



WASHINGTON RETAIL
ASSOCIATION

Member Services Handbook

Table of Contents

Welcome to Washington Retail Services.....	2
Retrospective Rating Program	3
RETRO Member Services	5
How Does RETRO Work?	6
What is RETRO? FAQs.....	7
Claims Management	9
Glossary of Workers' Compensation Terms and Acronyms	11
Processing Claims - Employer Procedures	13
More About Claims Management.....	14
Claims Management Forms.....	15
Safety	29
Safety and Education Program	31
Risk Services	32
Monthly Safety Packets.....	33
Safety Library	34
Resources.....	35
Webinars.....	37
Careers in Retail Training.....	38
Digital Business Opportunities.....	39
Advocacy.....	41
We Advocate for You	43
Summary of Laws Enacted by the Legislature.....	44
Business Development.....	47
Contact Us	50

Please note: The page numbers in this digital handbook correspond to the page numbers in the printed version of the handbook. Claims management forms are saved as separate files for easy use by our members.

Welcome to Washington Retail Services



Rose Gundersen
Vice President Operations &
Retail Services

Retail is about providing outstanding services to customers.

Likewise, Washington Retail is about supporting you to do your best. Retail Services, a subsidiary of Washington Retail, provides value-added services to steward the retail experience in Washington State.

This Membership Manual is a tool to make it easy for you to access the services and resources we provide. You will find quick tips, detailed explanations and helpful forms to support you on

- The workers' compensation claims management process
- Workplace safety training to build a culture of safety
- Resources to support employees' return to work and members' reimbursement from LNI
- Regulatory tips and support
- Workforce training

The retail industry is ever evolving in the marketplace. Retail Services provides the backbone support for our members with proprietary resources in both manual and digital formats through accessing your membership account online.

We want to hear from you for suggestions and improvements. Our goal is to support your workplace safety, compliance through our programs and services. Your financial wellbeing is of the utmost importance to our team.

Washington Retail has been a tremendous resource for our company. The team is extremely responsive and I almost always have an answer to my inquiry within 24 hours.

Tim Schmidt
Operations Manager
Fireworks Galleries



RETROSPECTIVE RATING PROGRAM

RETRO Member Services

Retail Services has one of the largest retail and automotive Retro groups in Washington State.

Our goal is to reduce your Workers' Compensation premiums by providing reliable information during the claim adjudication process and representing you on your claims. When needed, we assist your injured workers in navigating the occasionally complicated workers' compensation system.

As your liaison to Labor and Industries (LNI), we are your go-to when questions arise. Retail Services (RS) is committed to keeping your rates low with a refund as the reward.

We recognize each member's needs are different. From small to nationwide retailers, we strive to customize our approach to meet each member's needs whenever possible. You can reach us anytime to provide:

- Specific information on your rates and experience factors
- Claims' impact on your bottom line
- Suggestions to minimize potentially costly claims
- Consultation on the benefits of providing light duty return to work and the tools necessary to make it happen

Overall, we empower our members with tools and knowledge to keep claims costs down and to build safe work environments by preventing injuries in the first place. When our members strive to keep claims costs low and nurture a workplace safety culture at their businesses, everyone in the Retro pool benefits.

When accidents occur, you have access to comprehensive claims services, best practices, and many of the tools available to members only online.

We hope you find our resources useful and your partnership with us to be an extremely beneficial asset.



Chris Ristine
Director of Retro

Retail Services is committed to keeping your rates low with a refund as the reward.

How Does RETRO Work?

Retro is another way of calculating your premium – after the fact, or retrospectively.

If claim costs for the coverage year are below what is expected, the group earns a refund of the difference between the Retro Premium and the Standard Premiums. **Companies may enroll at the beginning of any quarter; you will earn a refund on the premiums paid from the start of the quarter through the end of the plan year.**

1

Coverage Year

- Premiums and claim costs during a twelve month period of time known as a Plan Year.
- Each coverage year undergoes three adjustments.

2

First Retrospective Adjustment

The first retrospective adjustment is made 10 months after the end of the Plan Year. This identifies open claims and to set reserves. LNI subtracts the group's actuarial adjusted claims from their Retro premiums.

3

Second Retrospective Adjustment

The second adjustment is made 22 months after the end of the Plan Year to determine the balance of open claims and check for adequate reserves again subtracting the group's actuarial adjusted claims from their Retro premiums.

4

Third and Final Retrospective Adjustment

The third and final adjustment is made 34 months after the end of the Plan Year. LNI reviews open claims and determines how many original claims are still open and if any additional reserves are needed.

Final refunds are due from LNI after 3 years and 9 months of claims management for each enrollment year. Reserves are returned on all claims closed once costs are finalized.

