

MISSOURI DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS

ECONOMIC RESOURCE GUIDE

VISION STATEMENT

Promote economic vitality, safety and fairness for Missouri's businesses and workers.



CONTENTS

0	GROWING A BUSINESS
	Registering for Unemployment Insurance Tax 5
	Proper Worker Classification 8
	Workers' Compensation Coverage 10
	KEEPING WORKERS SAFE
	On-Site Safety and Health Consultation/SHARP 13
	Mine and Cave Safety
	Workers' Safety Program 17
	Missouri Human Rights Commission 18
(FILE	WEATHERING THE STORM
	Avoid a Layoff With the Shared Work Program 21
	Still Facing a Layoff? We Can Help23
	Employment Transition Team
(+)	ADDITIONAL RESOURCES
	Training and Presentations25
	Workplace Posters





Employers can sign up at

UINTERACT.LABOR.MO.GOV

to pay tax contributions online using our state-of-the-art, fully-integrated system for unemployment insurance tax, benefits and appeals.

MISSOURI IS 1 OF 14 STATES WITH A MINIMUM UI TAX RATE OF 0%



26% OF CONTRIBUTING BUSINESSES HAD A ZERO RATE IN 2023

HOW IS THE UI TAX RATE DETERMINED?

NEW EMPLOYER RATE

New employers receive a tax rate assigned to all new employers of the same industrial classification. Find your industry at LABOR.MO.GOV/DES/

EMPLOYERS/TAX_RATES.

EXPERIENCE RATE

Once an employer becomes eligible, an experience rate is calculated based on the ratio between an employer's average annual taxable payroll, unemployment claims against its account and taxes paid previously by the employer.

Experience Rating

The experience rating is an incentive for employers to maintain stable employment, review claims and reduce unemployment.

LABOR.MO.GOV/DES/EMPLOYERS/TAX-RATES

PROPER WORKER CLASSIFICATION

Employees working off the books, being paid under the table in cash or incorrectly treated as independent contractors are considered improperly classified.

A WORKER MAY BE AN EMPLOYEE IF THEY:

- Get direction on when, where and how to complete work
- · Are paid by the hour, week or month
- Are reimbursed for business or travel expenses
- · Perform work on the business's premises
- Have a continuing relationship with the employer

IMPROPER CLASSIFICATION
COULD RESULT IN
PENALTIES OF
\$50-\$1,000
PER DAY, PER WORKER

Use the online assessment to determine if a worker should be classified as an employee or independent contractor.

LABOR.MO.GOV/OFF-THE-BOOKS

OTHER THINGS TO CONSIDER WHEN HIRING EMPLOYEES

"What is Missouri's minimum wage?"

"What do I need to pay tipped employees?"

"Can I employ youth?"

"Am I required to give employees breaks?"

"How much am I required to pay for overtime?"

"Am I required to provide paid vacation or sick leave?"

Find these answers and more information about youth employment and wage and hour at:

LABOR.MO.GOV/DLS

WORKERS' COMPENSATION COVERAGE



EMPLOYERS MUST CARRY WORKERS' COMPENSATION INSURANCE IF THEY:

HAVE 5 OR MORE EMPLOYEES

OR

ARE IN THE CONSTRUCTION INDUSTRY AND

HAVE 1 OR MORE EMPLOYEES

INSURANCE.MO.GOV

AN ALTERNATIVE:

Employers and groups of employers may apply to the Division of Workers' Compensation to self-insure their workers' compensation obligations, which may save money.

LABOR.MO.GOV/DWC/EMPLOYERS/INDIVIDUAL-SELF-INSURANCE

BEWARE OF THESE COMMON MISTAKES:

LLCs are included in the definition of an employer.

- LLC members may individually elect to reject coverage by providing
 written notice to the insurance carrier and the employer. If a workplace
 injury occurs, the member shall not be entitled to workers' compensation
 benefits under the LLC's policy even if working as an employee of the LLC.
 - A General Contractor is liable for injuries to uninsured subcontractors or their uninsured employees. Make sure subcontractors have current insurance on all of their employees or you will be held responsible if a workplace injury occurs.
- Effective January 1, 2018, a shareholder in an "S" corporation who owns at least 40% of the outstanding stock may individually elect to reject coverage by giving written notice to the corporation and its workers' compensation insurer.
- An employer may request an exception with respect to certain employees who are members of a recognized religious sect or division who are opposed to accepting public or private insurance benefits.







ON-SITE SAFETY & HEALTH CONSULTATION PROGRAM

We can assist you in making your workplace safer and help avoid costly penalties.

Our consultants assist businesses in being OSHA-compliant by identifying site-specific safety and health hazards without assessing any fines or penalties.

IMPROVE SAFETY AND SAVE MONEY

INVEST IN YOUR WORKFORCE BY REQUESTING A CONSULTATION TO:

- Identify and correct workplace hazards
- Reduce workplace injuries
- Save money on workers' compensation insurance

ON-SITE CONSULTATIONS:

- Are conducted at no cost to the business
- Assess no fines or penalties
- Completely confidential
- · Are employer-initiated and controlled

YOU MAY BE SHARP ELIGIBLE!

The Safety and Health Achievement Recognition Program (SHARP) is an award program for small businesses that have participated in the On-Site Program and continue to operate safely.



BECOME A SHARP EMPLOYER TO:

- Decrease workplace injuries
- Reduce insurance premiums
- Cut out-of-pocket expenses
- Become exempt from OSHA-programmed inspections for up to three years



LABOR.MO.GOV/SHARP

MINE AND CAVE SAFETY

The Mine Safety and Health Training Program helps miners and the mining community reduce accidents through education, training and hazard elimination and assists miners in implementing safe and healthy work habits.

