

Learn to manage your entire workers' compensation program with ease!

WORKERS' COMP

Understand the complexities of these guidelines and how they interact with ADA and FMLA law



Spend just one day with us, and you will learn to:

- Select the best professional insurance providers
- Lower your premiums (and keep them low!)
- Implement a Formal Safety Plan for your employees
- Utilize an effective Return to Work Program
- Properly report and record on-the-job injuries, illnesses, accidents and more
- Make sense of the "Bermuda Triangle" (FMLA, ADA and Workers' Comp)
- Quickly identify and deal with fraudulent or overblown claims
- Handle situations where an employee has been injured during social or recreational activities (e.g. company softball game)
- Close costly gaps in your company's safety plan

Special Section:

The Life of a Workers' Comp Claim

From initial injury to return-to-work, take a look at how a typical claim plays out. Explore key legal issues, insurance questions, medical issues — and much more!

Enroll Today!



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Express Enrollment!

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 **FRED PRYOR SEMINARS**

CONFUSED ABOUT THE COMPLEXITIES OF WORKERS' COMP?

You're not alone! Even seasoned HR veterans have a hard time interpreting grey areas, keeping up with changing regulatory issues and managing their compensation plans. In this information-packed seminar, you'll discover a wealth of strategies, insider tips, tools and more to help you manage your entire workers' compensation plan more effectively. What you learn here will help you control costs, eliminate wasteful spending, put a stop to fraudulent claims and save your organization money!

Boost your organization's bottom line!

Workers' compensation is an area in which many organizations inadvertently overspend. During these difficult economic times, you need to watch every penny. Consequently, workers' comp is a great area to analyze in an effort to cut costs and trim the fat from your budget. Are you spending more than you need to without realizing it? This seminar will help you identify numerous ways to slash costs, trim unnecessary spending, streamline your safety plan, reduce employee turnover and days off work and boost the effectiveness of your return-to-work program.

Management's critical role in reducing workers' compensation claims

If your organization is experiencing an excessive amount of workers' compensation claims, you need to take a careful look at management policies, the company's safety plan, hiring practices and job training/education programs. Did you know employee disgruntlement and resentment can be a critical factor in increased workers' compensation claims? This seminar will provide practical tools, valuable self-assessments and time-tested strategies to help you proactively address volatile situations and problem employees *before* they become costly claims.

Get up to speed on legal issues surrounding workers' compensation

We'll guide you through workers' comp laws and examine important court cases and decisions that may affect your organization. We'll also cover one of the more confusing issues facing workers' comp specialists: the "Bermuda Triangle" and the complex ways in which workers' comp, FMLA and ADA regulations can overlap.

This program is designed for:

- HR professionals
- Safety managers
- Workers' comp specialists
- Supervisors and managers
- Risk management specialists

TEST YOUR WORKERS' COMP I.Q. — CAN YOU ANSWER THE FOLLOWING QUESTIONS WITH CONFIDENCE?

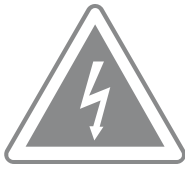
- **During lunch, a group of coworkers play a friendly game of basketball** on a nearby public court. An employee injures his knee. Is this injury a covered workers' compensation claim?
- **One of your employees is out of work on a short-term disability claim** but you've learned he's using this time for interviewing at other organizations. Is he allowed to do this?
- **If you have recorded an injury incident on OSHA's Form 300** and reported the incident to OSHA, can the employee automatically make a workers' compensation claim?
- **A carpool of employees on their way to work is rear-ended** by another car and three of the employees suffer whiplash injuries. Is this a covered workers' compensation claim?
- **An employee comes to you wishing to report an injury** and file a workers' compensation claim for an accident he said occurred while on the job. When relating the incident to superiors, the employee changed his story in slight but significant ways, and there were no witnesses to his accident. Would you investigate this as a fraudulent claim?
- **One of your employees has been injured at work** and is now in the hospital. How do you, as her employer, receive information and/or communicate with the physician who is handling her case?
- **If your employee has a pre-existing medical condition** that has become aggravated by a work-related injury, is the continued treatment of the pre-existing condition now part of the employee's workers' compensation claim?