Once you have vested 3 years in the program you will continue to receive a final adjustment each year thereafter. If the group paid more in premiums than costs incurred you will receive a refund each year.

What is RETRO? FAQs

Retro is a safety incentive program offered through Labor & Industries and administered by approved Associations. Companies can earn a partial refund from their workers' compensation premiums if they can reduce workplace injuries and lower associated claims.

Who approves the Associations that manage the Retro programs?

Labor & Industries approves each Association that can manage a Group. Associations sign a contract each year with Labor & Industries to manage specific risk classifications. They must follow all rules, regulations, and laws pertaining to workers' compensation programs governed by Labor & Industries.

What are the requirements to enroll in a Retro program?

- You must be an employer with an industrial account in good standing
- You must be a member of an approved Association that administers Group Retro in your risk classifications i.e.; Retail/Wholesale/Professional Services and Auto

Can an applicant be denied?

Associations can deny enrollment to any otherwise eligible company they feel is not a "good risk". What criteria is taken into consideration prior to enrollment?

- Labor & Industries experience modification factor
- Past loss ratios
- Claim frequency and severity rates
- The willingness to put loss control programs in place

Who selects the risk for the Group?

The Association managing the group selects the Retro plan type, minimum and maximum loss ratios, and the single loss limits.

What are the risks involved when enrolling in a Retro program?

Risk is spread within the group. If you have a bad claim year, you might still get a refund if the group has done well overall. Retail is considered a very low risk group. Washington Retail a "Contingency Fund" that offsets possible assessment years.

What is a Contingency Fund?

Washington Retail's Retro plan reduces the risk by establishing a reserve account to help offset any possible assessment years. The amounts retained by Retail Services are to insure Retro plans against future assessments.

How does this work?

Retro is another way of calculating your premiums after the fact, or retrospectively. If claim costs for the coverage year are below what is expected, the group earns a refund of the difference between the Retro premium and the standard premium.

How is the refund distributed?

Labor & Industries finalizes the refund 3 years and 9 months after the start of the plan year. The refund is issued after the Retro adjustment becomes final and binding. There are two portions to the refund:

- Everyone in the group receives a **standard refund** which is proportionately distributed based on the premiums you pay to Labor & Industries. No matter what your performance
- You may also receive a merit-based **performance bonus** that is proportionately distributed based on your loss percentage.



What is RETRO? FAQs

When can you expect a refund?

Each coverage year undergoes three adjustments. The first RETRO adjustment is made 10 months after the coverage period ends. The second and third adjustments occur on an annual basis thereafter. WR/RS holds the refund until the third and final adjustment has been completed and considered final and binding.

What types of services and benefits will I receive?

You will receive services that improve your RETRO performance. To mention a few:

- Aggressive in-house claims management
- Experience factor reduction to improve your up-front rates
- Accident prevention programs (APP) along with safety consulting and training
- WR represents the political interests for businesses located in Washington

What type of communication can I expect from the Association managing my claims?

Claims Analysts maintain frequent contact with all parties involved. A Claims Analyst is assigned to your account for all claims medical and indemnity from cradle to grave. They inform and make recommendations regarding actions necessary to facilitate claim closure.

You will have internet access to claim notes, associated costs, goals, and strategic plans to move claims to resolution. Security measures have been implemented to ensure safe remote access to the system.

What are the costs involved to enroll in a RETRO program?

Labor & Industries requires that you be a dues paying member of an approved Association in order to enroll in the program. You will pay yearly membership dues. You are also charged an administration fee for the services you receive. The administration fee is paid from the contingency fund and then reimbursed back to the contingency fund when you get your refund.

Is there an enrollment deadline?

Labor & Industries allows companies to apply for enrollment four times each year. All applications from enrollment must be sent to Labor & Industries by the 15th of the month prior to the beginning of the official quarter unless the date falls on a weekend and then it moves to the first Monday after the weekend.

Quarters:

- January
- April
- July
- October





CLAIMS MANAGEMENT

Glossary of Workers' Compensation Terms and Acronyms

AP

Attending Provider

The medical provider who directs care and provides work restrictions for the injured worker. (This can be a MD, PA-C, DO, ARNP, Chiropractor, etc.) But not a Physical Therapist.

APF

Activity Prescription Form

A form completed by the worker's AP indicating what, if any, work restrictions exist. Recommend the worker asking for a current APF.

ATW

Able to Work

A determination of a worker's ability to work at either job of injury or at another job for which the worker has transferable skills.

EROA

Employer's Report of Accident

The form completed by the employer to provide necessary information regarding the injury, work status, wages and other information.

EMG/NCS

Electromyography and Nerve Conduction Study

Diagnostic tests.

