

**CHANGING WORK.
CHANGING COVERAGE.**

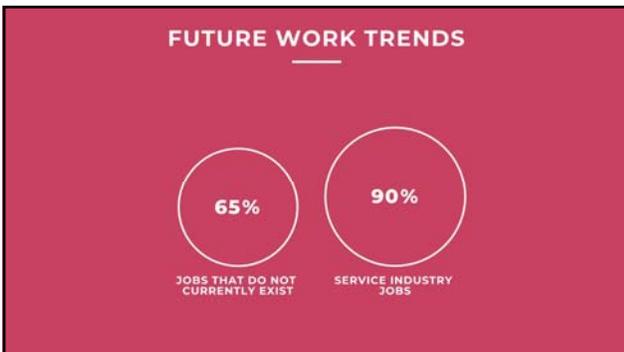
JENNIFER WOLF, EXECUTIVE DIRECTOR, IAIABC



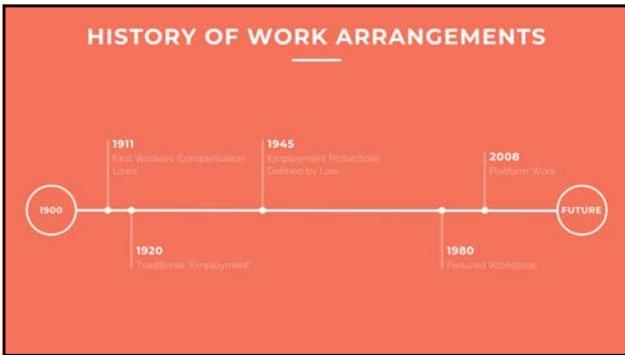


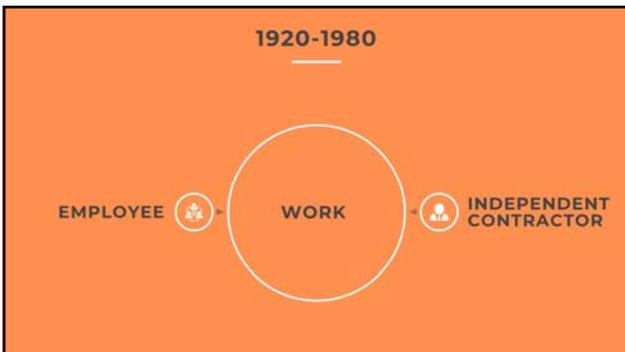






EMPLOYMENT VS. WORK

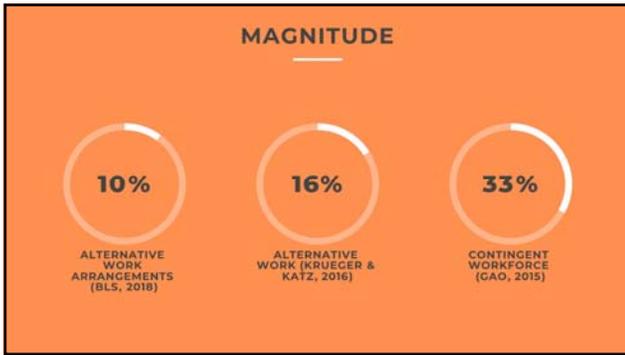


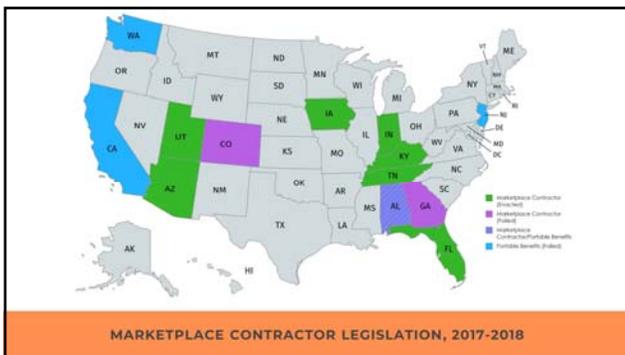
















AN UNCERTAIN FUTURE



- HEALTHCARE
- SOCIAL PROTECTIONS
- LEGAL PROTECTIONS
- RETIREMENT
- CAREER PATH
- BORDERLESS ECONOMY

ALTERNATIVE COVERAGE CONCEPTS



OCCUPATIONAL ACCIDENT INSURANCE

Private insurance policy that provides coverage for medical expenses and wage replacement for an injury or fatality that occurs on the job.

ALTERNATIVE COVERAGE CONCEPTS



DISABILITY INSURANCE

Public and private disability insurance policies provide income protection for an individual who is unable to work due to injury or illness.

ALTERNATIVE COVERAGE CONCEPTS



INDUSTRY-SPECIFIC FUNDS

Statutorily established entity is funded through customer surcharge. Fund provides workers' compensation benefits as required by state law.

ALTERNATIVE COVERAGE CONCEPTS



PORTABLE BENEFITS

Individual workers establish an account where work-related benefits could be purchased. Accounts are funded through firm contributions based on hours/income earned.