If **any** of these questions makes you pause, don't hesitate to sign up for this seminar! We'll shed new light on the complexities of workers' compensation guidelines, and help you safely and legally navigate claims management, implement cost-cutting strategies and utilize industry best practices.

Training that answers your toughest questions — guaranteed!

This seminar was designed to deliver real-world, *proven* ideas, strategies and techniques other successful organizations are putting into practice right now. Created by our dedicated team of HR specialists, compensation gurus and benefits experts, **Workers' Comp** covers tried and true best practices, up-to-the-minute legal issues, employee fraud, safety issues and much more. Best of all, what you learn here is fully guaranteed — if you're not satisfied, neither are we!

COURSE CONTENT



Program Hours 9:00 A.M. - 4:00 P.M.

Workers' Comp 101: Get on Board with the Basics!

- The truth about mandatory insurance — are you exempt from carrying?
- Self insurance: what it means, who's eligible and what's involved
- Injuries that qualify as workers' compensation claims and those that do not
- Methods for figuring premium costs — payroll, loss and expense costs, risk experience
- Coverage types you should be familiar with

WC Cost Control: Insurance, Premiums and More

- How to find the right insurance plan and provider for your organization — choosing between for-profit stocks, state funds, mutual companies, group captives and self-insurers
- An insider's look at determining premiums — Find out why yours may be too high
- Desirable Business vs. Hard-to-Place Business — where do you fall?
- A checklist for evaluating insurers and finding the right fit at the right cost
- Ways to motivate the insurance agent to keep *your* interests first and foremost
- 8 steps to prepare for the renewal process (follow these and lower your costs!)
- Super cost-effective strategies for administering your WC program

"Bermuda Triangle" — ADA, WC and FMLA

- Why dealing with the triangle of ADA, WC and FMLA causes such headaches
- Tips for sorting out workers' comp claims involving FMLA and ADA, and determining which statute to use for guidelines and enforcement
- Solving the puzzle: case-by-case analysis
- Ways to assess and eliminate possible injuries that may result from regular employment activities
- How to handle injuries in the course and scope of employment
- Guidelines for workers' comp claims relating to employees injured while working from home
- Company-sponsored recreational activities ... good for morale, but what happens if someone is injured during these events?
- Immediate action employers must take when an employee violates safety rules

Benefit Must-Knows

- The different types of disability benefits
- How to calculate wages for benefits
- Rehabilitation and disfigurement benefits
- Important considerations when dealing with death claims medical benefits



Common Issues You'll Come Up Against as a WC Administrator

- When employees “play the system” — how to identify red flags that indicate suspicious accidents and fraudulent claims
- Strategies to help you handle willful disregard for established safety procedures and protect your organization
- How to legally handle strategically-timed claims — right before layoffs, right after a poor performance review, etc.
- 6 tell-tale signs an accident should be considered suspicious — keep an eagle eye out for any of these!
- Actions to take when you've identified a bona fide suspicious incident and the employee is preparing to make a claim
- When a claim is legitimate but exaggerated — what you should do first

Accidents, Injuries and Incidents — How to Handle These Within Workers' Comp Parameters

- The difference between First Aid Claims and Workers' Comp Claims
- OSHA compliance and Workers' Compensation — how these programs affect each other
- How to report and record workplace incidents properly
- When an employee is hospitalized — your rights and responsibilities as the employer
- How to legally establish communication with your employee's physician and treatment team
- Three things *not* to do when an accident occurs — you'll plunge yourself right into legal and ethical hot water!
- How to handle pre-existing conditions exaggerated by on-the-job injuries
- Regulations concerning recreational injuries and incidents — we'll get you up to speed!
- The “Bermuda Triangle” — how FMLA, ADA and WC overlap and contradict each other

Special Section: The Life of a Workers' Comp Claim

From initial injury to return-to-work, take a look at how a typical claim plays out.

