



YOUR EMPLOYEES CAN NOW PREFILE FOR PFL

NEW YORK STATE INSURANCE FUND

Workers' Comp

ADVISOR

nysif.com

3rd Quarter 2018

New!

Premium Audit Secure Document Upload

Secure, Easy, Fast





- Paid Family Leave Update on Filing Claims/2
- Showing Appreciation for Longtime Policyholders/3

NEED TO KNOW... Search five years of service dates

NYSIF has expanded search parameters for its medical provider portal. Medical Providers and billers can [sign up](#) at [nysif.com](#).

- Yes, You Can Now Upload Audit Documents/5
- **Fraud File:** NYSIF Helps Uncover Wage Theft Case/7
- **NYSIF U:** Sign Up Now for Electronic Certificates/8

WCA FYI

Paid Family Leave Updates at [nysif.com](#)

NYSIF Has Updated Forms Available for Filing Claims

Updated forms at [nysif.com](#) make it easier for employers and employees to navigate the Paid Family Leave (PFL) claims process.

NYSIF is now one of the few carriers to offer employees the option to prefile a claim for PFL, allowing them to begin the claim filing process before they start their leave. NYSIF provides this option as a convenience for employees who anticipate an upcoming leave and prefer to alleviate the burden of securing all required documentation after the leave begins.

Updated [PFL-Bonding](#), [PFL-Care](#) and [PFL-Military](#) forms offer employers and employees complete information and full instructions for prefilling, or full filing once leave has started. Employees who prefile are still required to provide additional information at the time of the leave.

Please replace any PFL claim forms you currently have on file with NYSIF's updated PFL claim forms. Employees and employers can access the forms under the Claimant tab at [nysif.com](#). Choose Paid Family Leave Claimant > [File a Paid Family Leave Claim](#).

PFL Calculators

NYSIF also added links on [nysif.com](#) to calculate the [employee weekly PFL payroll contribution](#) and [weekly PFL wage benefit](#). The employee weekly PFL payroll contribution rate is set by the New York State Department of Financial Services (DFS). DFS will publish the 2019 employee contribution rate on Sept. 1, 2018.



Click [Get a Quote](#) in the Quick Links at [nysif.com](#) to receive a quote for disability benefits/PFL insurance. Find more information under [nysif.com/paidfamilyleave](#).

EMPLOYERS

Help your employees complete the PFL claims process.

- Update your employee handbook or written materials to include information about prefilling.
- Instruct employees to follow steps outlined on [nysif.com](#) to prefile or file a NYSIF PFL claim.
- Complete Part B of PFL forms and return to your employee within three business days.
- Have them send completed claim forms within 30 days after they start leave by:

Fax to 518-437-5201

or, mail to:

NYSIF Document Control Center

Disability Claims

1 Watervliet Ave. Ext.

Albany, NY 12206

What You Need to Know About PFL Benefits

For instructions on calculating an employee's average weekly wage, see Part B of Form PFL-2.

If you paid full wages to your employee while on PFL, you must report this on Form PFL-1. Failure to select 'yes' to this question will waive reimbursement.

New: Employer PFL Activity Report

You can now access a PFL Benefit Activity Report (BAR) online. BAR details benefits paid under your disability benefits policy. Create or log in to your DB online account at [nysif.com](#). Select Claims Services in the menu on the right of your account screen, then select Claims Summary.

CUSTOMER APPRECIATION



Appreciating and recognizing longtime relationships with customers is a NYSIF tradition. We are extremely happy to have four original policyholders still with us from 1914, and many more to whom we have presented customer longevity plaques for milestone years. We are always happy to see our plaques on display, some representing varying milestones for a single business. Here are recent presentations, with many more to come.

'It's Not Just About Getting the Order Out'

Tulnoy Lumber, founded in 1930 by Leon Tulchin and Lou Piznoy, is one of NYSIF's longstanding policyholders. The Bronx lumberyard owns and operates distribution warehouses in the tri-state area.

After accepting a NYSIF customer appreciation plaque in recognition of the Tulnoy's 85-year business relationship with NYSIF, Tulnoy Lumber President Steve Tulchin thanked his employees for making the achievement possible.

