

## Unemployment Cost Savings Just for Nonprofits

Did you know that 501(c)(3) organizations can opt out of the state unemployment tax system and agree to directly reimburse the state only for their actual claims? Since you no longer pay state taxes that are used to cover the unemployment practices of other employers and state borrowing from the federal government, you can save a substantial amount. The Unemployment Services Trust (UST) helps nonprofits exercise this option properly, build assets to cover any claims, preserve cash flow, and ultimately put more money back into their missions.

### Take Action Today:

1. Register to attend a 60 minute live webinar discussing the details of UST on October 5th at 11:00 a.m. <http://bit.ly/USTwebinar>.
2. Watch a 3 minute video about UST at <http://www.impactmovie.com/ust/> and visit [www.chooseust.org](http://www.chooseust.org).
3. Download and fill out a request for quote from <http://bit.ly/USTRFQ> and send with all supporting documents directly to Karen Maciorowski at CT Nonprofits 90 Brainard Rd, Suite 201, Hartford, CT 06114. The quote carries no obligation to join.
4. Contact Karen Maciorowski, COO at CT Nonprofits to discuss the program in detail: [karenm@ctnonprofits.org](mailto:karenm@ctnonprofits.org), 860-525-5080 x24.

### How much can I save?

50% off of what you currently pay to the state for the first year and 10% the second year of membership. After that, your account deposits are based only on your actual claims experience. In addition, UST's claims monitor will help reduce improper claims paid out, which can save you thousands annually.

### How do I do this?

UST will help you file the paperwork to opt out of the state tax system, and then we'll help you begin building an account that can be used to reimburse the state for any claims.

### What is the *Unemployment Services Trust (UST)*?

UST is a grantor trust created, managed, and owned by Trustees from member nonprofit agencies. Its sole purpose is to lower unemployment costs for its members. Connecticut Association of Nonprofits has been a sponsor of UST for more than 25 years and can help your nonprofit determine if UST is right for them.

### Does it affect my employees?

No. Eligibility and benefit levels never change for workers who collect unemployment.

### Who is eligible?

501(c)(3) organizations with 10 or more full time employees and a reasonable unemployment claim history.

### Is this a new program?

No, UST has been around since 1983. Today, it operates in 47 states and has more than 2,000 members.

### Can I opt out of the state unemployment tax system at any time?

Typically, you only have one chance per year, granted you file your paperwork by the deadline, November 30th in CT, so you must be prepared to do so. UST can help by filing on your behalf.

### Are there additional savings if I'm *already* a direct reimbursing employer?

Yes! Even if you have already opted out of the state UI system, you can benefit from additional savings through UST's claims monitoring services. It's a built-in advantage of being a member, and can save you from paying for improper claims and help reduce administrative burden.

### What are UST member benefits?

- You save money, and your account is an asset that builds investment income, rather than lost to taxes.
- The claims monitor audits all claims and stops you from paying for unwarranted claims.
- You receive assistance and training on claims hearings, policies and unemployment benefits.
- Stop loss protection in the event your account cannot cover sudden claims activity preserves cash flow.