



WORKERS' COMPENSATION



Workers' compensation fraud growing problem

Fortunately, you don't have to lurk in dark alleys with a camcorder to keep your business from becoming a victim of workers' compensation fraud. Learn to identify fraud and take a proactive approach to fighting it.

What is workers' comp fraud?

Fraud happens when employees knowingly lie to collect benefits. They may claim an injury was work-related when it wasn't, exaggerate an injury, or secretly continue working while collecting benefits. Workers' compensation fraud is commonly recognized and is the type that employers are likely to discover.

For complete article and tips to help identify fraud, [click here](#).

A Note from CEO



Thank you for your attention and welcome to [Broad Coverage Service Inc.](#)

July is here and, after an unplanned break, I am excited to present to you the fifth edition of our newsletter.

In this edition, we take a look at four distinct though equally important issues:

under the *worker's compensation* section, we address the problem of growing workers' compensation fraud;

under the *liability* section, we explain how your parking lot can cause you to be sued;

what does health care ruling mean to you is the topic of our *employee benefit* section;

and finally, we address the Fair Labor Standards Act under the *tip/tidbit* section.

(Continued on pg. 2)

LIABILITY



Can your parking lot cause you to be sued?

Unfortunately, it can. Drive by almost any parking lot on a warm, spring evening and you see them—children and teens skateboarding, rollerblading, playing ball, and riding bicycles. It looks like harmless fun. But when it's on your company's parking lot, the harmless fun could become a liability. What if a child breaks an arm or suffers a head injury while on company property?

Some businesses deal with this problem by posting "No Trespassing" signs. Others prefer to do nothing, hoping no one is injured. For complete article, [click here](#).

EMPLOYEE BENEFITS



What the health-care ruling means for you

Since the U.S. Supreme Court made its much-anticipated ruling on the Patient Protection and Affordable Care Act, many employers have been wondering whether they should manage their employee benefits or work with a broker to take care of this business.

(Continued on pg. 3)

If you are considering to travel this summer, may your journey be safe and joyous. Wherever the road takes you, we are here to offer you comprehensive [Travel Insurance](#) options.

If you haven't done so, I would like to invite you to take a look at our newest product CADR+ and its benefits. More information and video are available on our [website](#).

Best Wishes, Isaac

[Broad Coverage Service, Inc.](#)



[Contact us today for a free review of your plan](#)

- [401k/RETIREMENT/ANNUITY PLAN](#):

IS YOUR PLAN ADMINISTRATOR EFFICIENT AND ACCURATE? Are you kept abreast with the changing tax laws and all of the opportunities available to you?

Contact us today for a free review of your [401k/RETIREMENT/ANNUITY PLAN](#)

What According to the Robert Wood Johnson Foundation (2010), employers' financial and reporting obligations will differ depending on their size. For example, depending on the size of your business, you will be required to report the value of your employees' health plan premium on their W2s starting in 2014.

[Click here](#) for the complete article.

TIP/TIDBIT



Fair Labor Standards Act, or FLSA, is a federal law that establishes minimum wage, overtime pay, recordkeeping and youth employment standards for employees in the private sector and in federal, state, and local governments.

One of the most important elements of the FLSA is the designation of certain types of employees as "exempt" (i.e., exempt from overtime pay provisions or both the minimum wage and overtime pay provisions).

[Click here](#) for the complete article.

- GROUP BENEFIT PLAN:
WHAT IS A PBM HIRED TO DO?
To negotiate with the pharmacies with 'your' interest in mind. A PBM must be 100% auditable. Any money collected from Pharmaceutical Manufacturers must be disclosed and passed on to the client. Their goals are to be aligned with yours. No misdirection and no conflicts of interest.

Increase profits by reducing cost today - contact us today for a free review of your GROUP BENEFIT PLAN

- STOP-LOSS:
Contact us to review your self-funded plan, and reassess your Stop Loss needs.

- TRAVEL INSURANCE:
Wherever your journey takes you, it's always a wise choice to be covered. Not sure which plan to choose? Use this tool to help you navigate our plans.

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21 Robert Pitt Drive - Suite 205  
Monsey, NY 10952  
(845) 426-1021 | [www.broadcoverage.net](http://www.broadcoverage.net)