

THE FIRST BENEFIT

is Customer Service

AGENCY PROCEDURES



FIRST Benefits
INSURANCE MUTUAL
WORKERS COMPENSATION

Table of Contents

About Us.....	1
Our Mission	
Licensed States	
Financial Rating	
Membership Requirements for Insureds	2
Partnering North Carolina Organizations	
Partnering South Carolina Organizations	
Underwriting Appetite & Requirements	3-4
Preferred Classes Rate Guide	
Officers & Partners Annual Maximum/Minimum Payrolls	
Ineligible Operations/Exposure	
Expense Constant	
Submitting, Binding, and Issuing New Policies.....	5
Submitting New Business for Quoting	
Binding of New Business Accounts	
Required Items for Issuing of New Business Accounts	
Premium Payment Plans	6
Description of Payment Plans and Fees	
SC Description of Payment Plans and Fees	
How Payments Can be Made	
Renewal, Audits, Cancellations & Endorsements.....	7
Annual Renewal Worksheets	
Estimated Premium Invoice	
Payroll Audits	
Cancellation Notices	
Insured Requests	
Reinstatements	
Agent of Record Procedures	
Endorsements	
Claims Reporting	8
Guide to Reporting Claims	
Loss Control	9
Introduction to Loss Control	
Key Staff Contacts	10

ABOUT US:

For over **25 years**, we've delivered the customer service, professional underwriting, competitive pricing and efficient claims management needed to help injured workers return to work quickly. Today, we insure **2,100+ businesses** represented by more than **250 independent insurance agencies**, and we're growing.

What sets us apart is our ability to deliver superior workers' compensation coverage with a local, hands-on feel. Our underwriters and claims adjusters are accessible, easy to work with and go above and beyond.

We deliver a personal touch to every client and insurance agent we serve, and that's why more and more businesses choose First Benefits first.



OUR MISSION:

To provide experienced leadership, responsive customer service and efficient claims management to our insurance agents, business owners and their employees.

First Benefits Insurance Mutual is a different kind of insurance carrier. We partner with industry associations as well as chambers of commerce to provide workers' comp coverage to their members, delivering service, efficiency and responsiveness.

Please see the following page, or visit firstbenefits.org/participating-organizations/ to learn more.



Focused on customer service.
Competitively priced.
Responsive to the needs of the policyholder.
Attentive to the needs of the injured worker.
Growing and financially sound.



Why does First Benefits Insurance Mutual require a membership in an organization to be insured?

First Benefits Insurance Mutual, Inc. is filed with the NC Department of Insurance as an association-based insurance company that requires membership as a part of eligibility. With over 25 years of experience specializing in workers' compensation insurance, First Benefits prides itself on personal service, sound underwriting, and experienced claims management.

***First Benefits Insurance Mutual requires insureds as well as agencies to hold an active membership in an industry-related association or participating chamber of commerce.*

Participating North Carolina Organizations

For annual dues contact the organization directly.



(919) 832-0811



(919) 832-0811



(800) 264-6223



(877) 784-0111



(919) 596-2151



(919) 459-2070



operations@ncbeer.org



(919) 828-1161



(828) 685-3989



(800) 562-8789



(919) 218-1660
Mount Rogers Area
Christmas Tree Growers
Association

For participating Chambers of Commerce see <https://www.firstbenefits.org/participating-organizations/>

Participating South Carolina Organizations

For annual dues contact the organization directly.



(800) 662-7211



(919) 832-0811



(919) 596-2151

AGRICULTURE

MANUFACTURING

RETAIL & SERVICES

<u>Code</u>	<u>Description</u>	<u>NC</u>	<u>VA</u>	<u>SC</u>	<u>GA</u>
0005	Nursery/Drivers	\$2.44	\$2.47	\$3.51	\$4.46
0008	Gardening—Market	\$1.59	\$2.09	\$2.90	\$3.17
0016	Orchard or Grove	\$4.31	\$4.78	\$5.04	\$6.75
0034	Poultry or Egg Producer	\$2.38	\$2.82	\$3.65	\$5.49
0035	Florist and Drivers	\$1.60	\$2.17	\$2.56	\$3.40
0037	Farm-Field Crops	\$2.79	\$3.96	\$5.30	\$6.39
0042	Landscape/Drivers	\$3.54	\$4.49	\$5.76	\$8.89
0079	Berry or Vineyard	\$1.79	\$2.56	\$3.56	\$4.38
0083	Hog Farm	\$2.76	\$4.45	\$5.61	\$7.90
0401	Cotton Gin Operation	\$6.89	\$8.90	\$11.01	\$16.06
2105	Fruit Packaging	\$2.41	\$2.49	\$3.94	\$4.50
8209	Vegetable Packaging	\$2.49	\$3.21	\$5.49	\$5.02

