



CareWorksComp
5500 Glendon Court
Dublin, Ohio 43016

Mailing Address
P.O. Box 8101
Dublin, Ohio 43016-8101

(614) 764-7600 **office**
(800) 837-3200 **toll-free**
(614) 764-7629 **fax**

www.careworkscorp.com

CareWorksComp
Program Manager
Shawn Combs
1-800-832-3700, ext. 57264
shawn.combs@careworkscorp.com

ARE YOU READY TO START SAVING ON YOUR OHIO BWC PREMIUM?



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



www.careworkscorp.com/groupratingapplication/concrete

MAXIMIZE YOUR OHIO BWC SAVING WITH OHIO CONCRETE'S WORKERS' COMPENSATION PROGRAM.

Ohio Concrete partners with CareWorksComp because we help employers achieve the best workers' compensation discounts available. CareWorksComp analyzes each employer's unique claim, payroll and premium history to find the best BWC premium savings option.

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 programs available, whether that's 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's group rating program is the only group rating program endorsed by Ohio Concrete. The majority of CareWorksComp's clients save the maximum discount on their current BWC premium. On average, for every dollar spent on fees, CareWorksComp clients saved \$11.00 in premium dollars, a 1,000% return on investment.

DESTINATION EXCELLENCE

Destination Excellence opens up some current programs to employers that were previously not eligible for a discount, or increases the discount amount for employers already participating. Several of the programs are considered compatible with each other and allow employers to "stack" multiple discounts. These 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.

DEDUCTIBLE PROGRAM

This program offers an upfront discount on employer premium rates in exchange 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. The program is set up to create incentives to promote workplace safety and proactive claims management.

100% EXPERIENCE MODIFIER 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. This program is available to both penalty and credit-rated employers. The previous year's EM could be an individual EM or group EM if the employer was participating in a group-rating plan that year.

GROUP RETROSPECTIVE RATING

Employers participating in CareWorksComp's group retrospective rating programs are projected to receive premium rebates based on the results of their workplace safety and cost control efforts.



TO: **EMPLOYER SERVICES DEPARTMENT**
Ohio Bureau of Workers' Compensation
c/o CareWorksComp
5500 Glendon Court
Dublin, Ohio 43016
1-800-837-3200
Fax 1-888-837-3288
www.careworkscorp.com
info@careworkscorp.com

Temporary Authorization to Review Information

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 Buckeye WC Alliance/Ohio Concrete (03000, 2017/2018, Code 11/171)** 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, 2017, 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 last business day in October for private employers and prior to the last business day in April 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.

For a free, no obligation analysis of your potential premium savings, complete the attached "Temporary Authorization to Review Information (AC-3) Form" and fax it to CareWorksComp, toll-free, at 1-888-837-3288. Or, submit your AC-3 online by visiting

www.careworkscorp.com/groupratingapplication/concrete

For more information on Ohio Concrete's Workers' Compensation Program, please contact CareWorksComp's Shawn Combs toll-free at, 1-800-837-3200, ext. 57264 or via email to shawn.combs@careworkscorp.com.