

Stewardship Overview



**A Trusted Advisor Stewardship Overview
From Bateman, Gordon & Sands, Inc.**

The BGS Solution

WHY WE DO IT

OUR MOTIVATION

We have a passion for helping people and businesses manage everyday risk, recover from unexpected life events and realize their dreams.

WHAT WE DO

OUR SERVICE

- We identify client needs and goals
- We use our industry knowledge, experience and imagination to provide innovative solutions
- We establish a personal touch to the client relationship
- We guide our clients towards the best possible outcome
- We sit on the same side of the table as our clients as a consultant, not a vendor



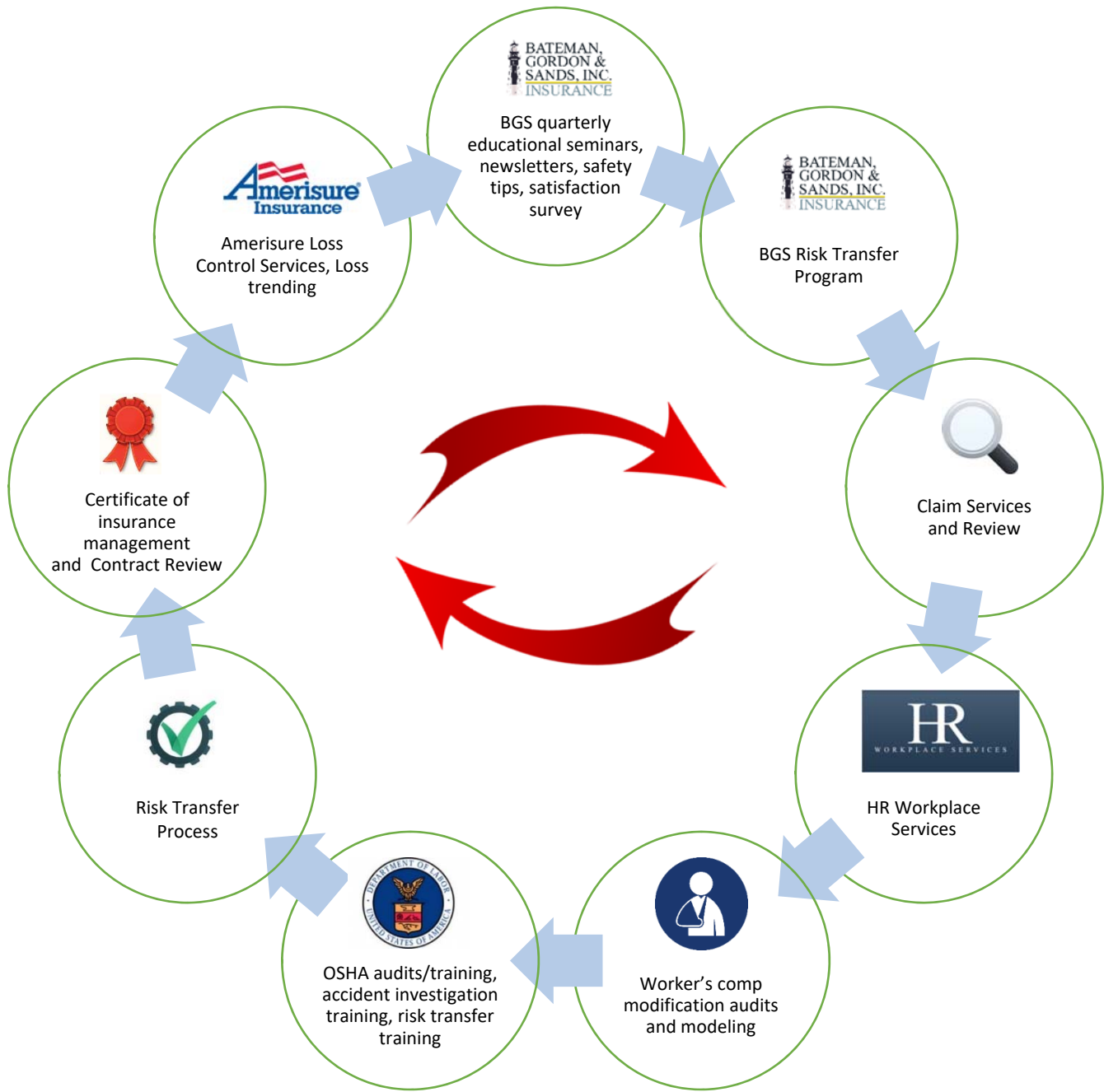
HOW WE DO IT

OUR PROCESS

*Exceptional Behaviors Drive
Exceptional Results*

Risk Reduction Action Plan - Delivered

Customized Client Services Delivered as Part of Your Risk Reduction Action Plan.



BGS Education Advantage

Bateman, Gordon & Sands helped educate companies and employees with safety training and HR topics.