<u>Code</u>	<u>Description</u>	<u>NC</u>	<u>VA</u>	<u>SC</u>	<u>GA</u>
2095	Meat Products Mfg.	\$2.63	\$3.06	\$4.60	\$5.86
2130	Liquor Distillery	\$1.33	\$1.97	\$1.89	\$3.47
2143	Fruit Juice Mfg.	\$1.56	\$2.08	\$2.45	\$3.02
2172	Tobacco Products Mfg.	\$1.01	\$1.22	\$1.81	\$1.87
2302	Silk Thread/Yarn Mfg.	\$1.10	\$1.53	\$1.58	\$1.81
2361	Hosiery Mfg.	\$1.29	\$1.46	\$1.66	\$2.21
2501	Clothing Mfg.	\$1.41	\$1.60	\$2.24	\$3.77
2570	Mattress Mfg.	\$2.53	\$2.31	\$3.33	\$4.39
2759	Box or Box Shook Mfg.	\$3.85	\$6.20	\$6.26	\$8.99
2802	Carpentry Shop	\$3.51	\$2.81	\$4.45	\$6.03
2841	Woodenware Mfg. NOC	\$2.63	\$2.84	\$4.50	\$4.46
2883	Furniture Mfg.	\$2.59	\$2.85	\$3.69	\$4.97
3040	Iron or Steel Fabrication Shop	\$3.55	\$4.21	\$5.92	\$6.14
3064	Sign Mfg.-Metal	\$2.54	\$2.81	\$3.52	\$4.73
3076	Sheet Metal Prod. Mfg.	\$1.99	\$2.10	\$2.70	\$4.45
3113	Tool Mfg Not Dropped	\$1.23	\$1.10	\$1.87	\$2.21
3119	Needle/ Pen Point Mfg.	\$0.45	\$0.60	\$0.81	\$1.13
3179	Elect Apparatus NOC	\$1.10	\$1.39	\$2.15	\$2.74
3612	Pump Mfg.	\$1.09	\$1.27	\$1.89	\$3.24
3629	Prec Machine Parts	\$1.03	\$1.15	\$1.84	\$2.02
3632	Machine Shop	\$1.78	\$2.16	\$3.15	\$4.28
4243	Box Manufacturing	\$1.26	\$2.08	\$2.23	\$2.69
4299	Printing	\$1.15	\$1.45	\$2.07	\$2.41
4484	Plastic Mold	\$1.76	\$1.81	\$3.11	\$4.14
6834	Boat Building & Repair	\$2.48	\$2.84	\$3.39	\$5.48
8304	Grain Elevator Operation	\$3.43	\$4.22	\$5.29	\$10.46

