





## **6 SMART EMPLOYEE ABSENCE CONTROL SOLUTIONS**



### TRANSITIONAL RETURN-TO-WORK (RTW) PROGRAM

- Control RTW = Reduce Premiums
- 100% Set-Up Grant Available



### TELEHEALTH / TELE-ADVOCACY SERVICES

- \$0 Copay Appointments
- Work / Life Balance Services



## PROGRAM (EAP)

- Confidential Appointments
- Job/Family Stress Mgmt.



#### UNEMPLOYMENT

- Control Claim = Reduce Taxes
- Outsource Services Including (Fraud/Identity Theft Mgmt.)



#### **BWC SELF-EMPLOYED**

- Work Accident Insurance
- Income Replacement Insurance



# BWC PREMIUM DISCOUNTS

- Shop Best Rates
- Shop Chamber Service