

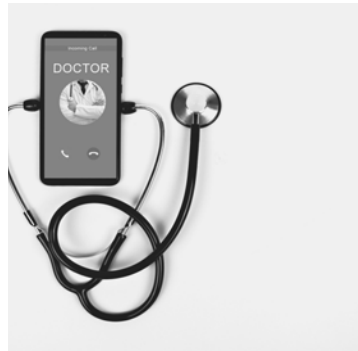
LET US HELP YOUR COMPANY SAVE MONEY & CARE FOR YOUR EMPLOYEES SINCE IT'S HARD TO FIND SKILLED REPLACEMENTS

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



EMPLOYEE ASSISTANCE 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