<u>Code</u>	<u>Description</u>	<u>NC</u>	<u>VA</u>	<u>SC</u>	<u>GA</u>
0042	Landscape/Drivers	\$3.54	\$4.49	\$5.76	\$8.89
2121	Brewery & Drivers	\$0.91	\$0.87	\$1.28	\$1.53
2589	Dry Cleaning—Retail	\$1.55	\$1.55	\$2.40	\$3.51
3365	Welding or Cutting NOC	\$3.74	\$3.69	\$4.67	\$5.20
7605	Burglar Alarm Install	\$1.90	\$1.64	\$2.49	\$2.62
8006	Convenience Store	\$1.82	\$1.84	\$2.28	\$3.30
8008	Clothing Store	\$0.93	\$1.12	\$1.44	\$2.04
8010	Hardware Store	\$1.18	\$1.46	\$1.83	\$2.65
8015	Store—Copying Service	\$0.66	\$0.76	\$0.86	\$1.40
8017	Store—Retail NOC	\$1.04	\$1.14	\$1.57	\$2.01
8033	Grocery Store	\$1.19	\$1.66	\$2.19	\$2.48
8045	Drug Store/Pharmacy	\$0.53	\$0.61	\$0.94	\$1.06
8380	Auto Service & Repair	\$1.64	\$2.37	\$2.84	\$3.09
8393	Auto Body Repair	\$1.08	\$0.99	\$1.94	\$1.87
8601	Architect or Engineering Firm	\$0.21	\$0.30	\$0.35	\$0.38
8742	Salespersons	\$0.21	\$0.18	\$0.37	\$0.30
8748	Auto Salespersons	\$0.40	\$0.45	\$0.64	\$0.59
8810	Clerical Office Employees	\$0.09	\$0.08	\$0.18	\$0.16
8826	Retirement Living Centers	\$1.39	\$1.58	\$2.24	\$3.05
8831	Hospital-Veterinary	\$0.95	\$1.37	\$1.30	\$1.88
8832	Medical Office	\$0.23	\$0.23	\$0.30	\$0.38
8868	College Employees	\$0.35	\$0.27	\$0.38	\$0.47
8869	Child Day Care Center	\$0.75	\$0.99	\$1.11	\$1.53
9014	Janitorial Services	\$2.16	\$1.94	\$3.34	\$5.39
9015	Property Management	\$2.09	\$1.97	\$3.86	\$4.56
9052	Hotels	\$1.28	\$1.59	\$1.96	\$3.03
9060	Country Club—All Employees	\$0.93	\$1.45	\$1.92	\$1.90
9061	Club NOC	\$0.75	\$1.05	\$1.34	\$1.64
9082	Restaurant NOC	\$0.83	\$1.18	\$1.44	\$1.99
9083	Restaurant—Fast Food	\$0.89	\$1.14	\$1.43	\$2.15
9101	College—All Other	\$2.17	\$2.76	\$3.73	\$4.95
9102	Park NOC, Lawn Maint.	\$2.25	\$2.39	\$2.90	\$4.39
9403	Garbage, Refuse Collection	\$6.28	\$6.88	\$8.60	\$11.38
9586	Barbershop, Hair Salon	\$0.30	\$0.30	\$0.56	\$0.63
9620	Funeral Directors	\$0.90	\$1.11	\$1.21	\$1.38

CONSTRUCTION

<u>Code</u>	<u>Description</u>	<u>NC</u>	<u>VA</u>	<u>SC</u>	<u>GA</u>
5022	Masonry NOC	\$5.43	\$5.50	\$8.87	\$19.65
5102	Door & Window Install	\$4.41	\$5.11	\$7.02	\$8.35
5146	Furniture or Fixtures Install	\$3.69	\$4.16	\$5.49	\$6.97
5183	Plumbing NOC	\$2.33	\$2.88	\$3.20	\$4.85
5190	Electrical Wiring Within Bldg	\$2.46	\$2.04	\$4.08	\$3.87
5191	Office Machine Install	\$0.63	\$0.60	\$0.99	\$1.13
5215	Concrete Work—Residential	\$4.35	\$5.28	\$6.64	\$9.23
5221	Concrete or Cement Work	\$3.19	\$3.81	\$4.83	\$7.32
5348	Tile, Stone, Marble Work	\$3.83	\$3.21	\$4.63	\$6.38
5403	Carpentry NOC	\$4.47	\$5.50	\$6.52	\$8.16
5437	Installation of Cabinets or Trim	\$4.33	\$5.92	\$8.22	\$11.21
5445	Drywall Installation	\$7.57	\$5.28	\$8.00	\$20.48
5462	Glazier—Away From Shop	\$4.78	\$4.78	\$6.64	\$7.22
5474	Painting NOC	\$5.39	\$4.54	\$7.91	\$13.83
5478	Floor Covering Installation	\$2.78	\$3.74	\$4.68	\$7.84
5537	HVAC & Drivers	\$3.49	\$3.37	\$5.31	\$5.96
6229	Irrigation/Drainage Construct.	\$4.03	\$4.64	\$5.17	\$6.59
6400	Fence Install & Repair	\$4.09	\$4.76	\$6.25	\$8.49

TRANSPORTATION

<u>Code</u>	<u>Description</u>	<u>NC</u>	<u>VA</u>	<u>SC</u>	<u>GA</u>
7231	Mail Delivery	\$6.49	\$8.13	\$9.58	\$13.27
7380	Drivers	\$4.25	\$3.98	\$6.22	\$6.74
7705	NonEmerg. Medical Transport	\$3.93	\$4.29	\$5.85	\$5.49
8350	Gasoline Dealers & Drivers	\$4.90	\$5.21	\$6.98	\$7.73