"Personally and on behalf of the company, thank you for your efforts to work safely, productively and with the

long-term future in mind," Mr. Tulchin wrote to staff.

As WCA has pointed out – and more employers are learning – showing employees that you care and encouraging them to speak about their safety concerns helps keeps them safe and helps build strong relationships.

"There's always pressure to service the customer, unload the truck and move on to the next activity," Mr. Tulnoy said. "My role is to make sure people know it's okay with the boss if you think about safety. It's not just about getting the order out."



Tulnoy President Steve Tulchin (l.) and NYSIF Field Rep Dean Harvey

Dedicated to his customers as well as to his staff, Mr. Tulchin acts on employee safety concerns, such as adding rearview cameras to all company trucks. "It's not standard equipment. But if it avoids just one incident, it's money well-spent," he said.

Loyalty is a Tulnoy tradition, which underpins its commitment to workers and customers, and extends to all aspects of the business. Of Tulnoy's longstanding partnership with NYSIF and the award presentation, Mr. Tulchin wrote, "This presentation reminds us of the value of long relationships." He went on to say, "If someone's treating you properly and fairly, there's no reason to change."

NYSIF echoes his sentiments exactly.



Egglefield Brothers, Inc., 90 Years

A longtime Ford dealership with showrooms in Elizabethtown and Ray Brook, NY, Egglefield Brothers carries a huge selection of new and pre-owned vehicles.

Photo (l.-r.): NYSIF Rep Karine Montanye, Cory Egglefield



Town of North Collins, 90 Years

The Town of North Collins in Erie County was first settled from 1809-1811 during the onset of the War of 1812. North Collins separated from the Town of Collins in 1852.

Photo (l.-r.): NYSIF Rep Dave Turner, Town of North Collins Supervisor John Tibia

An Introduction to Premium Audits

While the idea of an audit may feel overwhelming, it is actually in a policyholder's best interest to have an audit conducted. The audit is the best way for you to ensure that your company, type of work, number of employees and employee classifications are properly categorized to determine the accuracy of your premium.

As you prepare for an audit, you may feel more at ease having a better understanding of audits and the reason that we conduct them.

Why Do I Need an Audit?

The New York Compensation Insurance Rating Board (NYCIRB) requires an annual audit of any policyholder with an annual premium of \$5,000 or more. When you first applied for your NYSIF insurance policy, we quoted your premium based on a number of factors: the type of work that your company does, the number of employees who work for you, and the type of duties those employees have. Over time, one or all of these factors may change. Those changes may cause your premium to increase or decrease.

Purpose of the Audit

The purpose of the audit is to more accurately determine your premium by achieving the following:

- **Determining the total amount of payroll subject to premium charge**
- **Ensuring that your employee classification codes are correctly identified**
- **Verifying the payroll division for each employee's job classification (for construction workers)**

Required Records

Records required for a premium audit include, but are not limited to:

- **Payroll records, including payroll tax returns**
- **Income tax returns**
- **Cash/Check/Day book**
- **Contracts, bills, invoices**
- **Certificates of Insurance for subcontractors**

Making Audits Easier

In our continuing effort to simplify processes and enhance the services we provide to our policyholders, NYSIF has



NYSIF customers receive a Premium Audit Electronic Exit Interview Form at the audit site. The form provides employers a clear understanding of worker classification codes, differences in audited and deposit payroll, and differences in the manual rate premium. [Create an online account at nysif.com](#) for access to past audits, exit interview forms and audit worksheets.

Learn More

Download the brochure **Make Audits Work For You** (r.) at [nysif.com > About NYSIF > NYSIF News > Online Publications](#)



improved the audit process in a number of ways. Over the past two years, we implemented our online Premium Audit Scheduling System (PASS), which allows you to conveniently schedule and reschedule NYSIF audit appointments on **nysif.com**. Since then, we have been focused on providing you with additional features.

Now, as promised in our previous edition of WCA, NYSIF is pleased to introduce its new Premium Audit Secure Document Upload Site, the latest online service in our continuing commitment to make it easier to do business with us.

