

Value-added services provided by CareWorks Comp

Many of these services are complementary to our workers' compensation group rating plans.

SAFETY & RISK MANAGEMENT CONSULTING

This service provides occupational health and safety consulting to help prevent workplace injuries and reduce workers' compensation costs.

- Safety manual & policy assistance
- Safety training
- On-site safety audits
- Safety program management advice
- Injury Cost Analysis
- Telephonic OSHA compliance consultations

UNEMPLOYMENT CONSULTING SERVICES

This service is designed to help Ohio employers reduce unemployment tax rates through telephonic consulting focusing on the following issues:

- Improve hearing win ratio & claim results
- Understand how to complete claim forms, file appeals and reduce overpayments
- Tips for successfully protesting claims
- Recognizing what types of separation issues can be successfully challenged
- Understanding claim impact on tax rates
- Proper handling of work refusals

CareWorks

Behind every good outcome

CareWorks Comp

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CareWorks

› Are you ready to start saving on your BWC premium?



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

› Ohio Home Builders Association

Partners with CareWorks Comp to help employers maximize their BWC premium savings.

START SAVING NOW!

For a no-cost, no-obligation analysis of your potential savings, please complete our online “Temporary Authorization to Review Information Form” at: www.careworks.com/groupratingapplication/northcoastbia

- CareWorks Comp’s workers’ compensation savings program is the Ohio Home Builders Association’s program
- Look for the Ohio Home Builders Association logo before applying for any other workers’ compensation program
- We analyze each employer’s unique claim and premium history to find the highest level of savings in all available workers’ compensation programs
- Compare your current savings and program quality to programs administered by CareWorks Comp
- The majority of CareWorks Comp’s clients save the maximum discount available on their current premium
- More than 97% of CareWorks Comp’s existing clients choose to re-enroll with us each year!

Maximize your savings with Ohio Home Builders Association’s Workers’ Compensation program.

CareWorks Comp is Ohio’s leading workers’ compensation Third Party Administrator (TPA), delivering comprehensive analysis to help maximize our customers’ potential BWC savings. We help employers determine the best available rating or discount program for their needs. Listed below are a full range of our services designed to help lower your costs.

GROUP RATING

- Nearly 100,000 Ohio employers are currently participating in a group rating program
- CareWorks Comp is the only group rating program endorsed by the Ohio Home Builders Association
- On average, for every dollar spent on fees, CareWorks Comp clients saved \$11.00 in BWC premium, a 1000% ROI

GROUP RETROSPECTIVE RATING

- Rates are based on the results of an employer’s workplace safety and cost control efforts
- CareWorks Comp has created two tiers – gold and platinum – with different projected savings levels for each industry group

DESTINATION EXCELLENCE

- Several Destination Excellence 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 for accepting the financial obligation (up to a deductible amount range of \$500 to \$200,000 per claim) on any new claim incurred during the policy year enrolled

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

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
- CareWorks Comp offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations

For more information on Ohio Home Builders Association’s Workers’ Compensation Program, contact Robert Nicoll, at 800.837.3200 ext. 58595 or robert.nicoll@careworkscomp.com

