

Heartland



EasyChoiceSM - "The Easy & Convenient Way to Pay Your Insurance Premiums"

Business owners can't afford NOT to have insurance coverage. The **EasyChoice** service provides vital products that your business needs—while making it affordable and easy to participate.

Workers' Compensation Premiums Paid Every Payroll

Our Workers' Compensation Payment Service makes it easy and convenient for employers to pay their insurance premiums each payroll. Most insurance policies require employers to pay estimated premiums based on projected annual payroll—in advance as a lump sum. With EasyChoice, your premiums are based on your actual payroll and paid with each payroll cycle. By eliminating any large up-front deposits and year-end surprises, you're in better control of your cash flow and expenses.

Overall benefits of EasyChoice include:

- No up front premiums to pay
- No monthly payments or checks to write; premium payments are automatically deducted
- Improve cash flow
- No finance charges
- Avoids year-end surprises



Accurate calculations based on actual payroll

In addition, you receive coverage from The Hartford, a nationally recognized leader in insurance, which ensures you'll receive:

- Competitive insurance rates
- Responsive service from knowledgeable experts
- 24-hour toll free customer service
- A cost containment program

After you learn the facts, you'll agree that it is an EasyChoice for you to make.