



C O M P L E T E Coverage

LANDSCAPE CONTRACTORS INSURANCE SERVICES, INC. NEWSLETTER

JANUARY–FEBRUARY 2006

Health Benefits: What's in it for me?

The age-old question when faced with shopping for a new product is "What's in it for me?" As you grow your business and cultivate your work force, many employers overlook the implementation of a Health Benefits program. To find out what's in it for you, here are some key reasons to add in a benefits program for your company and your valued employees:

*By Rick Granados, Benefits Specialist
Landscape Contractors
Insurance Services, Inc.
LCIS Benefits*

A benefits package helps attract and retain quality employees

Whether health insurance is absolutely necessary to attract and retain the most qualified employees will depend upon factors such as whether your competitors or other similarly sized employers in your area are offering health insurance. You can be an industry leader by offering a benefits program. Employees often will accept better benefits in lieu of a higher salary, which can be a savings to the business and

aid in the recruiting process. Offering benefits to employees also can be advantageous to a business owner, who may be able to get personal benefits for less money than if he or she purchased them privately.

Businesses get the tax advantage of deducting plan contributions

You can offer employees something that increases their compensation package and yet allows you an income tax deduction for the contribution, so that your out-of-pocket cost is less than the value of the benefit to the employee. Self-employed individuals can deduct 60 percent of their health insurance premium costs as a business expense in 1999 through 2001 (rising to 70 percent in 2002, and 100 percent in 2003 and beyond)*. You can always deduct 100 percent of premiums for your employees. If the business is incorporated, all costs for your own insurance as well as your employees' are deductible.

Ensure the wellness of your workers by providing health benefits

Offering health insurance has been shown to decrease absenteeism and improve employee health and morale. Many insurance plans offer preventative care that can



keep employees healthy and working. If employees don't get preventative care and yearly physicals (which they might not do if they don't have insurance), you could end up having more employees out for long periods of time with serious illnesses.

To find out how a benefits program can fit your business needs, contact Rick Granados, Benefits Specialist, with LCIS Benefits at (800) 750-5247, Ext. 104 or via E-mail at Rgranados@lcisinc.com for your group or individual quote today.

*Source: Commerce Database (Small Business Taxes)

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STEVE HARTMAN
CEO / President

PRESIDENT'S MESSAGE

Changes for 2006 – You're Reading One of Them!

Move In Workers' Compensation Carriers

There have been many changes over the past year at LCIS in order to keep us at the cutting edge of providing quality and competitive insurance products to Landscape Contractors throughout California, Nevada and Arizona. *One of these changes has been the move of our Workers' Compensation products, effective Feb. 1, 2006, to more competitively priced Workers' Compensation carriers such as those provided by Cypress Point and others.* Even though you will and have been receiving notices of non-renewals for Workers' Compensation from Everest National, you can rest assured we will continue to bring you competitively priced insurance with other carriers.

The beauty of this change is that even with these competitively priced programs we will continue to provide our lucrative rebate program. With this change you may see some information come to you from Cypress Point; please do not disregard this information as it will have something to do with the new programs we are offering.

LCIS Newsletter Debuts

Welcome to our new LCIS Newsletter. Its purpose is to inform you on happenings within the insurance industry that affect

your business, what's happening within LCIS and to provide some useful information that you can apply to your business to help in controlling your insurance costs. We will be distributing this newsletter to all CLCA members, insureds of LCIS and prospective members. This is our newest value added LCIS benefit to help you run a successful business. Future issues will be published monthly and will also be available for viewing on our Website, www.lcisinc.com.

We are especially proud of the fact that our Newsletter also features Spanish translations of certain articles on safety and other issues that can be shared at your company's field training sessions or "tailgate safety meetings."

We welcome any comments or suggestions about our Newsletter, or about subjects you would like to see addressed in future issues. Contact us at KLogue@lcisinc.com or (800) 628-8735 and ask for Kim Ayala or myself.

Website Upgrade Project

Our Website is continually being upgraded to serve you better. Visit www.lcisinc.com for useful tools to help you request certain forms, certificates of insurance, add/change vehicles and other useful information. We

welcome any suggestions for things you would find useful to add to our Website.

Thanks to Our Loyal Customers

In closing, I would like to express my deepest appreciation to those of you who have been loyal customers for the past 17 plus years! Because of you, LCIS is now the largest broker for Landscape Contractors in the Western United States. We are here to help you and other Green Industry business owners with all your insurance needs.

If you are not currently an LCIS client, or perhaps you are a former client, we would appreciate the opportunity to earn your business or earn your business back! You can request a quote on your insurance programs by going to our Website or by calling us at (800) 628-8735.

Feel free to contact me personally about anything to do with LCIS or the insurance industry. I can be reached at SHartman@lcisinc.com, telephone (800) 628-8735 ext. 520 or my cell phone at (559) 284-5247. I believe we at LCIS need to be accessible to you, our valued clients.

Thank you again for your business and your potential business opportunities!

– Steve

Beneficios en la Salud: ¿Que hay para mí?

