

HUB Charter School Practice Study Hall



January 2020

With Winter Break behind us, we know many of you are preparing for your 2020-2021 school year hiring, if you haven't started already! Need to write or update a Job Description? Brush up on interviewing process best practices? Looking to update your employee handbook? HUB provides several tools that can assist in different areas of the hiring process as well as the everyday compliance issues you encounter running a school. Please reach out if you have a task or project you need to undertake...we might be able to lighten your load or take work off your shoulders.



Zero to Sixty Video: 6 Best Practices for Fraud Prevention

Theft and fraud is a problem for all organizations, regardless of size. Fortunately, there is a lot you can do to be proactive. [Click here](#) to see this one-minute video.

Saving Money Inside Your Workers' Compensation Program

It is almost budget season! And we are frequently asked to help free up dollars within the charter school's insurance program. One of the quickest ways to reduce insurance dollars is to look within your Workers' Compensation policy. Here are a few ways that we advise our clients to gain credits on your rates:

1. Consider a small deductible – applying anywhere from \$500 to \$15,500 per claim can gain you considerable premium credit in year one. And the bonus is that in certain states, including here in Colorado, it can help impact your Experience Mod, so the credit can apply for 4 more years!
2. Consider joining a Safety Group – certain insurance providers have designated safety groups where you can receive additional rate credit and dividends if you meet certain requirements.
3. Obtain your Cost Containment Certification – the Department of Labor has a 6 step program that can easily be achieved with a little paperwork and internal processes. There is no cost to join, and it can gain you up to a 5% discount on your premiums. We have attached a [quick guide here](#) and would love to talk about it more if you're interested.

There is no quick fix for you to build and maintain a safe workplace. This takes dedication and commitment. However, hopefully you have learned that there are some simple components that we can help you start applying at your next renewal to get the premiums headed in the right direction. Be safe!



ACA in the News

The Affordable Care Act (ACA) was recently in the news. First, there was a ruling on its constitutionality. Second, several ACA amendments snuck their way into the broader spending bills used to fund the government. Click [here](#) to read more.



[Employee Handbook](#)

The employee handbook is a vital tool of communication and agreement between employee and employer. HUB's Charter School Practice recently hosted a 45-minute webinar on common employee handbook pitfalls. Below is the link to a recording of the webinar that we encourage you to review. We have also attached a copy of the presentation for your review [here](#).

[Employee Handbook Webinar](#)

Meet your Charter School Practice Team

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