IME

Independent Medical Examination

An examination arranged by Labor and Industries with one or more medical specialists to provide independent opinion on diagnosis, causality, treatment, ability to work and/or impairment rating.

JA

Job Analysis

This can refer to job of injury, or light duty.

JOI-JA

Job of Injury Job Analysis

An analysis completed by a vocational counselor that provides detail of the physical requirements of a worker's job of injury.

JOI-JD

Job of Injury Job Description

A description of a worker's job of injury, often completed by the employer.

LDJD

Light Duty Job Description

A description of a light duty position completed by the employer or VRC.

LEP

Loss of Earning Power

A benefit paid by Labor and Industries for Temporary Partial Disability to a worker who is working modified duty for fewer hours or at a lesser wage.

MRI

Magnetic Resonance Imaging

A diagnostic test.

MT

Massage Therapy

A treatment modality allowed by Labor and Industries limited to that which is determined to be curative.

PPD

Permanent Partial Disability

A benefit paid to a worker at claim closure for impairment which is determined to be permanent based on objective medical findings.

Provider Network

All workers can seek treatment with any Provider on the first visit, but any follow up visits should be in the Provider Network through LNI. Link: <https://lni.wa.gov/claims/for-workers/find-a-doctor/index>

PT

Physical Therapy

Treatment modalities allowed by Labor and Industries limited to that which is determined to be curative.

Glossary of Workers' Compensation Terms and Acronyms

ROA

Report of Accident

The form completed by the worker and doctor and submitted to Labor and Industries to establish a claim for injury or occupational disease.

RTW

Return to Work

Acknowledgment that the worker has returned to work at either the job of injury or at a light duty position on either a full-time or part-time basis.

TL

Time-loss

A benefit paid by Labor and Industries for Temporary Total Disability to a worker who is unable to return to work due to injury or occupational disease.

VRC

Vocational Rehabilitation Counselor

A vocational counselor assigned by Labor and Industries to assist the worker and employer in return to work and/or to make a recommendation on a worker's ability to return to work at the job of injury or other work within the worker's restrictions for which the worker has transferable skills. Also used to develop a JOI-JA.

VSS

Vocational Service Specialist

A Vocational Specialist at LNI

CM

Claims Manager

EOI

Employer of Injury

IW

Injured worker

MMI

Maximum Medical Improvement also known as fixed and stable.

OMD

Office of the Medical Director

ONC

Occupational Nurse Consultant

CAC

Claim and Account Center – Labor and Industries online database

DOS

Date of Service

OP

Over-payment

PO

Payment Order

TPA

Third Party Administrator

APPEAL TERMS

Appeal

In order to protest an affirmed order, you would appeal it to the BIIA.

BIIA

Board of Industrial Insurance Appeals

CC

Claims Consultant – Department employee who reviews all appeals and decides whether to send it back to CM or send onto the BIIA.

Protest

Protest to Department order

Reaffirm

When a protested order has been reaffirmed (confirmed)

Processing Claims - Employer Procedures

When an employee is injured on the job and seeks medical treatment, the following actions should be taken.

You may be directed by your Claims Analyst to complete additional forms. Please call if you have any questions about which forms you need to complete. For online forms, please contact our Member Services Advisor, for login and password at 360-464-9418.

Always keep a copy of all forms for your file. Send all copies to Retail Services.

1

Provide the worker with a **Return to Work Authorization form** to take with them to the physician. Advise your employee to return the form and any other information (i.e. claim number, work restrictions) from the doctor to you immediately after their visit to the doctor, or, if late, the following day.

2

Investigate the incident.

- Have employee complete the **Sworn Statement of Incident Report** form.
- Have witnesses complete the **Witness Statement of Incident** form.
- Have the Supervisor complete the **Supervisor's Safety/Investigation Report** form.
- If you question the validity of the claim, please complete the **Employer's Protest of Claim Validity & 3rd Party Recovery Information** form.

****Please Note:** Not Reporting the accident to the employer is not a valid reason for rejection of a claim by **Labor and Industries (LNI)** standards.

Send these forms to Retail Services as soon as possible. We can determine the validity of the claim or safety issues that need to be addressed.

****WAC 296-800-32005:** Employers must call their local LNI office or DOSH at 1-800-423-7233, option 1 within 8 hours to report any fatalities, in-patient hospitalizations, or within 24 hours of a non-hospitalized amputation or loss of an eye of any employee.

3

Connect with your Claims Analyst.

Claims are established at LNI when LNI receives the Report of Accident (ROA) is submitted by the employee or their doctor. Typically, we receive notification within 24 hours of the employer assignment. Your Claims Analyst will contact you shortly via email with any questions or concerns. We will email an electronic **EROA (Employer's Report of Accident)** form for you to complete. It is important you fill out this form, as it outlines the details of injury, validity, and wages that are necessary. We will submit all information to LNI on your behalf.

