



“Each year Ohio employers have the opportunity to participate in the BWC’s Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide you with an opportunity to significantly reduce your workers’ compensation premiums, while increasing your awareness of safety and risk-management.”

- Ohio BWC Group-Rating Safety Accountability Letter, September 2010

Group-Experience-Rating Program

ECP can save you more money off of workers’ compensation rates while providing unparalleled service:

- Attorney representation at claims hearings for no additional charge
- 8,200 Group members with State maximum discounts up to -51%
- Personal service with one representative assigned to your company
- No additional Association dues necessary

Professional Employer Organization

Our Professional Employer Organization (PEO) division offers a variety of options and benefits, including:

- PEO workers’ compensation discounts available up to – 65%
- Payroll services discounted up to 30% less than the “national companies”
- HR consulting available to assure you are always in compliance and informed as employment laws change and evolve

Contact ECP representatives Janine Knue at 513.759.3151 or Kelly Pavloff at 513.759.3159 today to learn more about the variety of benefits and services available for your business.



Bureau of Workers’
Compensation





Attention All HBA Members looking for better workers' compensation rates!

The HBA of Greater Cincinnati is bringing higher workers' comp discounts to its members again this year with our endorsed provider **Employers Choice Plus**. Discounts of **up to 65% can be offered by Employers Choice Plus to HBA members**. Group Rating discounts are only available up to 51 %, but ECP can discount rates much higher through another division and both options can be presented to your company. Over 300 HBA members have already requested a quote for 2012-13. Don't miss out!

In addition, Employers Choice Plus, a West Chester-based company, can also offer a variety of other services such as payroll administration, HR administration, benefits administration and risk management which is not available from other benefit providers. Employers Choice Plus can be a great ally for human resource needs.

In this day and age when the bottom-line is all-important, Employers Choice Plus can really make a BIG difference! Before renewing your current policy, contact Employers Choice Plus today for a hassle-free quote. You may call or email Janine Knue 513.759.3151 jk@echoiceplus.com or Kelly Pavloff 513.759.3159 kp@echoiceplus.com. You may also request a quote by completing and faxing the authorization form following this letter.

A handwritten signature in black ink that reads 'Dan Dressman'. The signature is written in a cursive, flowing style.

Dan Dressman, CAE, BIAE
Executive Director
Home Builders Association of Greater Cincinnati
415 Glensprings Drive
Cincinnati, Ohio 45246
(513) 851-6300
www.cincybuilders.com





TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

FAX 513-755-6882

TO: Ohio Bureau of Workers' Compensation

- Employer Services Department, L22
- Self-Insured Department, L26

Return to:

Employers Choice Plus
7593 Tylers Place Blvd
West Chester, OH 45069
(800) 381-4978 Fax: (513)755-6882

From: Policy number
Entity
DBA
Address

NOTE: For this to be a **VALID** letter, it must be stamped by the Self-Insured Department for self-insured employers or by the Employer Services Department for all employers other than self-insured. This authorization, being temporary in nature, will not be recorded via computer or be retained by the Employer Services Department. A copy must be in the possession of a representative when requesting service relative to the authority granted therein.

This is to certify that EMPLOYERS CHOICE PLUS – 217564-80 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.

The 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 CHP-4
- (4) File Motions, I-12's or IC-88's
- (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 _____ or automatically nine months from the date received by the Employer Services Department or Self-Insured Department, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone number	Fax number	E-mail address
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Print name	Title	Signature	Date
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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;
 - 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.



employers choice plus

7593 Tylers Place Blvd Ste 101
West Chester, Ohio 45069
Tel: (513)755-7719 – Fax (513) 755-6882
www.EchoicePlus.com

Our Services at a Glance

Human Resource Management

- Personnel files for each employee
- Updating tax, employment, and other records for employees
- Employee References
- Assistance with hiring, firing, and maintaining employees
- Assuring up to date and legal handbooks
- Verify employment and reference
- New hire reporting
- EEOC reporting
- Ensure I-9 compliance
- Ensure regulatory compliance with FMLA, EEOC, HIPAA, I-9
- Maintain all original personnel records on-site
- Background checks (additional fee)
- Drug Screens when necessary (additional fee)
- New Hire administrative paperwork
- Disciplinary action assistance
- Assistance in hiring process
- Website Access for most of your new Employee Event Documentation
- Government Compliance

Medical & Retention Benefits

- Health – All A-rated companies
- Dental
- Vision
- S/L Term Disability
- Life Insurance
- 125 Plans/Savings accounts for Medical, Childcare, etc.
- 401(k)
- GE Credit
- AFLAC
- Flexible Spending Plan

Payroll Administration

- Federal taxes
- State taxes
- Local taxes
- W-2
- 1099
- W-4
- Direct Deposit
- Job cost reporting

Unemployment

- Hiring Procedures
- Review Termination Procedures
- Unemployment Hearing Representation

Workers Compensation

- Claims Management
- Light Duty Programs
- Workers Compensation Discounts