



"AROUND HERE, HOWEVER, WE DON'T LOOK BACKWARDS FOR VERY LONG. WE KEEP MOVING FORWARD, OPENING UP NEW DOORS AND DOING NEW THINGS, BECAUSE WE'RE CURIOUS...AND CURIOSITY KEEPS LEADING US DOWN NEW PATHS."

~WALTER ELIAS DISNEY

In keeping with the back-to-school season and doing new things, CareWorksComp has an educational opportunity to share with you that we hope you will consider a Risk Reduction Workshop classes. Information for this is included here, as well as some updates from our Unemployment Departments and more thoughts on our strategic implementation of cost containment measures.

One important deadline coming up:

- * November 13, 2017: Group Rating enrollment deadline. Please return your enrollment documents to be filed in the 2018 program. If you are already in group rating and qualify for the 2018 rate year, you will be automatically renewed into next year's program.**

Risk Reduction Workshops: CareWorksComp is pleased to invite customers and non-customers to an exclusive Ohio Workers' Compensation Workshop: **"How to Apply Intermediate and Advanced Risk Reduction Solutions to Ohio Workers' Compensation."** Please see the attached flyer for details.

This workshop will offer valuable strategies to keep your BWC premiums down, we highly suggest attending this workshop. (**Attendance at the Risk Reduction Workshop does not count toward the BWC Two Hour Group Safety Training Requirement for the current 2017 Rate Year!*)

More than 5,000 Ohio businesses are missing out on rebates from the Ohio Bureau of Workers' Compensation: The Ohio BWC issued more 160,000 checks in July as part of a \$1.1 billion rebate to Ohio businesses. According to the BWC, there were 5,534 checks totaling \$9.8 million that Ohio businesses have yet to cash. Time is running out to cash them. One check is for nearly \$203,000 and 152 are for at least \$10,000.

Uncashed checks will expire 95 days after they were issued. The BWC recently emailed notices to the affected businesses. The bureau can reissue checks that aren't cashed, but there will be a delay.

For additional information, contact the Ohio BWC at
www.bwc.ohio.gov or 1.800.644.6292.

2018 Group Programs: CareWorksComp has sent group rating and group retro offers and renewals to our current clients; your business may be eligible for **both programs** (we refer to this as "dual eligibility".) We are happy to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your company. Contact Julia Hall with any questions: julia.hall@careworkscomp.com (937)226-8280.

Unemployment Tax Season: Unemployment tax season is fast approaching, and we offer you the opportunity to reduce this business expense through the CareWorksComp Claims and Tax Management Service. Last year, just one component from this program reduced our customer's annual unemployment costs **by as much as 10%!**

- Ohio Department of Job and Family Services (ODJFS) allows commonly owned businesses (common ownership for two or more business entities) to apply for a common/joint tax rate for 2018 to reduce their unemployment tax liability. This strategy can significantly reduce an organization's unemployment costs.
- CareWorksComp can complete a common/joint rating analysis to determine your amount of savings. In addition, customers taking advantage of the common/joint rating analysis will also benefit from a special **reduced service fee**.
- To enroll, please contact Kammy Staton, our Unemployment Manager, at 614.526.7165 or kammy.staton@careworkscorp.com

Since applications for common rating must be filed with ODJFS no later than **12/31/17**, we have a very short time frame to finalize this agreement and complete the savings analysis. If you have any questions please contact Kammy Staton, our Unemployment Manager, at 614.526.7165 or kammy.staton@careworkscorp.com.

More on our Cost Containment Strategies: Here is a detailed look at how and why we do what we do with handicap reimbursements and settlements.

With regard to **Handicap Reimbursements**, CareWorksComp guarantees our customers that we will review all lost time claims that are eligible for the BWC's Handicap Reimbursement Program. Each claim in which an eligible handicap condition is identified will be filed within the BWC's prescribed filing time limitations.

With regard to **Lump Sum Settlements**, we will only make settlement recommendations that produce a favorable outcome for the employer. When reviewing a claim for settlement potential, we will:

- Review current claims costs as the starting point for all settlement negotiations.
- Estimate and utilize future medical and compensation in the settlement proposal.
- Consider your program enrollment and the impact that a settlement will have on your participation (e.g. Group Retro refund impact.)
- Include the injured worker's current employment status as part of the settlement discussion.

Settlement can bring closure to a frustrating and difficult claim that is a drain on your company's resources and time. Even if a claim is no longer in your experience and impacting your current premiums, settlement can still provide a benefit to you by eliminating the nuisance of ongoing claim activity. The good news is that you have an equal voice when it comes to the terms of the settlement and no settlement can be processed without your consent.

Our dedicated Cost Containment Team is here to assist you at every step of the cost savings process! We are available to discuss your account and offer specialized recommendations based on your company's individual needs.