4

Use our templates for your return to work forms. See **Provider's letter** or **Fax sheet** and **Job Offer Letter with Employee's Job Description**.

The valid written offer is required for LNI to terminate time loss benefits should the worker decline the written offer. This is required for LNI to terminate time loss benefits should the worker decline the written offer.

***You must mail job offers via certified (with return signature) and regular mail for documentation.** Please remember to send Retail Association Services, Inc. all completed copies in order to document the claim file.

If a doctor has indicated your worker will be off work for more than 3 days, call our office immediately at (360) 943-9198 for assistance with light duty return to work process.

Please complete the Employer's REPORT OF ACCIDENT (EROA) Form for each injury.

More About Claims Management

Prevention of accidents is the most effective way to reduce claims costs.

Are your L&I posters conspicuously displayed? Is your accident prevention program current and accessible to all employees? Are you holding and documenting monthly safety meetings? If you need assistance with these materials, please contact our Director of Safety and Education 360-200-6454 to help you maintain up to date records.

Third party accidents

Did someone or something cause the injury?

When an employee has been injured due to the actions of someone who doesn't work for you, or by failure of a product or machinery, a Third-Party Action may be warranted. **If a person who is not employed by you caused the injury, please gather and submit the following information:**

- Name, address, phone number, and driver's license number of the responsible party.
- Insurance information—Policy number, Insurance Company name and address.
- Description of vehicle, and license number.
- Copy of police report, if/when completed.
- Written statement from any witnesses and video or photographs, if available.

If a product failure or defective machinery caused the injury, please gather and submit the following information:

- Where product or machinery was purchased.
- Age of product or machinery, (This is extremely important, please give an approximation).
- Photographs or video of the product or machinery in question.
- Written statements from any witnesses.

We will submit all documentation to LNI on your behalf. We will provide ongoing follow up to help you further the potential for recovery and resolution. As soon as LNI determines that there is a reasonable potential of recovery from a Third-Party, the claim will be flagged for potential recovery and you will receive a 50% reduction of rating values on all costs associated with the claim until the settlement has been determined. As soon as a settlement is received from the liable party you could be awarded a reduction for the claim. **Your cooperation and assistance is imperative to any recovery.**

****WAC 296-800-32010:** Make sure that any equipment involved in an accident isn't moved, unless you need to remove any victims or to prevent further injuries.

Light duty return to work makes "cents" and saves \$\$\$:

LNI has a incentive program called Stay At Work that encourages employers to bring their injured workers back to light-duty quickly and safely by helping to cover your initial costs (Up to 50% reimbursement of wages up to 66 days).

By providing light duty work to your employee within the first 3 days they are off work, you can avoid a **Time Loss Claim**. Time Loss Claims increase your case reserves, which raises your premiums and reduces potential refunds to all Retro members. Also ask us about **KOS** (kept on salary), to help reduce your rates when light duty isn't available.

As a part of the retrospective rating group, it is your responsibility to provide light duty work whenever possible. Please call your Claims Analyst for early return to work assistance and preparation of a light duty job analysis.



CLAIMS MANAGEMENT FORMS

Fillable claims forms can be found in the additional files that you received with this digital handbook.



SAFETY

Safety and Education Program

Washington Retail Services administers a very robust safety and education program.

We offer support for Retail Services members and businesses in the following ways:

- **Retail Specific Safety Training Tools** – Our innovative team has developed tools in-house through grants.
 - **SAFEME** with 24 lessons that anyone can take and receive a certificate after passing quizzes. This certificate is helpful to those entering the workforce and for employers to train employees on workplace safety. Easy access to safety training tools available from your smartphones! The **SAFEME** app is available in both English and Spanish.
 - Analytics show nationwide usage of **SAFEME** (in all 50 states) and several other countries.
 - Schools have embraced this product and used it as part of their safety module or as extra credit.
 - **Are You Ready for the Aging Workforce** helps our members address the minor issues that seasoned workers need to be aware of as they continue to work later in life.
- **Careers in Retail Training** – Washington Retail recognizes the importance of supporting retailers with a healthy pipeline of workforce. We want to introduce the NRF Foundation's RISEUP, a retailer developed job training program. We work with Career and Technical Educator groups, workforce development entities, and connect them to retailers. Members can inquire about opportunities for their employees to take RISEUP and/or offer interviews to RISEUP graduates.
- **Education and Training Resources to Members** – Retail Services offer online training modules. Our safety library and webinars help members operationalize compliance requirements, business knowledge and policies that impact them. You can also access RS SafetyTV, a YouTube channel with various safety videos to help with your safety program. If we do not already have the safety topic you need, let us know what you are looking for and we will make sure you have the required information and materials.
- **Risk Services Program** - Our Safety and Claims staff work together to offer Risk Assessment, Trend Analysis and more to fit your company's specific needs.



