

› Top 5 Ways Members Can Save With CareWorks Comp

For over 20 years, CareWorks Comp has been the trusted partner in managing our workers' compensation program. CareWorks Comp brings a powerful combination of industry expertise, claims management, safety and other resources to drive positive outcomes for their clients.

› 1. Unemployment.

Avoid paying more and get a good start on controlling your unemployment expenses this year! Call us to discuss the multiple ways our unemployment program can benefit your organization. Last year, the common/joint tax rate option that we identified saved one customer over \$14,000!

› 2. Up to 53% Off Your BWC Premium.

Joining a CareWorks Comp group rating program is the best way for members to significantly lower their Ohio workers' compensation premiums. We offer a multi-tiered group rating program with the highest possible discounts allowed by the Ohio Bureau of Workers' Compensation (BWC). **CareWorks Comp has saved employers more than \$3 billion in workers' compensation premiums.** See how much CareWorks Comp can save you by asking for a no-cost, no-obligation quote today. It's easy to join and enrollment is happening now through November.

› 3. Risk Management.

Risk is inevitable. That's why we identify, assess and mitigate it. We help employers understand their risks and prevent losses, so they can achieve the lowest cost. When an injury does occur, we have the experience to handle even the most complex claims, in a straightforward way. To get started, ask our team for a FREE risk assessment.

Risk Assessments » Physical visits » Data analysis » Risk Control Consulting » Occupational Safety and Health Administration (OSHA) compliance experts » Onsite and online safety training » Root cause analysis » Injury cost analysis » Program development.

➤ 4. Absence Management.

We implement and manage absence programs that get employees back to work sooner, while keeping organizations fully compliant with federal and state leave policies. Gain peace of mind and avoid costly fines and litigation from knowing you're compliant. With our Total Absence Management, you'll know your trends and total cost of absence at any time. We're here for your employees so they can be there for you. We focus on getting employees back to health, work and productivity as quickly and safely as possible — so you can get your employees back an average of **four days sooner**.

➤ 5. Time.

We have a personal stake in your success. Long-term relationships matter, and as an extension of your team, we take the time to understand what success looks like to you and help map out a plan to get you there. Our team of experts is committed to providing you and your business with results you can see and feel. Let's collaborate and discuss ways we can save you time, so you can focus on running a successful business.

For more information please contact Julia Bowling, CareWorks Comp Program Manager, at 513.218.4062 or by email at Julia.Bowling@careworkscomp.com