



**MISSOURI**  
*Working Better*  
**TOGETHER**

MISSOURI DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS

**ECONOMIC RESOURCE GUIDE**



# **VISION STATEMENT:**

**We will promote economic vitality,  
safety, and fairness for Missouri's  
businesses and workers**

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**GROWING A  
BUSINESS**

**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.**

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**MISSOURI IS 1 OF 16**  
STATES WITH A MINIMUM  
**UI TAX RATE OF 0%**



**24%** OF CONTRIBUTING  
BUSINESSES HAD A  
**ZERO RATE IN 2018**

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## 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](http://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](http://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/OFFTHEBOOKS**

## 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](http://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](https://www.insurance.mo.gov)**

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## **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/IND\\_SELF\\_INS](https://www.labor.mo.gov/dwc/employers/ind_self_ins)**

## **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 in respect to certain employees who are members of a recognized religious sect or division who are opposed to accepting public or private insurance benefits.



**KEEPING  
WORKERS SAFE**



## 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.

*Sign Up Today!*

**LABOR.MO.GOV/ONSITE**

## 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.

*Learn More at:*

**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/MINECAVE](http://LABOR.MO.GOV/MINECAVE)

*Did You Know?*

Mining is approximately a **\$3 billion** industry in Missouri.



# 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/MWSP](http://LABOR.MO.GOV/MWSP)**



# MISSOURI HUMAN RIGHTS COMMISSION

We provide equitable and timely resolutions by investigating and litigating complaints of discrimination and we work to prevent discrimination by providing training on nondiscriminatory practices.

## 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/DISCRIMINATION](https://labor.mo.gov/discrimination)**

## **TRAINING TOPICS INCLUDE:**

- Harassment Prevention
- Diversity
- Discrimination
- Cultural Sensitivity
- Disability Awareness
- Employment Law
- Overview of the Missouri Human Rights Act
- And more...

**We can also customize a training to fit your business.**

**[LABOR.MO.GOV/TRAINING](https://labor.mo.gov/training)**



## **IS YOUR BUSINESS ACCESSIBLE TO THOSE WITH DISABILITIES?**

Take our compliance test to find out.

**[LABOR.MO.GOV/ACCESSIBLE](https://labor.mo.gov/accessible)**



**WEATHERING  
THE STORM**

# SHARED WORK

## 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



32 Hours -8 Hours  
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

WIN

[SHAREDWORK.MO.GOV](http://SHAREDWORK.MO.GOV)

WIN

## 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 Economic Development, we send a team to meet with employees to guide them through the unemployment process and into their next job.

The Employment Transition Team Includes:

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

**JOBS.MO.GOV/EMPLOYER/ETT**



**ADDITIONAL  
RESOURCES**

**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 the law.**

Required workplace posters are available to download at:

**LABOR.MO.GOV/POSTERS**



[LABOR.MO.GOV](http://LABOR.MO.GOV)



[/MOLABOR](https://twitter.com/MOLABOR)



[/MOLABOR](https://www.facebook.com/MOLABOR)



[LABOR.MO.GOV/  
SUBSCRIPTION](http://LABOR.MO.GOV/SUBSCRIPTION)



[DIROFFICE  
@LABOR.MO.GOV](mailto:DIROFFICE@LABOR.MO.GOV)

**FAQ's**

[MOLABOR.USERVOICE.  
COM](http://MOLABOR.USERVOICE.COM)



[/MOLABORDEPT](https://www.youtube.com/MOLABORDEPT)



[PHOTOS/  
MOLABORDEPT](https://www.facebook.com/MOLABORDEPT/photos)

**LABOR.MO.GOV**

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**421 EAST DUNKLIN ST.  
P.O. BOX 504  
JEFFERSON CITY, MO 65102**

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

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**TDD/TTY: 800-735-2966  
RELAY MISSOURI: 711**



## **DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS**

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

TDD/TTY: 800-735-2966

Relay Missouri: 711

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