Rick Means
Director of Safety and Education

Sustainable cultures of safety in the workplace is our goal for our members. Bottom line matters to businesses so we focus on reducing costs associated with workplace injuries.

Risk Services

Our Risk Services Program works on your behalf. We work with every member to improve workplace safety by offering several risk prevention services to fit your company's specific needs.

Risk Assessment

Analysis of historical and fiscal impact of industrial injuries and how this effects employers Workers Comp premiums.

- Claims Summary – review multi-year claims by company and/or by each business location. We provide a workers' compensation summary report upon request and estimate the financial impact of open claims using our proprietary calculator.
- Trend Analysis – extract in-depth claims data to pin-point safety gaps. Trend analysis can pinpoint the day of the week and times during the day when accidents are more likely to occur.
- Safety Assessment – use the claims summary and trend analysis to inform members on safety improvement opportunities.

Accident Prevention Program Assistance and Review

Lacking an Accident Prevention Program (APP) that meets requirements is one of the most frequently cited safety violations. For this reason, our Safety and Education Program works closely with members to assist in ensuring your compliance.

- Annual calls to members to review alignment between your APP and current operations.
- Members may reach out to the safety department for assistance to develop and to update their APPs.

Safety Meeting Assistance

Compliance without adequate documentation is another frequently cited safety violation. Our monthly safety packet provides the following key items to support you:

- Safety meeting template to satisfy documentation requirements.
- Several safety topics from which you may choose to meet your specific training need.

Inspection Citation Review and Representation

We offer advice, directions, and representation upon request. Safety inspection often result in high fines that comes with multiple violations. Members are encouraged to request a review in confidence.

Safety training materials upon request

Members with unique safety training needs may request training materials not readily available in our safety packets or library. Topic examples: lead, hydraulics, ergonomics, etc. If we do not have the materials, we will get them for you!



Monthly Safety Packets

Below are samples of the content in our monthly safety packets. These packets are available to our members, and change monthly.

Retail Safety Packets

February 2020

February Flyer and Calendar
2020 First Half Webinars
RISE Up at WR
What Can You Do to Avoid
Falling at Work?

January 2020

January Flyer and Calendar
Driving Tips for Winter
Workplace Emergency
Preparation
Winter Parking Lot Safety
Cold Stress Equation
Upcoming Webinars

December 2019

December Flyer and Calendar
Early Openers and Last Closers
Neatness Test

November 2019

November Flyer and Calendar
Do Your Part to Slow the Spread
of the Flu
Safety Meeting Minutes

Auto Safety Packets

February 2020

February Flyer and Calendar
2020 First Half Webinars
RISE Up at WR
What Can You Do to Avoid
Falling at Work?

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Cold Stress Equation
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December 2019

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Early Openers and Last Closers
Neatness Test

November 2019

November Flyer and Calendar
Do Your Part to Slow the Spread
of the Flu
Safety Meeting Minutes

What is a monthly safety packet? Can it help my business?

Labor & Industries requires you to provide a monthly safety meeting for your employees. Our members receive a safety newsletter at the beginning of each month. We include a safety calendar with daily and weekly topics that can be used for those meetings. We also include support materials for the specific monthly topic.

We provide you with all materials necessary to meet Labor & Industries requirements. You must keep 12 safety meeting minutes on hand in a binder documenting those meetings with a roster of employees in attendance and their signatures.

As a member you have access to our safety packet archives. For the latest Monthly Safety Packet [go here](#).

Safety Library

The library is sorted by topic and has materials to assist you with your regular safety meetings.

You will find information on many safety topics to keep you in compliance with requirements. We continue to add new topics to our library. For topics not listed, please contact us at safety@waretailservices.org.

Aging in the Workplace

Aging Workforce
Are You Ready for the Mature Workforce?
Cross Generation Safety
Designing an Age-Friendly Work Place
How Your Vision Changes as You Age
Sustain Worker Safety 1
Sustain Worker Safety 2
RS SafetyTV - Aging Workforce
Webinar - Are you ready for the aging workforce?