Send us your Submittals for Great Rates and Fast Turnaround!

www.firstbenefits.org



OFFICERS & PARTNERS ANNUAL MAXIMUM PAYROLLS

State	Officers Min	Officers Max	Partner/Sole Proprietor	Effective
NC	\$49,400	\$98,800	\$48,600 Flat	4/1/2020
GA	\$54,600	\$218,000	\$54,200 Flat	3/1/2020
SC	\$20,800	\$176,800	\$44,000 Flat	4/1/2020
VA	\$28,600	\$114,400	\$57,300 Flat	4/1/2020

State	Included	Excluded
NC	Corporate Officers	Members of LLC, Partners & Sole Proprietors
GA	Corporate Officers & Members of LLC	Partners & Sole Proprietors
SC	Corporate Officers	Members of LLC, Partners & Sole Proprietors
VA	Corporate Officers & Members of LLC	Partners & Sole Proprietors

CLASS CODES NOT ELIGIBLE (NOT ALL INCLUSIVE)

Under the guidelines of FBIM’s reinsurance carriers, employees from the following industries are not acceptable:

- | | |
|----------------------------------|--|
| Airport | Manufacturing of any Pharmaceutical or Chemicals |
| Airport Authorities | Manufacturing & Production of Petroleum |
| Air-Traffic Control Authorities | Products Mass Transit Authorities |
| Amusement Parks | Mining |
| Arms and Munitions Manufacturing | Offshore Drilling |
| Asbestos Work | PEO’s and Temporary Staffing Services |
| Baggage Handling Companies | Police and Fire |
| Caisson or Cofferdam Work | Professional Athletic Teams |
| Carnival Workers | Railroad or Railroad Maintenance |
| Commercial Airlines Personnel | Rock Excavation |
| Dams, Dikes, Locks or Revetment | Roofing |
| Demolition Work | Street or Road Construction |
| Explosives | Tunneling Operations |
| Federal Acts | Underwater Work |
| Fuse Manufacturing | Watchman and Security Guard Companies |
| Logging | Water Authorities |



Procedures for Submitting, Binding, and Issuing New Policies

AGENTS HAVE NO BINDING AUTHORITY

Submitting New Business for Quoting

- Agent should complete online quote on agent web portal at www.firstbenefits.org and click on “Submit to Underwriting” button, or:
- Submit completed ACORD 125 and 130 applications to underwriting for quoting
- Provide a narrative of operations
- Provide narrative of experience if new venture
- Submission should include 3 years of currently valued loss runs (5 years if the account has a high experience modification factor)
- An explanation of any losses over \$5,000 is required along with corrective actions the prospective client has undertaken to prevent further losses
- Supplemental application completed and submitted to underwriting for review (supplemental applications may be found at <http://www.firstbenefits.org/agents/forms-supplementals>)
- A premium history should be provided to determine historical loss ratio
- A target premium for pricing consideration should be provided

Binding of New Business Accounts

- Agent emails request to bind coverage to underwriting with effective date of coverage, copy of signed quote, and payment plan requested

Required Items for Issuing of New Business Accounts

- ACORD 130 signed by appointed agent and applicant
- If not included on ACORD applications, provide contact information for applicant (name, email address, and phone number)
- Applicable Inclusion or Exclusion forms signed by owner(s) or officer(s)
- Completed Association Membership Identification Form indicating current membership status
 - Provide email address for prospective member of NC Retail Merchants Association
 - All other memberships must be current at time of policy issuance
- Pay Plan Form signed by applicant indicating choice of plan
- Down payment
 - Check mailed to: **PO Box 1951 Raleigh, NC 27602**
 - ACH or Credit Card Payment may be made over the phone at **855-228-4931**

Description of Payment Plans and Fees

Payments:

- EFT - Contact policy services at 855-228-4931
- Credit Card - Contact policy services at 855-228-4931
- Check - PO Box 1951
Raleigh, NC 27602

Fees:

- NO Installment Fees
- Late Fees -
 - \$10 - South Carolina
 - \$25 - Georgia, North Carolina, Virginia

