



# Workers Comp. Option Program



Underwritten by GHS Property & Casualty Insurance Co.  
A Division of Health Care Services Corporation, a Mutual Legal Reserve Company  
An Independent License of the Blue Cross and Blue Shield Association

## Exclusive TACO Membership Benefit

### What Do TACO members Say?

**“**When I heard about Worker Comp Option I investigated it and immediately switched my workers comp coverage. I saved over \$6,000 a year because my premiums went from approximately \$8,600 a year to \$2,600 a year. I can pay the premiums monthly and being a seasonal park I only pay on employees I have each month. All employees are classified the same and there are no ‘payroll audit adjustments’. I’m 100% sold on the coverage!” -- **Doug Shearer, Owner, Parkview Riverside RV Park, Rio Frio, TX**

**“**I want to keep my staff safe but I don’t want to go broke doing it. My workers comp premium was over \$9,000 annually before audit and went to almost \$12,000 after audit. On the Workers Comp Option everyone is treated the same including owners of the business. I now SAVE \$8,000 a year in premiums and cover everybody including myself. I also verified that this coverage meets the Railroad Commission requirements for parks pumping propane. Keep your employees safe and save money” -- **Don Temple, Managing Partner, Guadalupe River RV Resort, Kerrville, TX**

### Benefits & Limits Quoted

- \$50,000,000 - Policy Aggregate Limit
- \$10,000,000 - Per Occurrence Aggregate (Medical)
- \$1,000,000 - CSL Per Person (Including Employer’s Liability Benefit)
- \$1,000 - Self Insured Retention
- \$2,500 - Vanishing EL Deductible
- 116 Weeks - Benefit Period
- 7 Days - Elimination Period (Calendar Days)
- 75% up to \$700 - Weekly Disability Benefit
- Included - Occupation Disease & Cumulative Trauma
- Unlimited - Defense Cost (Doesn’t Erode CSL Benefit)
- Pay-On-Behalf - Plan Type
- Included - Prescription Card
- Included - Erisa Document

### Estimated Premium & Fees

Class Codes.....	9015
Per Person Rate.....	\$25.00
Monthly Admin Rate.....	\$30.00
Annual Enrollment Fee.....	\$100.00

Monthly Reporting: The Minimum GHS premium is \$200.00 regardless of number of covered individuals, not including the administration fee.

### Crawford Insurance Agency

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This form for proposal purposes only.

Coverage will not be effective unless approved by GHS Property & Casualty Insurance Co

Quote is not valid after 30 days from the date issued