Alcohol-Drugs

1 in 10 Come to Work High
Substance Abuse in the Workplace
Tips for Dealing with Substance Abuse Problems in the Workplace
With Marijuana in the Spotlight
NSC Prescription Drug Employer Toolkit
RS SafetyTV - Substance Abuse

Auto Group

Battery Safety
Gloves for high voltage batteries
Human Error - Tire Explosion
Vehicle Tire Servicing - WorkSafe BC
Tire Explosion Hazard Alert
Safety tips for an Auto Lift
Safety Tips for the Auto Mechanic
Chemical Transfer - Bonding and Grounding
SAFEME Automotive

Ladders

At What Height Do Most Ladder Injuries Occur
Ladder Quiz
Ladder Safety PPT
Ladder Safety
Portable Ladders from the National Safety Council
SAFEME Essentials - Ladders Lesson
RS SafetyTV - Ladders

Leadership

Creating Safety Leadership - Part 1
Overcoming Leadership A.D.D.

Lifting and Back Safety

Get to know your back - Instructor
Ergonomic Approach to Back Safety Worksheet
Lift Calculator SWF Game
Push Pull Calculator
The 3 Keys to Preventing Back Injuries - worker
Tips for Preventing Sprains and Strains
Training Certificate Preventing Back Injuries
Quick Tips for Lifting
Quick Tips for Lifting - Spanish
SAFEME Essentials - Proper Lifting Lesson
RS SafetyTV - Lifting & Back Safety

Near Misses

Do You Feel Lucky Poster
Near Misses
RS SafetyTV - Near Misses





RESOURCES

Webinars

Let the experts lead the way.

You and your team are invited to participate in our interactive webinar series.

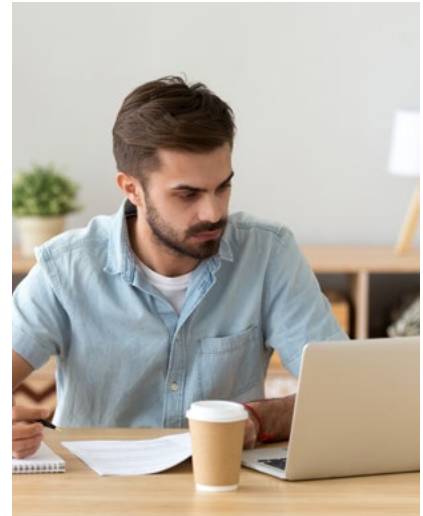
We invite experts in their fields to present topics of utmost importance to you.

Our objective: equip our members with the latest training and updates. For example, updates on rules and regulations to the Washington Industrial Safety and Health Act (WISHA), employment laws, etc. For upcoming webinars calendar, click [here](#).

Members who want to refresh their knowledge can access any of the 30+ topics after logging into their members only account. Topics such as:

- **Paid Family Medical Leave**
- **Marijuana in the Workplace**
- **Sharps and the Rules for Handling Them**
- **Safety Basics - Accident Prevention Program**
- **Are you Prepared for Workplace Violence?**
- **Understanding L&I's Stay at Work Program**
- **Are you Ready for the Aging Workforce?**

Login and listen! <https://waretailservices.com/webinars/>



Careers in Retail Training



The retail industry is America's largest private-sector employer, offering first jobs, second chances, and lifelong careers to millions of people every day.

But employers are challenged to find the workers they need. That's where the NRF Foundation's RISEUP training and credential program is making a huge difference, preparing people with the skills that retailers want in an industry that is a great place to start and a great place to grow.

Washington Retail recommends the NRF Foundation's industry-backed RISEUP training and credentials for organizations that are working to help people get the skills they need to launch a career and work their way up.

The RISEUP program includes three courses:

- Retail Industry Fundamentals
- Customer Service and Sales
- Business of Retail: Operations and Profit

Each cover valuable skills and industry information that help current or prospective employees thrive in retail careers.

Do you have an employee that is showing an interest in career with your company? Are you working with an internship/apprenticeship programs now and would like to add the RISEUP program to your curriculum?

Learn more about how RISEUP can help your business by reaching out to Rick Means at rmeans@waretailservices.com.



Digital Business Opportunities

A toolset to reboot your competitive edge

Staying competitive with large retailers that leverage online technology may be overwhelming for smaller retailers.

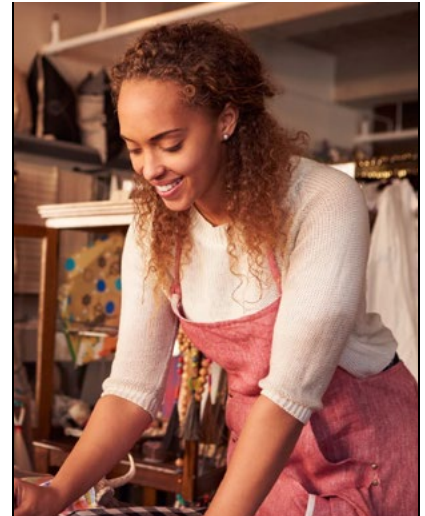
We have identified [SpotOn, Inc.](#), our new affiliate partner, to address the competitive challenge you face, especially with the disruption brought by the unprecedented COVID world.

