



Member Benefit Workers' Compensation

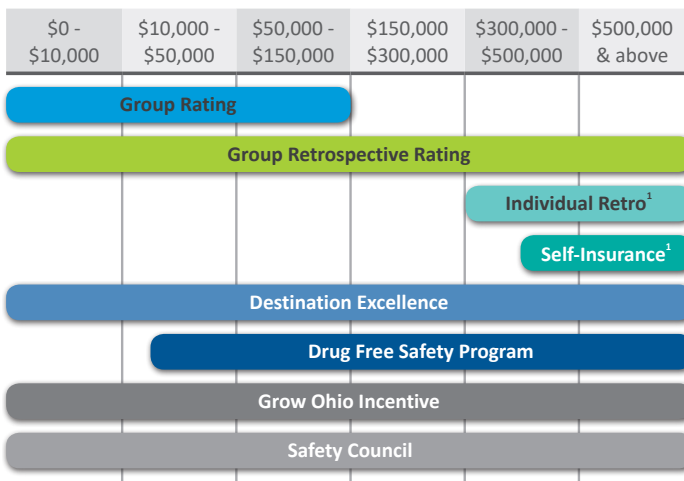
Reduce your workers' compensation premium with our partner, CompManagement, Ohio's leading third party administrator.

CompManagement is the Ohio Insurance Institute's workers' compensation program administrator and represents over 25,000 Ohio employers in virtually every industry classification from large corporations to small family-owned businesses.

As a state funded employer, it is recommended that your organization annually review the alternative rating/premium discount programs available through the Ohio Bureau of Workers' Compensation (BWC) and administered by CompManagement on behalf of the Ohio Insurance Institute.

Through the expertise of CompManagement's colleagues, your policy is reviewed to determine the programs that may garner the most savings while keeping in mind your organization's risk tolerance. Enrollment for participating in alternative rating/premium discount programs occurs annually. Ensure that your organization is maximizing savings as well as meeting eligibility requirements and enrollment deadlines by contacting CompManagement today.

EMPLOYER PREMIUM SIZE



¹Other requirements needed

Ohio Premium Savings Programs for Employers

- Group Rating
- Group Retrospective
- Individual Retro¹
- Self Insurance¹
- Destination Excellence
- Drug Free Safety Program
- Grow Ohio Incentive
- Safety Council

Frequently Asked Questions



What discounts are available to apply to my workers' compensation premium rate?



CompManagement will provide information in order for your organization to see how participation in an alternative rating program will impact your costs as well as how these programs can be stacked together to achieve the maximum savings available for your organization. For example:

- **GROUP RATING** features discounts that typically range between 15 - 53%, which is the maximum discount allowed by the BWC.
- **GROUP RETROSPECTIVE RATING** refunds typically range between 25 - 50%; this program may be a good alternative discount program for companies that may not be eligible for Group Rating but have a focus on safety, emphasis on transitional duty and other cost containment strategies.
- **STACKING OPTIONS** include the Drug Free Safety Program (4 - 7%), Industry Specific Safety Program (3%), Transitional Work Bonus (up to 10%) and Safety Council performance rebate (2%) when participating in Group Rating. If participating in Group Retrospective Rating, add on Lapse Free (1%), Go Green (1%) and Safety Council participation rebate (2%).



How can my organization participate in a program?



To see how much your company can save through an alternative rating program, simply complete the Temporary Authorization to Review Information (AC-3) form on the reverse side of this document.

Please return the form to CompManagement at the address or toll-free fax number listed or email the form to: ohio.group@sedgwick.com.

CompManagement will then prepare a cost savings analysis for your review and consideration. Please contact CompManagement's Customer Support Unit at (800) 825-6755, option 3 for any questions regarding your workers' compensation coverage and program participation.



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