Por Rick Granados, Especialista en Beneficios de Salud, LCIS, Inc.

La pregunta de la madurez cuando nos enfrentamos a comprar un Nuevo producto es "¿Que es lo que a mí me puede ofrecer?" A medida que su negocio va creciendo y a medida que va cultivando su fuerza laboral, muchos empleadores no realizan una correcta evaluación sobre la implementación de un programa de Beneficios de Salud. Para encontrar que es lo que puede ofrecerle este programa a usted, he aquí unas cuantas razones del por qué sumar este programa en el programa de beneficios de su compañía y ganarse el agradecimiento de sus empleados más valiosos:

Un paquete de beneficios ayuda a atraer y a retener empleados valiosos

Aunque a usted no le parezca así, un seguro de salud es absolutamente necesario para atraer y retener los empleados más calificados y dependerá en gran medida si otras compañías competidoras similares de su área están ofreciendo el beneficio de seguro médico a sus empleados.

Ud. puede ser un líder en la industria ofreciendo un programa de beneficios. Muchas veces los empleados prefieren aceptar un trabajo con mejores beneficios en lugar de altos salarios, considerar esto puede traer aparejado ahorros en su negocio y ayudarlo en el proceso de reclutamiento de empleados.

Ofrecer beneficios a los empleados también puede ser ventajoso para el dueño de un negocio, ya que puede obtener por menos dinero beneficios personales que le resultarían mas costosos y lo comprarán de manera privada.

Una ventaja impositiva al deducir un plan de contribuciones

Usted puede ofrecer a sus empleados algo que incrementa el paquete de sus compensaciones y todavía le da la posibilidad a usted de realizar una deducción de impuestos por ello, lo que significaría que lo que usted pondría de su bolsillo le costaría menos que el

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Employee Spotlight



Gina Philips / Account Manager

(left) has been with LCIS since 2003. She brings to our office over 22 years of insurance experience. The majority of her experience has been on the agency side in customer service/account manager positions. She enjoys working with our clients and providing a high level of professional customer service.

Connie Carpenter CPIW / Property Casualty Underwriter-Quality Assurance Manager (right) has been with LCIS since 2001. Connie has 27 years of insurance experience with 9 of the years in the underwriting field. Most of Connie's background has been on the Carrier side. She is an asset to our CLCA Program and the Underwriting staff.



Beneficios en la Salud *cont. de página 2*

valor del beneficio que le esta dando al empleado. Las personas que se emplean a sí mismas pueden deducir hasta un 60 por ciento del costo de su prima de seguro médico como gastos de negocios, desde 1999 a 2001 (elevándose hasta el 70 por ciento en 2002 y al 100 por ciento en 2003 y en adelante)*. Usted siempre puede deducir un 100 por ciento de las primas de sus empleados. Si el negocio es del tipo "incorporado," todos los costos de su propio seguro como los de sus empleados son deducibles de impuestos.

Asegure el bienestar de sus empleados proveyendo beneficios de salud

Ofreciendo un seguro de salud a demostrado ser una herramienta para disminuir el ausentismo por enfermedad y mejora la salud de los empleados y la moral general. Muchos planes médicos o de salud ofrecen cuidado

preventivo que puede mantener a los empleados saludables y trabajando. Si un empleado no recibe cuidado preventivo y revisiones anuales (algo que posiblemente no harán si no tienen un programa con beneficios médicos), usted puede terminar teniendo más empleados sin trabajar por un período de tiempo más largo debido a enfermedades serias.

Para encontrar como un programa de beneficios puede satisfacer las necesidades de su negocio, contacte a Rick Granados, Especialista en Beneficios, de Beneficios LCIS llamándolo al (800) 750-5247, Ext. 104 o puede contactarlo vía E-mail al Rgranados@lcisinc.com para obtener hoy una cuota para su grupo de trabajo tanto como para individuos.

**Fuente: Commerce Database (Small Business Taxes)*

Cal/OSHA Posting Requirement

Reminder. Landscape contractors with greater than 10 employees are subject to the Cal/OSHA recordkeeping requirements. One of the requirements is that you post the Annual Summary of Work-Related Injuries and Illnesses (Form 300A) from Feb. 1 – April 30 each year. Visit these websites for more information: www.osha.gov or www.dir.ca.gov/dosh. LCIS can provide you with copies of the forms and instructions if you need.



TERRY MAHLMAN
WC Specialist

WC Guru – Did you know...?

Here are a few key workers' compensation (WC) reporting concepts that you should be familiar with. Check your knowledge.

Did you know...

