

Stop Overpaying for UI Compliance: HERE'S HOW!

Employee turnover is a fact of life. So are mandatory unemployment insurance requirements. Both cost employers a lot of money every year. You may think there's nothing you can do to change that. You're wrong.

Know what UI expenses you can and can't reduce

Sure, there are UI cost elements beyond every employer's control. Some examples: State rate fluctuations due to economic conditions, falling state UI fund balances, and state unemployment trust fund insolvency. But these situations are rare.

Far more common—and damaging to every business's bottom line—are the UI expenditures you can control and even eliminate. These include:

- State charging calculation mistakes.
- Missed filing and reporting deadlines.
- Incorrect documentation.
- Employee misclassification.
- Misinterpreting state UI regs and rules, HR and labor laws.
- Higher-than-necessary employee turnover.

It's a long list. One that gives every employer a host of opportunities to save.

Compliance is not Capitulation

The UI world is a complex web. State rules and regs are complicated and confusing. They change frequently. Responding to claims involves multiple steps and a lot of paperwork—you've got to identify and manage "the forest and the trees".

There are time-critical paper filings, non-negotiable deadlines for appeals, and required language on submissions to the state. Employers also need attorney-level skills to build and present separation cases at appeals hearings. Deciphering monthly and quarterly charge statements can also be a real nightmare. Not to mention understanding how the state determined your unemployment tax rate calculation for the new year—and whether the math and calculations are correct!

Complying with mandatory regulations while avoiding expensive errors requires an array of specialized financial, tax, legal, and HR-related knowledge. You need the ability to uncover the state's errors, dispute them within the legal deadline period, and handle the appeal process itself. It's also technically arduous to find and correct the mistakes you're making internally.

Besides expertise in multiple business disciplines, the whole UI compliance process takes time. And time is the one commodity no business owner or manager ever has enough of. No wonder so many employers are overpaying!

Money-Saving UI Compliance Is Complicated but Definitely Doable

If the two main barriers to reducing UI costs are time and technical expertise, what can employers do to ensure they comply with legal requirements without breaking the bank? The first thing to consider is size.

Larger companies often have more of the specific technical resources essential to getting the job done. The HR department can handle policy investigations and documentation, as well as responses to UI claims. The finance department can audit charge statements and tax rates. Legal counsel, general counsel, or the in-house legal team can focus on labor laws, unemployment regulations and changes, appeals, hearings, and board presentations. So, if you're a big firm with a staff in all these areas, you may be able to analyze your current situation, redirect some people and reduce UI costs.



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For these organizations, the question becomes: does it make sense to utilize our highly paid talent on unemployment issues? Or is outsourcing to UI experts a smarter, more cost-effective solution?

And what if you are a small or medium-sized business? For these employers, it often makes sense to hire outside assistance. Especially since the savings you realize are likely to exceed the cost of the money-saving services—and leave your company with a stronger, more efficient UI management system for the future.

Battle-tested, Comprehensive UI Expertise and Experience All in One Place.

As you can see, it takes a full complement of specialized skills to successfully manage the UI landscape. Pinnacle Unemployment has everything employers large and small need to comply economically, efficiently, and without making costly mistakes. If you're already losing money, we'll halt the hemorrhage. If you're in good shape, we'll show you new ways to stay that way—and get more value going forward.

Over the past 25 years, Pinnacle has amassed vast expertise throughout New England's UI world. On the employer side, we've worked as managers hiring, firing, and witnessing myriad financial mistakes when companies do things improperly or violate labor laws. As consultants, we've helped hundreds of employers get their houses in order and avoid those costly mistakes.

Pinnacle's multi-pronged combination of technical UI skills and services includes:

- 25+ years of on-the-job employer and consultant experience in HR practices for prudent employee management.
- Real-time, comprehensive mastery of state and federal labor laws—including ongoing updates.
- Exhaustive experience in HR practices pertaining to employee management and turnover, especially protective strategies and policies.
- A full, working knowledge of unemployment regulations that qualify and deny benefits to employees or former employees.
- In-depth financial proficiency in state unemployment charging systems: auditing to uncover errors, representing employers to appeal incorrect charges, apply special circumstance charge laws, and handle argument and protest procedures to obtain credits and refunds.
- CPA-level tax expertise in all aspects of unemployment tax rates and laws.
- Attorney equivalent aptitude and experience representing employers in separation cases at appeals hearings; and developing and submitting arguments to overturn decisions by legal tribunals and boards of review.
- Proven experience training supervisors and managers on best practices for compliance with state and federal regulations.

How We Help: Our Secret Sauce is Your Success

The best part of hiring Pinnacle to tackle your UI problems? Our services usually pay for themselves. In over ten years of UI consulting, 90% of our clients have achieved UI compliance savings that far exceed our fees. Of course, the peace of mind of offloading the UI compliance burden to experienced professionals is priceless!

Pinnacle's Six-Step Process for Cost-Reducing UI Compliance

- Analyze your current UI situation: are you already losing money and if so, why and where?
- Monitor state monthly and quarterly UI charge statements; identify errors and protest inaccuracies to reduce liability when appropriate.
- Verify the legitimacy of all UI claims; contest ineligible claims at hearings to secure credits or refunds when applicable.
- Establish protective UI systems to prevent overpayment and costly miscalculations: first update employee handbooks to clarify company HR rules and promote employee retention; automate payroll and paperwork practices for wages, benefits accrual/payments, and tax reporting.
- Educate supervisors and managers on practices that enable them to better comply with UI regulations and manage employees more successfully.
- Embed ongoing UI compliance auditing practices to preserve gains and prevent future losses.

Saving Starts with You

If "knowledge is power", and it most definitely is, then what you don't know can hurt you. If you're like many of our clients, it probably already is!

Take the first step toward getting your UI costs under control. Contact Pinnacle Unemployment today to arrange your free UI situation assessment. If you're currently losing money, we'll find out why and where and recommend steps to plug the leaks. If you're in good shape, we'll show you how to extend your streak—and prevent expensive missteps going forward.



Phone: (508) 425-6991
Fax: (508) 425-6992
Email: jgoodman@pinnacle-usc.com
pinnacle-usc.com