See Page 5

Secure, Easy and Fast

Now, Upload Audit Documents Online

Securely Send Audit Records to NYSIF in Lieu of an On-Site Audit

Workers' compensation policyholders and their representatives can now easily upload required audit records at **nysif.com**. This allows policyholders the option of submitting these documents online, rather than having an on-site audit.

"Many of our policyholders have asked for this service as a convenience," NYSIF Director of Premium Audit John DeFazio said. "You can upload your documents and we'll do the audit." You can also use the site to upload documents to resolve an audit matter.

Enhanced Security

The site provides enhanced security for the transmission of your sensitive, audit-related documents to NYSIF audit staff. The new system securely delivers your confidential documents to the appropriate NYSIF auditor.

"The upload is easy and more secure for policyholders," Mr. DeFazio said.

Easy Access

To access the site, click [Preparing for Your Audit](#) under the Employer tab at **nysif.com**, or go to nysif.com/auditupload. To use the site, you will need a policy number, and an

audit number or Appointment ID Number associated with the policy. There is no login required to proceed.

Audit Upload Tips

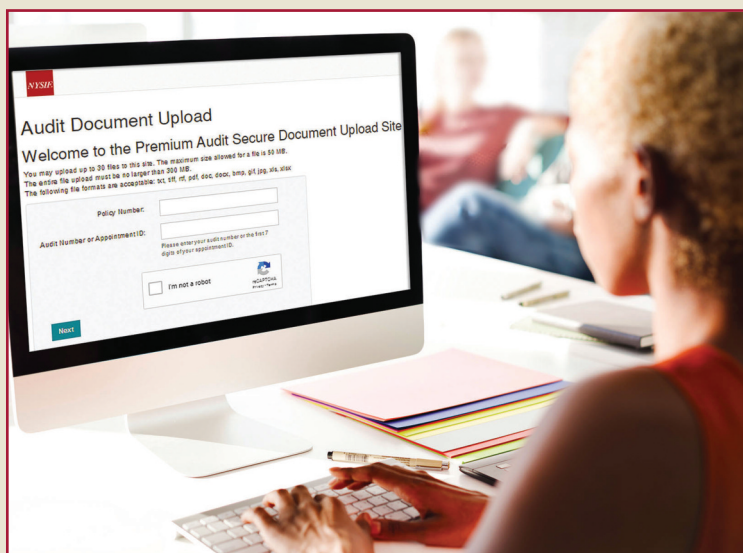
You may transmit up to 30 files per upload.

- **Maximum size per file: 50MB.**
- **Maximum size for the entire file upload: 300MB.**
- **Acceptable file formats: txt, tiff, rtf, pdf, doc, docx, bmp, gif, jpg, xls, xlsx**

Don't worry if the size of your upload exceeds 300MB, or you have more than 30 files to upload. Simply upload another set of documents. NYSIF created this audit feature with your convenience in mind, so there is no limit to the number of uploads that you can make.

Why Upload?

- **Convenient**
- **Secure**
- **Time-Saving**



Completing your NYSIF audit requirements has never been easier. Simply upload all your required audit records to the Premium Audit Secure Document Upload Site at **nysif.com**.

What Do You Need?

Have the following information ready:

- **Policy Number**
- and*
- **Audit Number, or**
- **Appointment ID Number associated with the policy**

Where to Find It

EMPLOYER	CLAIMANT	INS REPR
Review My Account		
Validate/Subscribe to a Workers' Comp Certificate		
Validate a Disability Benefits Certificate		
Preparing for Your Audit		

PEOPLE



37 Years Serving NYSIF Policyholders

NYSIF said farewell to Director of Business Operations and Policyholder Services John Massetti, who retired after 37 years of service to NYSIF and its customers.

Mr. Massetti joined NYSIF in 1981 as a field services representative in New York City. Through hard work and dedication, he would go on to serve in management and

executive positions in several key roles within the organization, including Safety Group business manager, regional director, director of Underwriting, director of Business Operations and, most recently, director of Policyholder Services.

Mr. Massetti was instrumental in NYSIF's ongoing efforts to implement its strategic business objectives. He was at the forefront of implementing measurable goals in Claims, Underwriting, Premium Audit and Field Services functions to improve service for all stakeholders. He also played an integral role in NYSIF's many new electronic initiatives to improve online service for policyholders, agents and brokers.

