found at:



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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** SEDGWICK 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 SEDGWICK Workforce Solutions immediately when you receive a hearing notice.
- After SEDGWICK 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 SEDGWICK 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: