



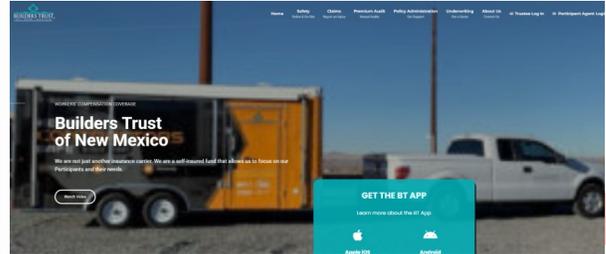
BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

Builderstrust.com

On the Builderstrust.com website you can:

- Download the BT APP for safety resources
- Listen to BT safety Podcasts
- log in to the Participant Portal for payroll
- Click on Premium Audit and find the link for uploading audit documents
- Find links to OSHA, CID, and other resources by department



Participant Agent Portal

From Builderstrut.com, you can access the Participant Agent Portal.

From the portal, you can file a claim, access your coverage documents, report payroll, pay an invoice, and access additional resources.

On the dashboard, there is often posted important announcements, such as

2026 Officer/Owner Limits are as follows:

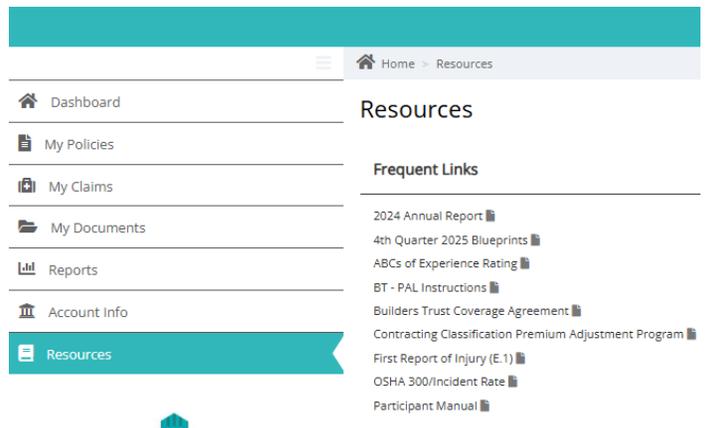
Included Sole Proprietors and Partners: \$59,600 annual payroll, \$4,967 monthly

Corporate officers and LLC Members: Minimum annual payroll \$59,800 or \$4,984 monthly and maximum payroll of \$239,200 or \$19,934 monthly.

Once in the Portal, click on Resources on the left hand side.

You can access:

- The Builders Trust Annual Report
- An article on the ABCs of Experience Rating
- A copy of the Coverage Agreement
- The Builders Trust Participant Manual



Cold Weather Construction Safety

Cold Weather Construction Safety

Cold weather increases the risk of injuries on construction sites as snow, ice, wind, and freezing temperatures affect footing, visibility, and equipment performance. Many winter injuries occur during routine activities such as walking, climbing, or entering and exiting equipment, making awareness and planning essential.

Slips, trips, and falls are the most common cold-weather incidents. Icy walkways, ladders, stairs, and work platforms should be cleared regularly, especially after overnight freezing. Using sand or ice melt, maintaining three points of contact, and slowing down can greatly reduce fall risks. Rushing in icy conditions is a leading cause of injury.

Proper clothing is critical in winter conditions. Insulated, slip-resistant footwear helps maintain traction, while layered clothing protects against cold and wind. Workers should keep hands and feet dry and wear high-visibility outerwear during snowfall, low-light conditions, or shorter winter days.

Cold weather also impacts equipment and vehicles. Ice buildup, frozen controls, and reduced traction increase the likelihood of incidents. Equipment should be inspected before use, allowed adequate warm-up time, and operated at reduced speeds when surfaces are snow- or ice-covered.

Workers should watch for signs of cold stress, including shivering, numbness, fatigue, confusion, or slurred speech.

If symptoms appear, stop work immediately, move to a warm area, and notify supervision.

Winter conditions can change quickly. What was safe earlier in the day may not remain safe later. Staying alert, communicating hazards, and addressing snow and ice promptly helps protect workers and keeps projects moving safely.



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Annual Premium Audit

Hopefully, you have already received the audit notice letter with the details of what documents are needed for the audit.

On the topic of premium audits, payroll reporting, and the like, perhaps it is a good time to review some basics.

Gross payroll for all of your covered employees must be submitted via the Participant portal at Builderstrust.com. Any vacation pay, sick pay, and bonuses are also included in the gross payroll amount reported. Overtime is reported as straight time (2/3 of overtime pay). Any amount reported on the employee's W-2, on the employer's Quarterly Federal Tax Return (Form 941), or on the employer's State Unemployment Report (Form ES-903-A), must be reported to Builders Trust.

Severance pay is excluded from the premium calculation and will not be included on the audit. Per diem for overnight stays is excluded up to \$75 per day.

All uninsured cash labor, day labor, contract labor, or uninsured sub-contractors will be included in the audit. Uninsured labor presents a possible exposure to you and to Builders Trust, including sole proprietors. We strongly recommend obtaining Certificates of Insurance showing Workers Compensation coverage for all sub-contractors and contract labor.

More information is available at <https://builderstrust.com/audit/>

If you have any questions regarding payroll reporting, the annual audit, or use of classifications codes, please contact our VP of Audit, Michael Hamsing, at mhamsing@builderstrust.com.



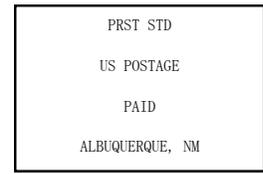
Your Coverage Agreement

Your Coverage Agreement outlines how your Builders Trust coverage applies and what is required by both parties. You are given a copy of this document when you join Builders Trust and when there are changes. In addition, this is available on the portal under **Resources > Frequent Links > Builders Trust Coverage Agreement**. We thought it would be beneficial to highlight some of the sections from this document. Below is an excerpt from **Part VI—Conditions**.

Inspection:

“We have the right, but are not obliged to inspect your workplaces at any time per the policies of the Board of Trustees. We may give you reports on the conditions we find. We may also recommend changes. While these recommendations may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards.”

Since inception, Builders Trust has tried to visit every Participant at least once per year. For smaller premium accounts this can be as simple as a phone call or an office visit. Larger companies must be seen on an active job site.



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 New Mexico contractors, please contact us at (505) 345-3477, (800) 640-3369 or www.builderstrust.com

Tips from the Policy Administration Department

At times, Participants have issues with paying via the portal. Sometimes it's as simple as clearing cookies and caches. Before calling, give this a try:

- Open the Chrome (google) browser and click on the three dots in the upper right corner.
- Click "More Tools"
- Click "Clear Browser Data"
- Click "Advanced"
- Click "Cookies, cache images" (be careful not to clear passwords)
- Click "Clear Data"

Alternately in Chrome:

- Click on the three dots in the upper right corner
- Click on "Delete Browsing Data"
- Select "Browsing History", "Download History", "Cookies and other site data", "Cached images and files." Again, don't delete password history.
- Click on "Delete Data"

Once that's done, close the browser and then reopen it. That should take care of the issue. If not, please contact us at (505) 345-3477.

Please keep in mind that the portal is designed to work best on Chrome. If using another browser try switching over to Chrome.