NYSIF's Revised Welcome Guide Includes New Products, Programs and Services

NYSIF's Welcome Guide for new policyholders is a handy reference tool for learning about NYSIF products, programs and online services.

Revised this year, the guide offers new information about our Premium Audit Secure Document Upload Site, Premium Audit Scheduling System (PASS) enhancements, our Mobile Certificate App, Paid Family Leave coverage, and our Instant Quote system for domestic household workers.

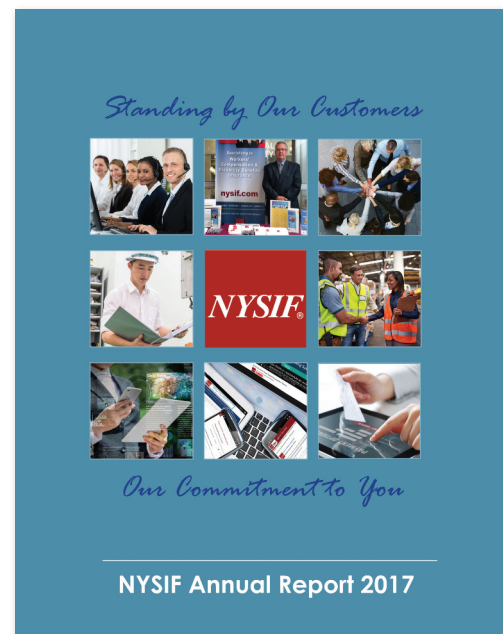
The guide presents an overview of other available services at nysif.com and offers easy instructions for navigating NYSIF's website.

More than just an introduction for new customers to NYSIF and its services, the 12-page booklet summarizes what you need to know about your insurance policy.

Whether it's learning about essential responsibilities for policyholders, filing claims, injury and illness prevention, helping NYSIF fight fraud, premium billing and payment plans, disability benefits, or creating a NYSIF online account, the guide gathers it all together in one place. That makes it a convenient resource for all policyholders, representatives, agents and brokers.

Download a copy today. Find a listing of all NYSIF publications available for download at nysif.com > [About NYSIF](#) > [NYSIF News](#) > [Online Publications](#).

Recently Released



2017 Annual Report

Our 2017 annual report (above) highlights NYSIF's ongoing commitment to our customers. It demonstrates our efforts to provide excellent service, improve business processes and increase efficiency. Find it at nysif.com > [About NYSIF](#) > [NYSIF News](#) > [Annual Reports](#).

On July 1, NYSIF marked the date of its first insurance policy, issued 104 years ago to the American Manufacturing Company of Brooklyn, then the largest maker of rope in the United States. We have been standing by our customers, large and small, ever since.

FRAUD FILE

Recovery of \$325G in Wage Theft Case

The New York State Department of Labor (DOL) announced a joint investigation that included NYSIF and the Manhattan DA's office, resulting in the return of \$517,000 in stolen wages to workers and \$325,000 in unpaid workers' compensation premiums to NYSIF.

The investigation of SSC High Rise Construction began after a death at one of its worksites and expanded to include wage theft when DOL learned that SSC workers were paid in cash.

The case ended in a corporate plea that included a charge of manslaughter, a penalty of \$10,000, the repayment of wages to 77 current and former employees, and restitution and penalties to NYSIF, resulting from undisclosed payroll.

Claimant Faces Fraud Charges

An upstate New York man was arrested and charged with receiving more than \$111,000 in fraudulent workers' compensation benefits while he was a NYSIF claimant.

According to investigators, surveillance allegedly showed David Otts working at Royal Automotive Repair in Syracuse.

The investigation concluded that he returned at least two

dozen official documents to NYSIF in which he attested to not working at a time when he was employed and collecting benefits. Mr. Otts was charged with offering a false instrument for filing and insurance fraud.

Company Charged With Falsifying Records

A Syracuse company and its owner allegedly misrepresented operations and concealed roofing work to avoid paying more than \$200,000 in workers' compensation insurance premium.

Charges against Youker Construction, Inc., and owner Robert Youker, Jr., include workers' compensation insurance fraud, offering a false instrument for filing and criminal possession of a forged instrument.

According to investigators, Mr. Youker applied for insurance and filed a form with NYSIF that indicated his operations included home siding and carpentry, but not roofing work.

During the investigation, Mr. Youker was found to have purportedly misrepresented the nature of work performed by his employees and forged contracts for siding jobs, but concealed or omitted roofing work. The investigation revealed that Youker Construction allegedly listed services categorized on social media sites under roofing/siding, while customer reviews noted the company's roofing work.

Health & Safety Focus

Learn About These 7 Common Hazards

What do safety consultants see repeatedly when visiting worksites? National Safety Council (NSC) consultants identified seven categories associated with the most common worksite hazards they find:

1. Working at height

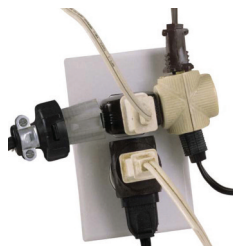
Falls to a lower level were among the leading causes of on-the-job fatalities. These hazards result from employers not knowing they need to provide fall protection, or fall protection gear not worn properly or not secured properly. Some employers have no written fall protection procedure.

2. Poor housekeeping

Blocked aisles, fire exits and emergency exits lead to accidents and, in some cases, tragedies. Over-stacked loads that are too close to a sprinkler head can limit the sprinkler's efficiency in an emergency. Clutter, leaks, standing water and spills contribute to slips, trips and falls.

3. Electrical (extension cords)

In addition to blocked circuit breakers, inappropriate use of extension cords is a hazard. This includes using multiple cords or power strips for a device. Overuse of cords leads to hazardous wear from traffic abuse and is also a trip hazard.



4. Forklifts

Most forklift hazards are the result of working too quickly under pressure and taking shortcuts, such as driving while distracted or with too large a load. The response is often discipline and retraining, while failing to address root causes: insufficient staff or trucks for the workload and a lack of maintenance.

5. Lockout/tagout

Even if you have the best procedures to place electrical equipment in a zero-power state, the failure to follow those procedures is a leading cause of hazards. The three primary reasons for violating lockout/tagout steps are complacency, haste and unfamiliarity with equipment.



6. Chemicals

Serious hazards can occur in companies that store expensive chemicals they no longer need. The Occupational Safety and Health Administration HazCom Standard requires a control system that includes proper container labeling, identifying a chemical's purchase and expiration dates and disposal method.

7. Confined spaces

Many confined-space tragedies are the result of an employer's inadequate risk assessment or failure to obtain a permit. Using up-to-date equipment is paramount when measuring atmospheric conditions in tight spaces, as is the attentiveness of a designated observer to keep watch.

Learn more about [common workplace safety hazards](#) at the NSC website.

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Eric Madoff Executive Director & CEO
Shirley Stark Deputy Executive Director & Chief of Staff
William O'Brien General Attorney

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Disability Benefits Claims/Service 1-866-697-4332
Business Offices nysif.com • WCA Comments jmesa@nysif.com

A NYSIF 'U' REFRESHER

NYSIF's education and information series for employers.



NYSIF Has New Policy Regarding Certificates

It has been 18 years since NYSIF first introduced its electronic Certificate of Insurance System (eCERTS®) in 2000. Since then, thousands of employers have gone online to create and print their own NYSIF certificates as the most efficient, convenient way to get the certificate they need when they need it.

This allows us to more efficiently direct resources to other areas of customer service. We urge you to sign up at nysif.com to start using eCERTS®, the fastest and easiest way to obtain a certificate from NYSIF.

Online account holders can create and print certificates immediately, 24/7, as well as take advantage of our many other online services.

If you cannot use eCERTS®, send certificate requests to certificates@nysif.com. Be sure to include your business name and address, type of insurance (workers' compensation or disability benefits), your policy number, and the certificate holder's full business name and address. Our Contact Center can no longer handle telephone requests for certificates.

Create, Validate Certificates On-the-Go

You also can use our mobile certificate app to create, search and send NYSIF certificates anytime, anywhere. Validate NYSIF certificates to prevent certificate fraud that may expose you to liability by using any mobile device to scan the certificate's QR code or by checking the certificate's validation number.

[If you have a question for NYSIF 'U' email jmesa@nysif.com]