

Are you ready to start saving on your BWC premium?



CareWorks
Consultants Inc.



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

www.careworksconsultants.com/groupratingapplication/Landscape

MAXIMIZE YOUR SAVINGS WITH THE OHIO LANDSCAPE ASSOCIATION'S WORKERS' COMPENSATION PROGRAM.

The Ohio Landscape Association partners with CareWorks Consultants, Inc. (CCI) because we help employers achieve the best workers' compensation discounts available. CCI analyzes each employer's unique claim and premium history to find the best BWC premium savings option.

CCI 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 program 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

CCI's group rating program is the only group rating program endorsed by the Ohio Landscape Association. The majority of CCI's clients save the maximum on their current premium! On average, for every dollar spent on fees, CCI's clients saved \$16.06 in premium dollars in 2008, a 1,600% return on investment.

100% EXPERIENCE MODIFIER (EM) CAP

Employers will have 2009 policy period premium increases limited or capped at 200%. In other words, an employer's premium can no more than double from one policy year to the next. BWC will automatically apply this cap to any employer with an EM of 1.01 or greater for the 2009 policy year and employers must adhere to BWC's 10 Step Business Plan in order to apply for the 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 \$10,000 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.

GROUP RETROSPECTIVE RATING

Employers receive premium rebates or assessments based on the results of their workplace safety and cost control efforts. This program is somewhat modeled after a similar program currently available in Washington state. While this program provides the potential for premium savings, employers will share a predetermined level of risk (assessments) with other plan participants.



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 CCI toll-free, at 1-888-837-3288. Or, submit your AC-3 online by visiting www.careworksconsultants.com/groupratingapplication/Landscape.

For more information on the Ohio Landscape Association's Workers' Compensation Program, please contact CCI's Michael Dove at (614) 526-7108, toll-free at 1-800-837-3200 ext. 7108 or via email to Michael.Dove@ccitpa.com.



TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

TO: EMPLOYER SERVICES DEPARTMENT
 Ohio Bureau of Workers' Compensation
 c/o CareWorks Consultants, Inc.
 5500 Glendon Court
 Dublin, Ohio 43016
 (614) 526-7108 / 1-800-837-3200 ext. 7108
 Fax 1-888-837-3288
 www.careworksconsultants.com
 info@ccitpa.com

FROM:	Policy Number
	Company
	DBA
	Address

This is to certify that **CareWorks Consultants Inc. (ID NO. 150-80) and the Buckeye WC Alliance/Ohio Landscape Association (23033, 2010/2011, Code 11/33)** 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 February 28, 2010 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Print Name	Title	Signature	Date
Telephone Number	Fax Number	Email Address	

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 third party representative 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 as they feel are necessary to obtain quotes for a group rating program.
- Group sponsors must notify all current group members if they will not be accepted for the next group rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August 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; and,
 - 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.