

State Unemployment Insurance for Nonprofits



How can your organization avoid the high cost of State Unemployment Insurance (SUI) taxes? Consider altering the method by which you fulfill that unemployment responsibility to one that also allows greater financial control.

Eligible Organizations

Over 2,000 nonprofit, tribal and governmental entities currently participate in our successful unemployment risk management programs that save money, are fully or partially insured, and provide greater control over that cost.

They include:

- Social service organizations
- Charter and private schools; colleges and universities
- Healthcare and hospitals
- Mental health/rehabilitation
- Native American/Alaska Native tribes and enterprises
- Local, county and state government entities
- Religious charities/service organizations
- Charitable foundations

Underwriting Eligibility Guidelines

- Available in all 50 states
- IRS qualified 501c3 organizations
- NA/AI tribes and their enterprises
- Local, county and state government entities
- Minimum 10 employees in most states

Programs

- **Bonded Service Program:** Risk Free first and last dollar coverage
- **Unemployment Savings Program:** Proprietary interest-bearing reserve account, plus stop-loss
- **NUF Program:** Claims administration, finance management and HR support
- **Excess Loss Program:** "Working Excess Coverage" fits the level that works best for the organization's risk tolerance
- **Surety Bonds:** Required in many states for "reimbursing" employers
- **Group Program Management:** Individually tailored programs for public and nonprofit member organizations includes underwriting, billing, and management of reserves

Program Successes

- New 2022 customers saved as much as \$153 per employee on SUI taxes
- Our customer retention is over 95%
- FNP claims administration partners helped remove more than \$160 million in claim liability from our customers in 2021 alone

Program Benefits

- Insurance coverage
- Budgetary certainty with a fixed, annual unemployment cost and flexible payment plans
- Posting of state mandated collateral and surety bonds
- Reimbursement payments to state unemployment agencies

The following solutions to various aspects of an employee's life cycle are also included:

- Recruiting tools: job description builder, benefit document creator, salary comparisons, etc.
- Discounted background services
- Live HR consultants and continuing education
- Claims management, hearing representation and auditing

Easy Application Process

- Contact us
- Simple, two-page initial application
- We process all onboarding state paperwork



www.firstnonprofit.com
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