



# BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

**Happy New Year and welcome to 2023!** With every new year we want to start fresh, renew our resolutions and take a deep breath in anticipation of what the upcoming year will bring.

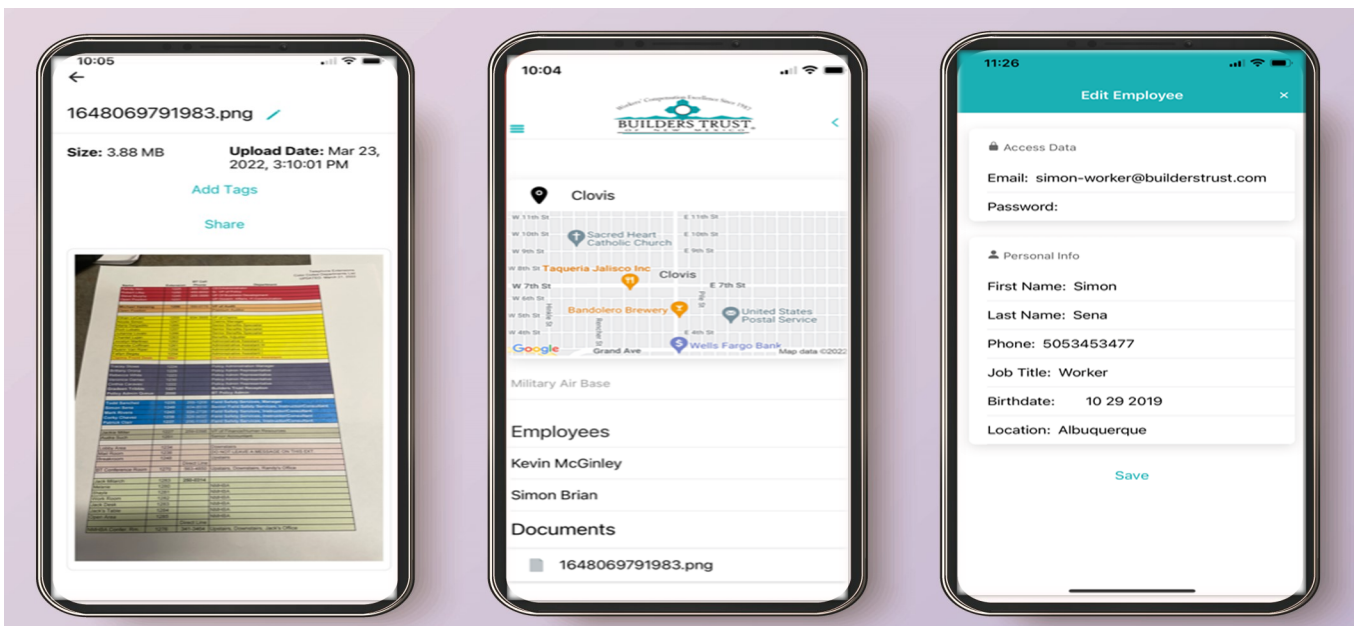
For Builders Trust 2023 starts with yet another innovative solution *for you*. We are really excited to announce our soon to be released safety app! This is a project two years in the making and we are very pleased with what we have developed. The app will be available in the Google and IOS app stores and will only be available to Builders Trust Participants who are in our Safety First programs. Once we are satisfied with the process we will then roll out to everyone in the Fund. There is no cost for this app.

The app includes the ability to assign and set up jobsites; assign and set up personnel for specific jobsites; single sign-on safety training videos, track assigned training and certification provided; single sign-in for podcasts related to safety issues, concerns, and recommendations.

Once this is ready to go we will notify you via Constant Contact. Get ready for this next innovation from the work comp innovation experts!



## ***We Have an App for That!***



## What Does it Mean to Have a Safety Culture?

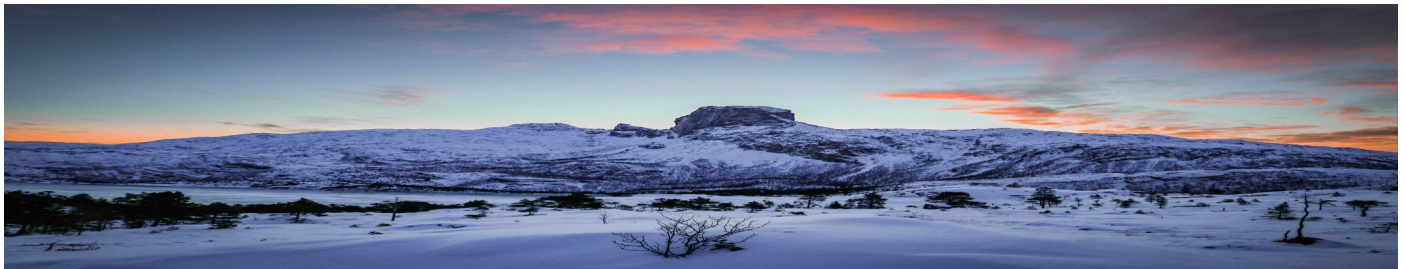
Builders Trust constantly talks about a “safety culture.” Recently, our Chairman of the Board, Craig Kemper, commented on the safety culture within his company, Alvarado Roofing Inc. in Albuquerque. As a Participant in the fund since 2012 Craig is a Safety First Participant and an active advocate of practicing jobsite safety. He noted that they don’t even think about safety anymore, they simply live it. He said that you can do all the training in the world and should, but what it ultimately comes down to is living and breathing it every minute of every day. You train to learn to correct processes but then incorporate that into your everyday thinking.