Payment Plans and Installments	Payment Plan Details
Annual Pay	Full annual premium. Annualized premiums of \$1,000 or less require full annual payment. Annual audit.
Quarterly Payment	Available for premiums over \$1,000. 25% down plus Expense Constant. Three equal payments. Annual Audit.
Monthly Payment	Available for premiums over \$1,000. 25% down plus Expense Constant. Ten equal payments. Annual Audit.
Twelve Equal Payments	Available for premiums over \$25,000
Monthly Self Reporting	Available for premiums over \$2,500. 25% down plus Expense Constant. Down payment held in escrow against termination. Escrow deposit may be returned to policyholder after five continuous years of coverage (subject to company discretion). Policyholder receives monthly self audit worksheet to calculate payment and submit premium.
Monthly Payment for Accounts in Excess of \$10,000 Annual Premium	Available for premiums over \$10,000. 10% down plus Expense Constant. Ten equal payments. Annual Audit.
Monthly Self Reporting for Accounts in Excess of \$10,000 Annual Premium	Available for premiums over \$10,000. 10% down plus Expense Constant. Down payment held in escrow against termination. Escrow deposit may be returned to policyholder after five continuous years of coverage (subject to company discretion). Policyholder receives monthly self audit worksheet to calculate payment and submit premium.



Renewal Process, Audits, Cancellations & Endorsements

Annual Renewal Worksheets

- Ninety-days prior to expiration, policyholders will receive an Annual Renewal Worksheet allowing them to update policy information before their Estimated Premium Invoice is generated for the upcoming policy year. The insured must verify the information on the renewal worksheet to ensure complete accuracy:

Name of Business	#	O	h
Mailing Address	Type of Business	@	-
Physical Address	Type of Entity	-	h
	Tax ID#		

Estimated Premium Invoice

- In the month prior to expiration, policyholders will receive an Estimated Premium Invoice for the upcoming policy term which will reflect changes taken from the renewal worksheet. For those on the monthly payment plan who realized a premium increase, the Estimated Premium Invoice will include an increase to the 25% or 10% deposit as well.

Payroll Audits

- ACORD 130 signed by appointed Annual payroll audits are performed by an outside auditing company. Because policies are issued based on estimated payroll, any temporary labor and amounts paid to subcontractors without Certificates of Insurance may result in adjustments to final premium. Some insureds will receive a mail/voluntary audit, while others will experience a physical audit. We require Employer's Quarterly Tax and Wage Reports, IRS Form 941 and Form NCU 101.
- If subcontractors have been utilized, Certificates of Insurance must be included, or the policyholder will be responsible for the subcontractor portion of workers' compensation premium. Final audit invoices will reflect any discrepancies.

Notice of Cancellation

- **15-day Notice of Cancellation:**
 - Non-payment of premium
- **30-day Notice of Cancellation:**
 - Change of exposure
 - Failure to submit monthly payroll reports
 - Failure to furnish year-end audit information
 - Non-renewal of Association membership
- **45-day Notice of Cancellation:**
 - Non-compliance with loss control recommendations

Insured Request

- Agents must provide a completed Cancellation Request/ Policy Release Form, ACORD 35, or submit on the insured's letterhead a cancellation request that includes:
 - The signature of owner
 - Reason for termination
 - Effective date of cancellation
 - Mid-policy cancellations will result in a short-rate penalty calculated on the NCCI table.

Agent of Record Change Procedures

- Submit an ACORD 36 or have the insured request this change in writing on company letterhead (include effective date and signature of corporate officer or owner) within fourteen days of the effective date at a minimum. A new ACORD 130 application will be required from the newly appointed agent.

Reinstatements

- Reinstatement requests will be determined by the First Benefits Insurance Mutual Underwriting Department.

Endorsements: *Changes Requiring an Endorsement*

- Name Change/Address Change
- Changes in Legal Entity
- Change in Federal Employer ID Number
- Additional Locations
- Ownership Change (*may require new application*)
- Exposure Changes



GUIDE TO REPORTING WORKERS' COMPENSATION CLAIMS

SECURE MEDICAL TREATMENT

- **First: secure medical treatment for an employee who is injured at work.** Arrange transportation to a preferred medical provider if assistance is needed. In an emergency, dial 911.
- Employers are required to provide medical treatment to an employee who is injured at work. Every state has different legal requirements about who may select medical providers to deliver appropriate care. Please visit our website at <https://www.firstbenefits.org/claims/> and click on the state where the accident occurred to learn more about your responsibilities to provide timely medical care and to locate an appropriate medical provider.
- Early intervention utilizing a preferred medical provider can mitigate overall claim costs.

