



*Your Resource For Independent Contractor Issues*

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## **Occupational Accident Insurance Program**

- On-the-Job Accident Medical Insurance up to \$1,000,000. No Deductible.
- Disability Benefits up to \$500 per week based on 75% of Average Weekly Earnings.
- On-the-Job Accidental Death & Dismemberment Insurance up to \$150,000.
- Non-Occupational Accident Benefits; Up to \$15,000 Medical, \$15,000 Disability, \$15,000 Accidental Death & Dismemberment.

***This is NOT Worker's Compensation, Health Insurance, or Liability Insurance. Occ. Acc. is provided through Arthur J. Gallagher Risk Management Services, Inc.***

## **Electronic Enrollment**

- Log into our secure site to complete the enrollment process
- All documents signed through electronic signature capture
- Online access to secure documents (pay stubs, 1099s)

## **Direct Deposit**

- Receive commission settlements by Direct Deposit to a bank account or by credit to a Skylight Mastercard.
- Convenient and timely payment; eliminates trips to the bank and to contracting company to pickup check; avoids any check cashing fees.

## **Tax Services**

- Annual Individual/Joint Tax Return Preparation\*
- Quarterly Estimated Tax Calculation and Filing
- Tax Escrow Services

\*must be a NICA member for at least 6 months