

Solutions Comparison Chart

Benefits	UST Trust	UST Support (Tax-rated)	UST Support (Reimbursing)	UST Secure ¹	UST HR Workplace
▶ Self-funded reserve asset, managed by UST	✓				
▶ Unemployment tax rate management tools	✓	✓			
▶ Live HR hotline with certified experts	✓	✓	✓	✓	✓
▶ 300+ on-demand training & compliance courses	✓	✓	✓	✓	✓
▶ Individual tracking of employee training courses	✓	✓	✓	✓	✓
▶ 1000s of HR templates + free HRCI webinars	✓	✓	✓	✓	✓
▶ Job description & employee handbook builder	✓	✓	✓	✓	✓
▶ Interactive employee classification tool	✓	✓	✓	✓	✓
▶ Outplacement & career transition services	✓	✓	✓	✓	
▶ Audits of benefits charges for state errors	✓	✓	✓	✓	
▶ Dedicated claims rep with state-specific expertise	✓	✓	✓	✓	
▶ Local unemployment hearing representation	✓	✓	✓	✓	
▶ Reporting, protesting & actuarial forecasting	✓	✓	✓	✓	
▶ Stop-loss protection for catastrophic claims	✓	*	*	*	
▶ Refund for positive claims history (Year 3+)	✓				
▶ Conservative investment to offset administrative costs	✓				

*** Additional stop loss available for purchase. ¹Fully insured program.**

To find out which program is the right fit for your organization, submit an inquiry for more information at www.chooseust.org/savings/