

# WHERE YOUR **RETRO FEE** GOES

EVERY RETRO PROGRAM CHARGES AN ENROLLMENT FEE TO PARTICIPATE AND TAKE PART IN THE BENEFITS THEY HAVE TO OFFER. BUT, JUST LIKE EVERYTHING ELSE, NOT ALL RETRO PROGRAMS ARE THE SAME.

R.O.I.I.® SELECT PRIDES ITSELF ON BEING TRANSPARENT AND PROVIDING VALUE IN THE SERVICES WE OFFER TO OUR MEMBER PARTICIPANTS.



## 3 IN ONE

R.O.I.I.® Select requires membership in a BIAW-affiliated local home builders association (annual dues range from \$300-\$645). This includes BIAW (\$90 value) and National Association of Home Builders annual membership fees.



## 1.5 PERCENT ENROLLMENT FEE

Annual up-front enrollment fee is based on total premium paid to L&I, or \$150, whichever is greater.

## IN-HOUSE CLAIMS SERVICES



- Outcome-based Claims Assistance
- Retraining Assistance Program
- Return-to-Work Options Program
- Kept-on-Salary Program
- Risk Management Services
- L&I Audit Assistance
- Safety Services
- Claim Investigations and Litigation

The cost to operate R.O.I.I.® Select's in-house claims services can vary from plan year to plan year. If the enrollment fee does not cover the total operating cost of the plan year, the difference is collected from the overall group refund from L&I.



## MARKETING ASSISTANCE FEE

After the claims services costs have been deducted from the group's refund from L&I, BIAW receives 10% of the overall refund and an additional 10% is divided between BIAW-affiliated local associations as a marketing assistance fee. MAFs support continuing education, government affairs, legal affairs, and other programs that impact and support the building industry at the local and state level.



## GOOD TO KNOW

While some association retro programs may not charge a marketing assistance fee, there are often similar costs hidden in their Claims Assistance Fees, charged by the claims administrator or third party administrators (TPA). These fees become bottom-line profits for the TPAs and do nothing to help improve the state's small business climate or support the building industry as a whole.

Let the experts at R.O.I.I.® SELECT start working for you today.