TRAININGS INCLUDE:

- Safety and Loss Control
- Substance Abuse
- Cardiopulmonary Resuscitation (CPR)
- Hazard Awareness and Elimination
- Job Safety Analysis
- 30 CFR Parts 46, 48, 56, 57 and 77
- Accident Investigation
- Revised Missouri Statutes
- Site Inspections

LABOR.MO.GOV/DLS/MINE-CAVE



MISSOURI WORKERS' SAFETY PROGRAM

Improving Workplace Safety and Reducing Insurance Costs

WE MAKE SURE BUSINESSES HAVE ACCESS TO INDIVIDUALIZED SAFETY AND HEALTH SERVICES BY:

- Ensuring insurance carriers provide individualized safety assistance when requested
- Maintaining a list of certified safety consultants that offer independent services
- Offering free safety and health services

Developing a comprehensive safety and health management program can help lower your experience modifier rate below 1.0, saving you money.

LABOR.MO.GOV/DWC/MWSP



It is the purpose of the Missouri Commission on Human Rights to encourage fair treatment of groups and individuals protected under the law, to discourage discrimination against them and to foster mutual understanding and respect.

HAVING A DIVERSE AND HARASSMENT-FREE WORKPLACE HELPS BUSINESSES BY:

- Decreasing Employee Turnover
- Broadening Service Range
- Increasing Adaptability
- Helping Avoid Costly Lawsuits

LABOR.MO.GOV/MOHUMANRIGHTS/DISCRIMINATION

TRAINING TOPICS INCLUDE:

- Workplace Harassment Prevention
- Diversity and Inclusion
- Discrimination
- Implicit Bias
- Disability Awareness
- Overview of the Missouri Human Rights Act
- And more...

We can also customize a training to fit your business. LABOR.MO.GOV/TRAINING

THE MISSOURI HUMAN RIGHTS ACT prohibits discrimination in housing, employment, and places of public accommodations because of race, color, religion, national origin, ancestry, sex, disability, age (in employment only), and familial status (in housing only). LABOR.MO.GOV/ACCESSIBLE

WEATHERING THE STORM



AN ALTERNATIVE TO LAYOFFS



Shared Work gives employers the flexibility to scale up or scale down the workforce based on changing business needs while retaining skilled employees and reducing labor and turnover costs.

BUSINESSES

Retain skilled employees during downturns or transition periods and reduce labor costs

EMPLOYEES

Retain regular benefits and receive a portion of unemployment while continuing to work

COMMUNITIES

Do not experience the economic impact of full layoffs and retain local skilled workers

AVOID A LAYOFF WITH SHARED WORK

A business facing a 20 percent reduction in production usually lays off one-fifth of its workforce.



Under Shared Work, the firm retains its total workforce on a four-day-a-week basis. Reducing hours from 40 to 32 cuts production by the needed 20 percent.

Allows the business to retain

100% of employees



Production cut by needed 20 percent

Workers receive wages for the four-day workweek and get unemployment benefits from the Shared Work Program.



The business keeps all employees AND reduces labor costs.

SHAREDWORK.MO.GOV



STILL FACING A LAYOFF? WE CAN HELP!

If a business is experiencing a temporary layoff of 20 or more employees, we can streamline the unemployment filing process.

- 1 Visit UINTERACT.LABOR.MO.GOV to submit a request for a mass layoff.
- 2 Fill out and upload a spreadsheet of affected workers.
- 3 We will automatically sign those individuals up for benefits.
- 4 Workers complete their weekly request for payment.

CLOSING OR PERMANENTLY RELOCATING?

Employment Transition Teams are here to help workers transition quickly to new positions. In partnership with the Department of Higher Education and Work force Development, we send a team to meet with employees to guide them through the unemployment process and into their next job.

Employment Transition Team:

- Workforce Development Representative
- Unemployment Insurance Representative
- Local Job Center Representative



Experts are available to speak to your business or organization. We can even customize a presentation to fit your needs.

See a full list of trainings and presentations at:

LABOR.MO.GOV/TRAINING

TRAINING AND PRESENTATIONS



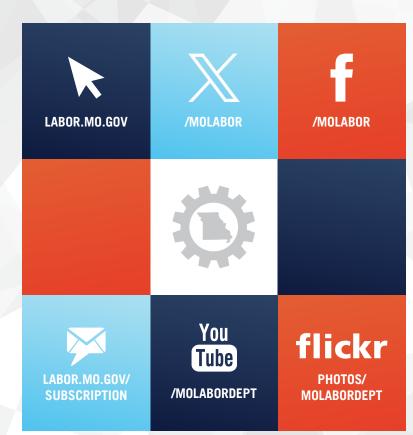
Stay connected with the Missouri Department of Labor LABOR.MO.GOV/CONTACT-LABOR

WORKPLACE POSTERS

Employers are required to display certain posters to inform employees and customers of key provisions in law.

Required workplace posters are available to download at:

LABOR.MO.GOV/POSTERS





LABOR & INDUSTRIAL RELATIONS



LABOR STANDARDS



EMPLOYMENT SECURITY



MISSOURI COMMISSION ON HUMAN RIGHTS



WORKERS'
COMPENSATION



STATE BOARD OF MEDIATION



DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS

Missouri Department of Labor and Industrial Relations is an equal opportunity employer/program.

573-751-4091 FAX: 573-751-4135

TDD/TTY: 800-735-2966 Relay Missouri: 711

MODOL-4532 (11-23) AI