IMMEDIATELY REPORT THE CLAIM TO FIRST BENEFITS INSURANCE MUTUAL, INC.

- Immediately after medical treatment has been secured, the employer must complete and submit a *First Report of Injury or Illness* to First Benefits. A *First Report* can be located by visiting our website at <https://www.firstbenefits.org/claims/> and clicking on "First Report of Injury or Illness." A *First Report* should be submitted within 24-hours of an accident unless the **injury is catastrophic in which case the employer should immediately file the *First Report* and call the Claims Department (1-800-360-7867).**
- Promptly reporting a claim allows us to quickly initiate an investigation and mitigate your risk.
- A claims representative will contact the employer and the employee within 48-business hours after receipt of a completed *First Report*.
- Every state has different claim filing requirements and related penalties for late reports. Below is a state-by-state list of filing requirements and penalties.

State	Reporting Requirements	Fines
Georgia	Immediately upon knowledge of an injury	Between \$100 and \$1,000 plus assessment of attorney's fees
North Carolina	Within 5 days of the occurrence & knowledge of injury	Between \$5 and \$25
South Carolina	Within 10 business days of the occurrence & knowledge of injury	Late reporting fine plus \$5 for each day late
Virginia	Within 10 days after the occurrence & knowledge of injury	Between \$500 and \$5,000

Important Note for Employers: *The filing of a First Report is not an admission of liability. Only report objective information. Subjective opinions can be reported in a separate coversheet, but should not be reflected on the First Report.*

HOW TO REPORT A CLAIM

Send a completed *First Report* to First Benefits by either email or fax.

EMAIL: claims@firstbenefits.org **FAX:** 919-977-5844 **PHONE:** 800-360-7867

Loss Control Services

At First Benefits Insurance Mutual, we believe in helping our customers create, implement, and maintain a safe working environment. We are pleased to offer an array of safety materials and inspections to assist in the promotion of a safe working environment for your employees. These resources can be a valuable tool that helps develop a program specific to your company's individual needs.

First Benefits' Loss Control Division will provide services such as: facility audits, safety program reviews and development, on-site training, safety team development, and incident trend analysis. We look forward to using the benefit of technology to bring you timely information and useful guidance. Future resources that will be available will include incident reporting/tracking applications and other online services.

Here are a few of the expanded loss control services we have to offer at no cost to our policyholders:

- Evaluation of Operations for Potential Hazards and Provide Training on Findings
- On-site Inspection Services and Safety Audits with Recommendations for Improvement
- Accident Investigation Training
- OSHA Review and Training
- Ergonomic Evaluations Including Material Handling and Lifting Safety Training
- Driver and Vehicle Safety Evaluations

We want First Benefits' Loss Control Division to be your "go to" resource to assist you in the development, expansion and improvement of your loss control processes to minimize hazards and prevent workplace injuries.

Should you have additional questions about loss control services and risk management, please contact Underwriting at 1-888-393-2667 for details.



Key Contacts

Agency Services & Marketing

Phone: 888.393.2667 or 919.832.7215

Ted Bradley - Western Territory Manager
919.268.0679 / tbradley@firstbenefits.org

Michael Eades, AAI - Eastern Territory Manager
919.395.1332 / meades@firstbenefits.org

Underwriting

Phone: 888.393.2667 or 919.832.7215

Angela Lee, CPCU, CIC - VP of Operations
alee@firstbenefits.org

Nathan Hawes, CIC - Senior Underwriter
nhawes@firstbenefits.org

Rodney Garrett, CPCU - Underwriter
rgarrett@firstbenefits.org

Policy Services & Payments

Phone: 855.228.4931

Fax: 855.228.4932

policyserv@firstbenefits.org

Claims

Phone: 800.360.7867

Fax: 919.977.5844

claims@firstbenefits.org

Loss Control

Phone: 888.393.2667 or 919.832.7215

John Hizer, CSP
336.202.3168 / jhizer@firstbenefits.org

PO Box 1951 • Raleigh, NC 27602

The First Benefit is Customer Service
