



Pay Your Way with Auto EFT

Missouri Employers Mutual makes paying premium easy, and now, when you enroll in Automatic Electronic Funds Transfer, we give you even more flexibility. No matter your premium size, every MEM payment schedule is open to you, from one to twelve installments. With Auto EFT, we also waive the installment fee, and payments are always on time, so there's never a late fee either.

Once enrolled in Auto EFT, you authorize MEM to initiate debit entries from your checking or savings account. Your work is done!

Start Auto EFT Now or at Renewal

If you're currently enrolled in an installment payment plan, you can sign up for Auto EFT for the duration of your policy period. All you need to do is fill out the enrollment form on iNet under Forms. Changes to payment plans may only be made prior to the policy's renewal or policy issuance.

Questions about any of our payment options? Contact MEM Customer Service at custsrv@mem-ins.com or call 1.800.442.0593.

Down payments and deposits are required and vary by payment schedule. If you choose not to enroll in Auto EFT, MEM offers a variety of payment schedules based on premium size to suit your business. Refer to the Payment Plan information on www.mem-ins.com to learn more.

For more information:

 www.mem-ins.com
 1.800.442.0593

MEM
Missouri Employers Mutual

COMPTALK

SPRING INTO PROJECTS SAFELY

Spring has officially sprung, and no one wants to stay inside because of an injury. Slips, trips and falls are the No. 1 cause of workplace injuries in Missouri. Follow these safety tips before you start spring cleaning:

- Watch for trip hazards such as gardening hoses and tools.
- Pay attention to your walking paths.
- Stay alert when mowing or trimming along ditch lines, runoff areas or embankments.
- Select the correct ladder for the job.

Visit our website for more slip, trip and fall safety tips.

STOP SLIPS, TRIPS AND FALLS
www.worksafecenter.com

PREPARE TO STAND-DOWN

According to the Occupational Safety & Health Administration, falls are the leading cause of death in construction. In 2014, 337 people lost their lives when they fell to a lower level. Help OSHA bring awareness to fall hazards on the job site by participating in National Safety Stand-Down Week May 2-6. Educating yourself and your employees saves lives and money for your business.

LET'S STAND DOWN TOGETHER
WWW.OSHA.GOV/STOFFALLS/

RETURN YOUR EMPLOYEES TO WORK

Returning your employees to work after injuries is critical to their success and your business. Lost-time claims—those where an employee is off work for more than three days—average more than \$40,000 and impact your work comp premium. An early return to work can result in a 70 percent reduction of the claim's impact on your e-mod. MEM can help you return an employee to work safely and swiftly, eliminating extra costs to your business.



TAKE THESE STEPS NOW
www.mem-ins.com

Questions? Call MEM toll free: 1.800.442.0593