Explore key legal issues, insurance questions, medical issues — and much more!

AFFORDABLE, FOCUSED TRAINING — DELIVERED BY AN EXPERT IN WORKERS' COMPENSATION!

At Fred Pryor Seminars, we strive to give you the most bang for your training buck. Shop around, and we guarantee you won't find another course as comprehensive, as results-focused or as effective as this one for the same price. Unlike other training companies who may choose trainers for their speaking ability alone, we hand-pick our trainers for their knowledge, expertise and professional experience in the subjects they teach. Your trainer for this course is a seasoned workers' compensation expert who brings years of real-world experience to the table.

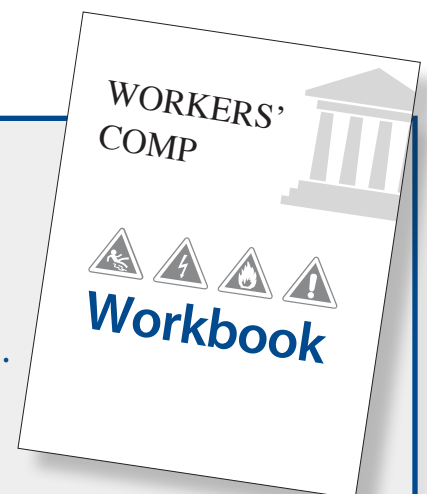
Consider our experience and know-how

Our record of customer satisfaction is unsurpassed — over 30 years in business and more than 10 million satisfied customers from over 300,000 organizations clearly attest to our ability to deliver what we promise. Our customer satisfaction rate speaks for itself!

All of our seminars are **100% SATISFACTION GUARANTEED!**

And this one is no exception! We are absolutely confident you will come away from this seminar with the skills, tools and techniques you need to manage an effective workers' compensation program. If for any reason you are dissatisfied, send us a letter (Attn: Customer Relations) within 30 days of your seminar attendance stating the reason you were not satisfied, and we'll arrange for you to attend another one of our seminars or receive a full refund — *hassle-free!*

Take home a
Workers' Comp
resource
manual as part
of your tuition ...



To ensure what you learn stays with you after you return to the office, this comprehensive workbook is jam-packed with examples, charts, worksheets, assessments and much more. It simplifies note taking, and acts as a resource you'll return to again and again once you're back at your desk.

Registration Information

Enroll Today! Hurry, our seats fill *fast*. Guarantee your enrollment by paying your tuition today. You will receive a confirmation once your registration is complete. **Payment is due before the program.**

Quick Confirmation! To receive your confirmation within 48 hours, please complete the Quick Confirmation section of the registration form. Be sure to provide us with your email address and/or fax number.

Program Schedule

Check-in: 8:30 a.m. – 9:00 a.m.

Program: 9:00 a.m. – 4:00 p.m.

Cancellations and Substitutions

You may cancel your registration up to 10 business days before the program, and we will refund your tuition less a nominal cancellation fee. Substitutions and transfers may be made at any time to another program of your choice scheduled within 12 months of your original event. Please note, if you do not cancel and do not attend, you are still responsible for payment.

Please Note

- You will be notified by email, fax and/or mail if any changes are made to your scheduled program (i.e., date, venue, city or cancellation).
- Walk-in registrations will be accepted as space allows.
- For seminar age requirements, please visit <http://www.pryor.com/faq.asp#agerequirements>.
- Please, no audio or video recording.
- Lunch and parking expenses are not included.
- Dressing in layers is recommended due to room temperature variations.
- You will receive a Certificate of Attendance at the end of the program.

