

The Piqua Area Chamber of Commerce partners with CareWorksComp because we help employers maximize their premium savings. We analyze each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.

### START SAVING NOW

For a no-cost, no-obligation analysis, visit us at:

[www.careworkscomp.com/groupratingapplication/piqua](http://www.careworkscomp.com/groupratingapplication/piqua)

- Compare your current savings and program quality to programs administered by CareWorksComp.
- CareWorksComp's workers' compensation savings program is the Chamber's program. **Look for the Chamber logo before applying for any other workers' compensation program.**
- The majority of CareWorksComp's clients save the maximum on their current premium.
- More than 97% of CareWorksComp's existing clients choose to re-enroll with us each year!

## MAXIMIZE YOUR SAVINGS WITH THE PIQUA AREA CHAMBER OF COMMERCE'S WORKERS' COMPENSATION PROGRAM.

CareWorksComp is Ohio's leading workers' compensation Third Party Administrator (TPA), offering comprehensive workers' compensation analysis that maximizes our customers' potential BWC savings. We help employers determine the best rating or discount program available, whether that is group rating, BWC deductible, 100% EM cap or any other available BWC program that can help lower your costs.

### GROUP RATING

- Nearly 100,000 Ohio employers are currently participating in group rating.
- CareWorksComp is the only group rating program endorsed by Piqua Area Chamber.
- On average, for every dollar spent on fees, CareWorksComp's clients saved \$11.00 in premium dollars, a 1000% return on investment.

### DEDUCTIBLE PROGRAM

- This program offers an upfront discount on employer premium rates for accepting the financial obligation - up to the deductible amount chosen ranging from \$500 to \$200,000 per claim - on any new claim incurred during the policy year enrolled.

### DESTINATION EXCELLENCE

- Several of the programs are considered compatible with each other and would allow employers to "stack" multiple discounts.
- The programs include: Industry Safety, Safety Council, Drug-Free Safety, Transitional Work Grant and Performance Bonus, Go Green Discount, Lapse Free Discount, One Claim Program and 100% EM Cap.

### GROUP RETROSPECTIVE RATING

- Rates are based on the results of employer's workplace safety and cost control efforts.
- CareWorksComp has created three tiers with different projected savings levels for each industry group.
  - Platinum;
  - Gold; and,
  - Silver.

### UNEMPLOYMENT COMPENSATION

- Our comprehensive unemployment compensation program delivers unique, customized solutions to help our customers reduce and control their unemployment taxes.
- Receive help in contesting claims, preparing for hearings and detecting charge errors.
- CareWorksComp offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations.

### 100% EXPERIENCE MODIFIER (EM) CAP

- The 100% EM Cap program limits the change to an employer's experience modification factor (EM) to no more than two times the prior year's EM.
- Available to both penalty and credit-rated employers.

For more information on the Chamber's Workers' Compensation Program, contact CareWorksComp's Julia Hall toll-free, at 1-800-837-3200, ext. 51576 or via email to [julia.hall@careworkscomp.com](mailto:julia.hall@careworkscomp.com).

## SAFETY & RISK MANAGEMENT SERVICES

CareWorksComp's sister company, RiskControl360<sup>®</sup>, is our recommended provider of safety services.

RiskControl360<sup>®</sup> provides occupational safety and health consulting services to help employers prevent workplace injuries, remain compliant with OSHA regulations and reduce workers' compensation expenses. To achieve these outcomes, we work with employers to develop safety manuals and policies, conduct safety training, perform safety audits and provide overall safety program management.

- RiskControl360<sup>®</sup> provides reasonably priced services that exceed customer expectations and result in a significant return on investment.
- RiskControl360<sup>®</sup> strives to provide customized and cost-effective safety, human resources, compliance and business consulting services that help customers identify, assess and mitigate risk exposure and improve business procedures.
- RiskControl360<sup>®</sup> creates, implements and manages customized plans and processes aimed at reducing injuries, minimizing insurance premiums and achieving our clients' long-term operational goals and objectives.



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Are you ready to  
start saving on  
your BWC premium?



A strong partnership focused  
on lowering your workers'  
compensation costs.



## Temporary Authorization to Review Information

**TO:** EMPLOYER SERVICES DEPARTMENT  
Ohio Bureau of Workers' Compensation  
c/o CAREWORKSCOMP  
5500 Glendon Court  
Dublin, OH 43016  
800.837.3200  
FAX 888-837-3288  
[www.careworkscamp.com](http://www.careworkscamp.com)  
[info@careworkscamp.com](mailto:info@careworkscamp.com)

From: Policy Number
Entity
DBA
Address

**Note:** For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that CAREWORKSCOMP (ID NO. 150-80) and the Piqua Area Chamber of Commerce (91252, 2016/2017, Code 11/29) including its agents or representatives identified to you by them has been retained to review and perform studies on certain workers' compensation matters on our behalf.

**This limited letter of authority provides access to the following types of information relating to our account:**

1. Risk files;
2. Claim files;
3. Merit-rated or non-merit rated experiences;
4. Other associated data.

**This authorization does NOT include the authority to:**

1. Review protest letters;
2. File protest letters;
3. File form *Application for Handicap Reimbursement* (CHP-4);
4. Notice of Appeal (I-12) or *Application for Permanent Partial Reconsideration* (IC-88);
5. File self-insurance applications;
6. Represent the employer at hearings;
7. Pursue other similar actions on behalf of the employer.

I understand that this authorization is limited and temporary in nature and will expire on January 31, 2016 or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Telephone number	Fax number	Email address	
Print name	Title	Signature	Date

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a TPA to view an employer's information regarding payroll, claims and experience modification.

**Attention group rating prospects**

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.
- All potential group-rating prospects must have:
  - Active BWC coverage status as of the application deadline;
  - Active coverage from the application deadline through the group rating year;
  - No outstanding balances;
  - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

**Note:** For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.