

Coverage Comparison Chart

Unemployment Risk Solutions provides a cost-effective alternative to paying state unemployment taxes so nonprofits, tribal and public entities can save money and allocate more time toward their mission. Policy Limits and stop-loss attachment points are negotiable and customizable. Our services help employers save money and streamline unemployment processes and help ensure compliance with state and federal regulations.

Program Features	First Dollar Coverage - Dollar for Dollar Coverage	Customer Stop Loss	Stop Loss Reserve Account	Administrative Services Only	Surety Bond
Self-Funded Reserved Managed by URS (<i>Earn 3.65% interest</i>)			●		
Yearly Experience Credit for Positive Claim Amounts	●				
Surety Bond to the State on Your Behalf	●	●	●	●	●
Professional Claims Administration Services	●	●	●	●	
Claim Management -Dedicated Claims Representative	●	●	●	●	
Benefit Charge Audits for State Errors	●	●	●	●	
Protest Charges on Your Behalf	●	●	●	●	
Unemployment Hearing Representation	●	●	●	●	
UI Trainings and Webinars	●	●	●	●	
Online Claims Management Portal	●	●	●	●	
Claims/Account Reports	●	●	●	●	
HR Compliance Services	●	●	●	●	
HR Hotline - 24 Hour Access staffed by experienced employment attorneys	●	●	●	●	
Sample HR Documents	●	●	●	●	
Handbook Template	●	●	●	●	
Termination Letter Samples and Checklist	●	●	●	●	
State Reference Manuals of Labor & Employment Laws	●	●	●	●	
HR Compliance Videos - Live & Recorded webinars	●	●	●	●	
Identity theft protection - for Employees	●	●	●	●	
Credit Report Monitoring	●	●	●	●	
Dark Web Monitoring	●	●	●	●	
Data Breach Notifications	●	●	●	●	
Online Resolution Tracker	●	●	●	●	
Personalized Identity Restoration Including Pre-existing Conditions	●	●	●	●	
Outplacement & Career Transition Services	●	●	●	●	
Online Job Search Systems	●	●	●	●	
Expert Job Coach	●	●	●	●	
Resume Step-By-Step Builder	●	●	●	●	
Mock Interview Tool	●	●	●	●	

