

Protect your financial stability from unexpected employment volatility with our fully insured unemployment solution.

For 501c3 nonprofits who want the peace of mind that comes with a fully insured program, UST Secure brings comprehensive first-dollar insurance coverage plus an efficient claims management solution.

▶ What is UST Secure?

UST is dedicated to helping nonprofits ensure compliance and protect assets by offering the latest HR resources and unemployment claims management tools. In addition to these workforce solutions, UST offers a fully insured program called UST Secure—providing a full year of claims coverage, access to expert claims advice, and HR services.

▶ What is included in UST Secure?

First Dollar Coverage Unemployment Insurance, underwritten by Ohio Indemnity Company.

- **First Dollar Coverage:** No deductible to pay, all unemployment charges paid from \$1 up to the bond limit.
- **Predictable Budgeting:** Annual fixed rate calculation for effective budgeting reduces unexpected spikes.
- **Easy Reporting:** Quarterly payments based on previous quarter's payroll, no year-end surprises.
- **Licensed Provider:** Ohio Indemnity Company is licensed and has earned an "Excellent" rating by A.M. Best.
- **Guaranteed Payment:** Listed by the U.S. Treasury as an approved surety bond provider; guarantees payment of your charges to the state.

Your annual fee is customized based on your organization's annual wages and experience with unemployment claims—protecting you from a shared risk or shared expense.

"It is nice to have a team of people behind your organization for something that can seem out of your control."

Center for Human Services

Comprehensive Unemployment Claims Administration

To help save money and reduce financial risk, UST nonprofits have access to a standardized and centralized process to **efficiently manage state unemployment claims** from notification to final decision.

With UST as your claims administrator, you gain a partner with industry-leading expertise, an easy-to-use online management system, and a comprehensive suite of services aimed at reducing costs and enhancing workflow efficiency.

Dedicated Claim Advisor

- Experience in state-specific law and regulated knowledge
- Navigation to complex questions to give your team the confidence to address unemployment matters
- Built in workflow efficiencies and accuracy with unemployment claims management with UST

Expert Hearing Representation

- Prepare and present opening and closing argument
- Prepare documentation
- In-person or virtual attendance
- Ensure your organization is well-represented and the best chance of a favorable outcome

CaseBuilder Online Management System

- Cloud-based portal designed to revolutionize the way organizations handle unemployment claims
- Online claims monitoring
- Centralized compliance management
- Financial reports tool to forecast future liability
- Simplifies workflow, enhances visibility, and ensures compliance with UI integrity legislations

Benefit Audits and Tax Rate Forecasting

- Benefit audits and tax rate forecasting
- Allowing your organization to make informed decisions and strategically plan for future financial obligations

UST Secure empowers you to maintain absolute control over your unemployment funding. Safeguard your assets and cash flow against unforeseen volatility with confidence. Trusted by thousands of nonprofit employers nationwide, across various sectors, UST Secure provides unparalleled funding protection. Experience the invaluable sense of security and peace of mind that comes with choosing UST Secure.

Find out if UST Secure is right for your organization in 15 minutes with a mini consult with a UST workforce consultant. Call us at (888)-249-4788 or email us at info@chooseust.org.



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