Amerisure / BGS Education Seminar & Trainings

Amerisure Session Water Damage Claims: Common water damage claims, pre-incident controls to prevent the claim, proper documentation to defend the claim, what to do after a water leak, water restoration planning. 2/22/18

HRWS Webinar on What Employees need to know: This course uses short, engaging examples and role plays to help employees identify, report and prevent harassment in workplace. 3/27/18

Amerisure Session OSHA 10-Hour Construction: General safety provisions, concrete and masonry, electrical, excavations, fall protection, hand and power tools, ladders and stairways, personal protective equipment, and scaffolding. 4/18/18-4/19/18

Amerisure Session Fleet Management: How to select screen and trans drivers, fleet manager responsibilities, review of GPS/Telematics systems and capabilities, driver ratings system and accountability program. 5/2/18

HRWS Webinar on how to Survive a DOL Audit: An overview of why certain health plans are selected for audit and what you can do to prepare for an audit and reduce your risk of being audited. 6/26/18

Amerisure Session OSHA 10-Hour Construction: General safety provisions, concrete and masonry, electrical, excavations, fall protection, hand and power tools, ladders and stairways, personal protective equipment, and scaffolding. 9/12/18-9/13/18

HRWS Webinar on Section 125: A cafeteria plan is a type of employee benefit plan offered in the United States pursuant to Section 125 of the Internal Revenue Code. This presentation is designed to acquaint you with Section 125 and its impact on employer group health plans including discussions on pre-tax elections, qualifying events, non-discrimination and testing and Simple Plans. 9/25/18

Amerisure Session OSHA 10-Hour Construction: General safety provisions, concrete and masonry, electrical, excavations, fall protection, hand and power tools, ladders and stairways, personal protective equipment, and scaffolding. 10/24/18-10/25/18

HRWS Webinar on Section 6055/6056: An overview on the Internal Revenue Code Sections 6055 and 6056 for companies that have 50 or more employees, or if their plan is self-funded. 11/27/18

Strategy

- 1 • Coach drivers exhibiting poor telematics driving data
- 2 • Encourage enhancement of quality assurance programs
- 3 • Encourage use of telematics
- 4 • Encourage adoption of flood coverage
- 5 • Encourage adoption of cyber liability coverage
- 6 • Reduction of heavy fleets
- 7 • Strict controls on personal auto use
- 8 • Strict controls on personal auto use
- 9 • Complete return or human capital assesment
- 10 • Captive readiness evaluation
- 11 • Construction Risk treatment profile
- 12 • Personal risk assessment

Risk Reduction Action Plan - HR Workplace

HR Workplace Services provides Updates and Legislative Updates to you as part of your Risk Reduction Action Plan. The following were communicated via email.

CLINIC

- It is Not Too Early to Start Reviewing Employee Handbooks for 2018. 12/1/17
- Penalty Letters From The IRS Are Arriving. 12/29/17
- Employer Credit for offering paid Family and Medical leave. 2/1/18
- Tutorial to help you post local news and agency information for your staff members and/or clients. 2/16/18
- Social Media and the rights of an Employer. 3/1/18
- Opt-Out Provisions in place for Health Benefits. 5/3/18
- European Union Data Protection Regulations and its effect on U.S. Companies with European connections. 6/1/18
- Laws prohibiting employers from asking employment candidates about previous salary history. 8/1/18
- Additional information on Laws prohibiting employers from asking employment candidates about previous salary history. 8/2/18
- Possible changes to the Department of Labor overtime rules related to exempt employees. 9/4/18
- Employee Expense Reimbursement 10/1/18
- #metoo Movement and how it has impacted the workplace 11/1/18
- OSHA releases information Most Common Safety Violations in 2018 12/3/18

TRENDING

- Pay Issues to Consider This Holiday Season. Employment At-Will Can be compromised. 12/18/17
- The Trump Administration's Take on Legalization of Marijuana. Changing the Way Employers Look at Unpaid Interns. 1/25/18
- What Can Employers Do When It Comes to Office Romance and Policies Regarding Office Dating and Relationships? ICE Doing More I-9 Investigations, Are You Ready. 2/19/18
- Resolution of Wage and Hour Violations to be streamlined through new DOL Pilot Program. EEO-1 Report Due March 31, 2018. 3/22/18
- DOL Resumes Issuing Opinion Letters. Compensability of Travel Time Under the FLSA. Compensability of FMLA Rest Breaks. 4/30/18
- Understanding Legal Obligations to Accommodate Breastfeeding/Lactation in the Workplace. Watch for Changes from the DOL. 5/17/18
- NLRB Memorandum on Workplace Rules. Is it Ever OK to Fire an Employee Who is on FMLA? 6/22/18
- Dependent Eligibility Audits. Single or Multiple 5500 Filing. 7/19/18
- Documentation at Termination. How to Make New Employees Feel Welcome. 8/22/18

- Domestic Violence and the Workplace. OSHA Clarifies Stance on Post Accident Drug Testing 10/22/18
- Political discussions in the office, requiring employees on FMLA to use PTO 11/15/18
- Employee Handbook Updates for 2019, Can an Employer Deny a Bonus Under FMLA 12/19/18

**COMPLIANCE
ALERTS and
NOTIFICATIONS**

- State Legislative Update for specific states, including Florida. 12/6/17
- Compliance Alert contains information from the IRS as the due date for health coverage forms 1095-B/1095-C has been extended. 1/3/18
- Compliance Alert Healthcare Reform Tax. 1/28/18
- Compliance Alert HSA Contributions Limits. 3/7/18
- Compliance Alert 2018 PCORI Fees. 5/25/18
- Compliance Alert contains information on Form 5500 Filing. 7/24/18
- Compliance Alert on Marketplace New Hires. 8/20/18
- Due to the potential impact of Hurricane Florence, BGS and HRWS redistributed the Natural Disaster guidelines 9/13/18
- Compliance Alert for Medicare Part D 9/19/18
- Legislative Update for Florida 10/23/18
- Minimum Wage for 2019 12/14/18