SpotOn, Inc. offers a suite of integrated products and unparalleled support you need to save time, cut costs, retain employees, and engage customers to accelerate revenue growth.

A [Gartner Survey states](#) that 77% of businesses will be increasing digital budgets in 2021, but navigating digital transformation for independent retailers has additional issues.

- Lack of service dedicated to their size and operational model
- Lack of negotiation power in pricing models from providers with burdensome contracts, junk fees, and high processing rates
- Lack of time and knowhow to manage social media content and reviews
- Lack of digital marketing tools with the target flexibility that fits their needs

Please access the SpotOn, Inc. platform [a toolset to](#) begin to unlock the potential of your business. Think of this as one of the best things you could do for your business. Washington Retail Association's members benefit from special members-only pricing structures. To learn more visit: <https://www.spoton.com/partnerships/wra>.



Included with All Plans



Payments



Marketing



Reviews



Virtual
Terminal



Business Dashboard
Mobile App

Optional Add-ons



Loyalty



Appointments



Website



Payroll



Online
Ordering



Gift Cards

SpotOn's basic platform gives you:

Payments.

Choose your point of sale or payment terminal, with transparent pricing, next day funding, and NO hidden fees.

Marketing.

Easily send deals and targeted marketing emails to engage your customers.

Reviews.

Know when you get new reviews and protect your online reputation.

Virtual Terminal.

Process payments right from your computer or mobile phone.

Business Dashboard Mobile App.

Monitor payments, send deals, and see new reviews right from your phone.

A **5% INCREASE** IN
CUSTOMER RETENTION
CAN BOOST PROFITS BY

25 - 95%

Point-of-Sale Systems



SpotOn Mobile

Easily accept payments right from your phone or tablet. It's the perfect solution for businesses that don't need a full-point-of-sale system.

- Accept cash, swipes, dips and taps
- No wires thanks to Bluetooth connectivity
- Easily run voids and refunds from your mobile device



SpotOn Poynt

Collect customer contact information and accept payments at the counter or wherever your customers are with this hybrid POS terminal.

- Accept cards, cash and gift cards
- Wi-fi and optional mobile connectivity
- Two screens, one for you and one for your customer
- Built-in scanner for barcodes and consumer app integration
- Full product catalog
- Built-in thermal printer



SpotOn Register

Accept nearly any form of payment and collect customer contact information at the point-of-sale to easily stay in touch and improve customer retention.

- Accept cards, mobile pay, cash and gift cards
- Sales reports
- Oversee multiple locations
- Back-office controls
- Inventory management
- Customizable receipt options

Software Products

Marketing

Active Tools to collect customer information and stay connected.

- Get customers to enroll & sign up
- Send automatic emails to customers
- Offer rewards programs and more

Reviews

Easily manage your reviews across every major site.

- Claim Your Business Pages on the most popular sites: Facebook, Yelp, Google, TripAdvisor, etc.
- Respond to reviews & use real-time review management software
- Improve your overall ratings



ADVOCACY

We Advocate for You

As a member of WR you have joined other retail businesses providing the strength to bring about change.

Being a member of WR is a proven method of ensuring that retail business interests remain a top priority. With your membership, we can exert more influence to create a pro-retail business climate that will help your business succeed.

Legislative Representation

WR's focus is on results. We provide a constant and vigilant eye on legislative and regulatory activity. We are your advocate to fight against excessive taxes, onerous laws and regulations that add cost and reduce business efficiency. WR's legislative efforts save Washington merchants millions of dollars. When local, state or federal laws are enacted, WR will work with you on compliance with new requirements or tax preferences.

Regulatory Representation

WR monitors state boards and commission meetings on issues that impact your operations. We provide testimony to these commissions on your behalf, and provides timely feedback to our members about issues that affect them.

Communications

WR was created by retailers for retailers. We keep members up to date on business issues and trends through written and electronic communications. If you have a problem with the government, we can help cut through the bureaucratic red tape. We help you to understand the ever-changing laws and regulations that affect your business. WR provides weekly legislative conference calls during session for members.

Retailers representing all categories and sizes recognize the value of combining resources and ideas. They know that a strong association can achieve goals no single business could accomplish individually.



Renée Sunde
President & CEO



Mark Johnson
Senior Vice President of Policy &
Government Affairs

Summary of Laws Enacted by the Legislature in 2018-20

Washington Retail encourage our members to update their employment practices and payroll setup by referencing to this table summary.