Tax-Exempt Organizations

If you are tax-exempt, enter your tax-exempt number in Section 4 on the Registration Form. Please mail or fax a copy of your Tax-Exempt Certificate with your registration for payment processing.

Tax Deduction

If the purpose of attending a Fred Pryor seminar is to help you maintain or improve skills related to employment or business, expenses related to the program may be tax-deductible according to I.R.C Reg. 1.162-5. Please consult your tax adviser.

Continuing Education Credit

Fred Pryor Seminars offers CEU credits based on program length and completion. Credits are issued according to the National Task Force for Continuing Education guidelines and approval is at the discretion of your licensing board. **Questions or concerns should be directed to your professional licensing board or agency.**

Continuing Professional Education (CPE)

Fred Pryor Seminars and CareerTrack are registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org. Fred Pryor Seminars and CareerTrack's Sponsor ID number is 109474. This course qualifies for 6 CPE credits.

HRCI Recertification Credits (HRCI)

This program has been approved for recertification credit hours through the HR Certification Institute. For more information about certification or recertification, please visit the HR Certification Institute homepage at www.hrci.org. This course qualifies for 5.5 HRCI recertification credits.

Completion & Continuing Education Certificates

To obtain a certificate documenting your completion and/or CEU, CPE or HRCI credits, please visit www.pryor.com/certificate. Certificates will be available 10 days after your event has ended.

Update Your Contact Information!

Simply make corrections to the mailing label on the back page of this brochure. **Mail** corrections to P.O. Box 413884, Kansas City, MO 64141-3884 or **fax** to 913-967-8842. We'll change our records for the very next update. Thanks!

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WORKERS' COMP

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- Choose the best professional insurance providers
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- Reduce claim costs
- Report and record on-the-job injuries, illnesses, accidents and more
- Handle fraudulent or overblown claims
- Close costly gaps in your company's safety plan
- And much more! See inside for details!

Enroll Today!



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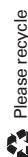
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<input type="checkbox"/> YES! I'm ready to learn the rules and regulations of <i>Workers' Comp.</i> Enroll me today! Group discounts available; see page 7 for details.		ID# 916122
1	Seminar Seminar City: _____ Seminar Date: _____ Event #: _____	
2	Your Organization Organization: _____ Address: _____ City: _____ St: _____ ZIP: _____ Tele: _____ Fax: _____ Approving Mgr's. Name: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. _____ Job Title: _____ Email Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Quick Confirmation Please <input type="checkbox"/> email or <input type="checkbox"/> fax my confirmation to me within 48 hours.	
3	Who Will be Attending <input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. _____ Job Title: _____ Email Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. _____ Job Title: _____ Email Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home Please list additional names on a separate sheet.	
4	METHOD OF PAYMENT Important: Send your payment now. Tuition is due before the seminar. Make checks payable to Fred Pryor Seminars and return this form to: P.O. Box 219468, Kansas City, MO 64121-9468. Our federal ID# is 43-1830400 (FEIN). Please add applicable state and local tax to your payment for programs held in Hawaii (4.16%), South Dakota (6.5%) and West Virginia (6%). Please check one of the following: 1. <input type="checkbox"/> Registration fee enclosed. Check # _____ Amount \$ _____ 2. <input type="checkbox"/> Our Purchase Order is attached. P.O. # _____ 3. <input type="checkbox"/> Bill my organization. Attention: _____ 4. <input type="checkbox"/> Charge to: <input type="checkbox"/> AmEx <input type="checkbox"/> Discover <input type="checkbox"/> MC <input type="checkbox"/> Visa Exp. Date: _____ Card Holder's Name: _____ Acct. #: _____ Tax-Exempt #: _____ <small>Please attach a copy of your Tax-Exempt Certificate for payment processing</small>	

Note: If you've already registered by phone, by fax or online, please do not return this form.

REGISTRATION FORM — Workers' Comp