

Our Safety Portfolio



SafetySMARTS

An integrated program of safety measures

MEM
Missouri Employers Mutual

SafetySMARTS = Multiplied Savings

YEAR
1

Build a Safety Foundation

Make safety save—and pay—immediately.

YEAR
2

Grow a Safety Culture

Safety isn't a rule you impose,
it's a mindset you nurture.

YEAR
3

Become a Safety Champion

Thrive as a leader in safety.

Savings Grow Over Time



Premium



Safety Grant

Dollar-for-dollar match
for safety equipment
up to \$20,000



Telemedicine

Medical and
productivity savings



Safety Dividend

10%

Percentage of Year
One premium
returned just nine
months after policy
term ends



Premium



POET

Post Offer
Employment Testing



Telemedicine

Medical and
productivity savings



Safety Dividend

15%

Percentage of Year
Two premium
returned just nine
months after policy
term ends



Premium



Safety Grant

Dollar-for-dollar match
for safety equipment
up to \$20,000



Medical Costs

50% off billed
charges



Safety Dividend

20%

Percentage of Year
Three premium
returned just nine
months after policy
term ends

Lower Premium

Lower Costs

Premium Return

This example is based on a \$100,000 policy and illustrates the significance MEM safety and claims programs can have on work comp premium over time. It should not be relied upon in predicting actual premium for any particular account.



**Saving money starts with you.
We want to help.**

MEM's SafetySMARTS integrated program of safety measures can save your business money as you make your workplace safer and protect your most valuable asset—your employees.



www.mem-ins.com



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