Law Title and Origins	Brief Summary
Equal Pay Opportunity Act (EPOA - HB 1506 of 2018 and HB 1696 of 2019)	The EPOA (RCW 49.58.020) protects employees from pay and career advancement discrimination based on gender. Complaints are administered by L&I. Private right of action is available.
Fair Chance Act (HB 1298 of 2018) RCW chapter 49.94	Job applicants with a criminal record may now fairly compete for jobs they qualify to compete because employers cannot inquire about an applicant's past criminal history until after the employer initially determines that the applicant is otherwise qualified. Complaints are administered by the Civil Rights Division of the Washington State Attorney General's Office.
Privacy of mental health information on workers compensation claims (HB 1909 of 2019)	Employers or their duly authorized representative(s) are now subject to civil penalties of \$1,000 for each occurrence for disclosing the confidential information in a workers' compensation claim, specifically any mental health condition or treatment.
Posting domestic violence resource poster (HB 1533 of 2019)	Employers are required to place this poster provided by the Employment Security Department in a conspicuous place where other required employment posters are posted.
Protect Domestic Violence survivors from employment discrimination (HB 2661 of 2018)	The Legislature intends to protect victims of domestic violence, sexual assault, or stalking incurred from employment discrimination related to hiring, discharge and reasonable safety accommodation. Complaints are administered by L&I. Private right of action is available.
Expression of breast milk part of pregnancy accommodation SHB 1930 of 2019 RCW 43.10.005	Accommodations for pregnancy includes providing reasonable break time and a private location for an employee to express breast milk for two years after the child's birth. Complaints are administered by the Civil Rights Division of the Washington State Attorney General's Office.
Payment to survivors upon employee's death SB 5831 of 2019	The Legislature raised the upper limit of indebtedness that a private employer may be obligated to pay survivors for a deceased employee's work from \$2,500 to \$10,000. RCW 49.48.120 (1)

Restricting non-compete agreements (HB 1450 of 2019)	Effective January 1, 2020, this law places restrictions on the use of noncompetition covenants, but the new law does not restrict or prohibit the use of agreements prohibiting non-solicitation, confidentiality, trade secret and invention disclosure; or agreements related to the sale of a business or franchise.
Protection of isolated workers from sexual harassment or assault. (SB 5258 of 2019)	Every hotel, motel, retail, behavioral health or custodial employer, or property services contractor, who employs an employee must adopt a sexual harassment policy; provide mandatory training, education and resources; provide a panic button to each employee working alone.
New long-term care insurance through payroll deduction (HB 1087 of 2019)	The law establishes a Commission to oversee and implement a new long-term care insurance program funded through a premium of \$0.58 percent of an employee's wages beginning January 1, 2022. The new program sets forth benefit eligibility standards and thresholds. Employment Security Department will administer this program.
New employment laws passed in 2020	
Extend time to file a complaint related to pregnancy discrimination (SB 6034 of 2020)	Complaints alleging pregnancy discrimination must be filed with the Human Rights Commission within one year of the alleged unfair practice, instead of within six months.
Paid Family and Medical Leave update and clarification (SHB 2614 of 2020)	Updates and clarifications made to the following: time periods, conditional waivers, supplemental benefit payments, child support obligations, interaction with other benefits, voluntary plan approvals, enforcement with limited private right of action.
Report occupation classifications or job titles of workers (SHB 2308 of 2020)	Employers are to include workers' standard occupation classification or job title when filing unemployment insurance reports. This requirement is optional until Oct 1, 2022 but mandatory thereafter. Data collected will help the Workforce Board to evaluate educational investments.



BUSINESS DEVELOPMENT

Business Development

At Washington Retail Association our valued members drive the organization's goals and strategic initiatives each day.

Established in 1987, Washington Retail Association is the only association in Washington formed exclusively to advocate for the unique interests of the retail industry. Our strength is in our numbers and in the diversity of our membership. Our impressive roster includes the largest national chains to the smallest independent businesses.

Your membership investment allows us to be the industry experts you have come to rely on as we respond to the ever-changing retail environment around the state.

We focus our efforts by providing political influence locally, statewide and nationally. We strive to keep our members informed and up to date on the important issues and trends that impact you the most.

Our Retro program offers you the financial incentive to provide a safe work environment that reduces workplace injuries. We protect you through our aggressive claim management program and robust safety program. We have a proven record of success in the Group Retrospective Program and continue to offer our membership a financially sound program.

We are a value-based organization and have built our 30-year reputation on trust and transparency. We pride ourselves on the flexibility, expertise and commitment to excellence, our members have come to count on.

Your trust and commitment are keys to our on-going success and we want to thank you for your continued support. It is always of the utmost importance to better understand how we can serve you.

I am always available to discuss the many member benefits received when enrolled in the Group Retrospective Rating program.

Be safe and be well.



Terry Hopsecger
Director of Business Development

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