- **That reporting a claim to the insurance carrier promptly can have a significant impact on the value of the claim?** Statistically, claims reported within 5 days of an injury are 30% less costly than claims reported later?
- **That the best method to report a WC claim is to use your insurance carrier's telephone reporting service?** Every carrier has one and it is the most effective way to report a claim.
- **That you must report alleged WC claims that you feel are fake or bogus?** The insurance carrier only has 90 days from the date you become aware of the alleged injury to investigate and make a decision on the merits of the claim. If not reported, the claim may be legally presumed to be valid.
- **That you must report injuries sustained by employees in motor vehicle accidents, even if a third party driver was at fault?** WC is a no fault system. The WC carrier will pay the appropriate benefits and subordinate to obtain reimbursement from the responsible party.
- **That employers are not required to report claims that meet the strict definition of first aid?** "First aid" means any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which do not ordinarily require medical care." Plus, the employee cannot miss any work beyond the day of injury.
- **That medical providers are required to report first aid claims to the claims administrator, even though the employer isn't required to do so?**

Do you have any workers' compensation questions that you would like answered in future LCIS newsletters? Email your questions to tmahlman@lcisinc.com.

Safety First in the Workplace!

Avoid Back Injuries with These Back Safety Tips

Back injuries are not only painful, but they cost time and money for you and the company. Many hours of work are lost due to back injuries, costing as much as \$6.5 billion yearly for employers. One study says that eight out of every ten persons in this country will hurt their back seriously in their lifetime.

Some ways to prevent injuries include learning to lift materials properly, losing excess weight, strengthening out of shape back muscles, and practicing good posture at home, at work and at play. A healthy back keeps its three curves (neck, torso, lumbar or lower back) in balanced and natural alignment.

One of the healthiest changes you could make in your life is to first lift things with your mind before you lift them with your

back. Lift everything twice! In other words, plan your lift, and if you see potential dangers, figure out a way to lift the item safely, even if it takes discussing the lift with your supervisor first.

Here are six tips for proper lifting:

- **Get a solid stance** – Move your feet apart to shoulder width to have a solid base from which to lift. Put your weight on your toes and balls of your feet.
- **Bend your knees** – Don't bend your waist. Use leverage, maintain the three natural curves of your back, and avoid unnecessary lifting.
- **Lift with your legs** – Allow the weight to be supported by the strongest muscles in your legs; not the weakest muscles of your back.

- **Use your abdominal muscles** – When you lift something heavy your abdominal muscles support your spine to compensate for the load. Use different sets of muscles together.
- **Keep whatever you're lifting close to you** – Don't lift something that's far from you. The closer the load is to your spine, the less force the lift puts on your back.
- **Keep your back straight** – Lift straight up and in, not side to side which can cause injury.

Think before you lift:

- Remember to plan your lift; lift twice (in your mind first).
- Make sure the area where you will do the lifting is free from clutter so you won't trip, or wet floors so you won't slip.
- Ask for help if the object to be

lifted is too large or too heavy for one person. One minute of help can avoid many days of being laid up with a back injury.

- Look for a better way to move your item. If you can't find help, use a cart or a dolly. Think!
- Push rather than pull – When you can, it is better to push your loaded cart rather than pulling it.
- When unloading, use the same rules for loading, but in reverse order.

Now you know a little more how your back likes to be treated. Think about daily situations and actions that put your back's health in jeopardy, and look for the proper ways to handle those situations, at home, at work and at play. Remember, you are your back's best friend.

Guía Para Prevenir Lesiones de la Espalda

Las lesiones de la espalda no sólo causan dolor, pero también implica pérdida de tiempo y dinero para Ud. y la compañía. Se pierden muchas horas de trabajo por molestias de la espalda, costando a las compañías en este país hasta \$6.5 billones al año.

Existen buenas técnicas para levantar y mover materiales, pero se requiere su cooperación en el trabajo, el hogar y los juegos. Una manera de ayudarse así mismo sería alzar las cosas con la mente antes de alzarlas con la espalda. Y si anticipa peligros puede eliminarlos al hacer sugerencias a su supervisor.

Como levantar correctamente:

- **Afirme los pies** – Separe los pies a lo ancho de los hombros para tener buena base.
- **Doble las rodillas** – No doble la cintura.

- **Levante con las piernas** – Permita que los músculos más fuertes de las piernas soporten el peso, y no los músculos más débiles de la espalda.
- **Afirme los músculos abdominales** – Estos músculos sostienen la columna vertebral para compensar el peso de la carga.
- **Mantenga la carga cerca** – Cuanto más cerca del cuerpo y de la espina dorsal, mejor será para la espalda.
- **Mantenga la espalda derecha** – Levante la carga derecho hacia arriba para evitar lastimaduras.

Piense antes de levantarlos:

- Para manejar materiales sin peligro, primero levante la carga mentalmente. Planee cada paso antes de realizarlo físicamente.

- Si la carga es demasiado voluminosa o pesada, busque ayuda.
- Obtenga ayuda mecánica: carrillo de mano, carretilla, vagoneta o elevador de carga.
- Al levantar algo, use los músculos fuertes de las piernas y mantenga la espalda en su alineamiento natural.

- Empuje un equipo mecánico en vez de tirar.

Ahora Ud. sabe como le gusta a su espalda que la traten. Piense en situaciones diarias y en sus hábitos que molestan la espalda y busque modos de tratarla como se merece, en la casa, el trabajo y los juegos. Sólo Ud. puede ser el mejor amigo de su propia espalda.

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