The culture of safety is a top down attitude. From himself down to the newest employee in the company everyone is expected to work safely and everyone ensures that they do.

This attitude is reflected in their claims history as their claims frequency has dropped about 50% since joining Safety First, and in all reality, with the safety culture nurtured there, should remain low. This improves their bottom line as well as their employee’s. Between fewer claims and utilizing the CPO program, they have kept their mod in the 70’s. That’s pretty remarkable for a roofer. Do you have a safety culture at your company? We can help. Give our Field Safety Department a call at (505) 345-3477 and they will get you started .

365 NEW DAYS

365 NEW CHANCES



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## Just what is the Workers' Compensation Assessment Fee and what is that money used for?

We receive many calls regarding the work comp assessment fee. This is not a fee that Builders Trust pays on your behalf nor is it considered workers' comp insurance. This is a fee that is required to be paid by anyone who elects to or is required to have workers' compensation coverage.

The fee for the employer is \$2.30 times the number of covered employees working on the last day of the quarter. The fee for covered employees working on the last day of the quarter is \$2.00. Payment is due by the last day of the month following the end of the quarter. Employers are required to report and pay both fees using form WC-1, Workers' Compensation Fee Return Form which is available online at <https://www.tax.newmexico.gov/forms-publications/>

The revenue from these fees go to the state treasurer and are used to fund the Workers' Compensation Administration. Of these fees, the extra \$.30 assessed to the employer is used to fund the Uninsured Employer's Fund (UEF). Below is the WCA's explanation of the Uninsured Employer's Fund.

"If an accident occurs and a business does not have workers' compensation insurance as required by law, then the business can be liable for paying the cost of medical treatment and a percentage of the injured worker's wages. If the employer does not pay, the injured worker may file the claim with the Uninsured Employers' Fund (UEF). The UEF may pay those expenses, and will seek reimbursement from the employer, to include interest, penalties, costs, and attorney fees. The UEF has the right to go to district court and ask to seize the employer's property, real estate, bank accounts, and vehicles in order to be reimbursed.

New Mexico workers injured on the job whose employers do not have workers' compensation insurance when legally required to do so may qualify for benefits from the UEF. Benefits are paid by the UEF, which is administered by the WCA. Claims made with the UEF must be made within one year and 31 days of the accident or disability."



The 2023 NM legislative session begins January 17th and ends March 18th. This is the 60-day session so there will be a lot on the agenda. Be assured that Builders Trust is watching for any legislation that could adversely affect the self-insurance industry and will respond accordingly. In addition, the New Mexico Home Builders Association sponsors a bus trip to the roundhouse each year. This year they will be heading up on February 15th. As a member of the NMHBA you can sign up to take this trip if you would like. Contact the NMHBA at (505) 344-7072 to reserve your spot. For more information on the session please check out their web address: <https://nmlegis.gov/>

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PRST STD  
US POSTAGE  
PAID

PLEASE ENJOY THIS COMPLIMENTARY ISSUE OF BT BLUEPRINTS

To find out how you can join Builders Trust of New Mexico AND receive the best value in workers' compensation coverage for construction workers in New Mexico, please contact us at (505) 345-3477, (800) 640-3369 or [www.builderstrust.com](http://www.builderstrust.com)

## 2022 Audits Have Begun

Our Audit Department and independent auditors have begun contacting Participants to conduct their 2022 premium audits. Please respond to the auditors so that we can complete your audit as soon as possible. You will need the following documentation:

- Payroll Summary, detailed listing of all employees and wages,
- Federal 941 quarterly reports, Federal 940 FUTA report, NM SUTA quarterly reports,
- Form 1096 and all corresponding 1099 forms.
- A detailed vendor list for all outside labor paid, subcontracts, and contract labor,
- Certificates of insurance for all subcontracted services

Each year the New Mexico Office of the Superintendent of Insurance approves payroll limitations for included officers and owners. For 2023 these are as follows:

## 2023 Officer/Owner Limitations

### Corporate Officers and Members of LLCs:

Minimum	\$4,333 per month
Maximum	\$16,900 per month

### Sole Proprietors and Partners

Flat amount of \$51,300 per year OR
\$4,275 per month.