

VALUE-ADDED SERVICES PROVIDED BY CAREWORKSCOMP

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Many of these services are
complementary to our workers'
compensation group rating plans.
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SAFETY & RISK MANAGEMENT WITH RISKCONTROL360°

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 & 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.



A York Risk Services Company

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ARE YOU READY TO START SAVING ON YOUR BWC PREMIUM?



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

PRINTING INDUSTRIES OF OHIO • N.KENTUCKY PARTNERS WITH CAREWORKSCOMP 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.careworkscomp.com/
groupratingapplication/
printingindustries](http://www.careworkscomp.com/groupratingapplication/printingindustries)

- CareWorksComp's workers' compensation savings program is the Printing Industries of Ohio • N.Kentucky's program.
- Look for the Printing Industries of Ohio • N.Kentucky 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 CareWorksComp.
- The majority of CareWorksComp's clients save the maximum discount available on their current premium.
- More than 97% of CareWorksComp's existing clients choose to re-enroll with us each year!

MAXIMIZE YOUR SAVINGS WITH PRINTING INDUSTRIES OF OHIO • N.KENTUCKY'S WORKERS' COMPENSATION PROGRAM.

CareWorksComp 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.
- CareWorksComp is the only group rating program endorsed by the Printing Industries of Ohio • N.Kentucky.
- On average, for every dollar spent on fees, CareWorksComp's clients saved \$11.00 in BWC premium, a 1000% return on investment.

GROUP RETROSPECTIVE RATING

- Rates are based on the results of an employer's workplace safety and cost control efforts.
- CareWorksComp 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.
- CareWorksComp offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations.

For more information on Printing Industries of Ohio • N.Kentucky's Workers' Compensation Program, contact CareWorksComp's Cordell Walton at 1-800-837-3200, ext. 52398 or via email to cordell.walton@careworkscomp.com.