



IMPORTANT INFORMATION ABOUT YOUR WORKERS' COMPENSATION

This is an important message for all Ohio Farmers Union Members,

We are pleased to share with you exciting news about the growth and stability of our Ohio State Fund Third Party Administrator (TPA) business. On March 2, 2015, Frank Gates Service Company, our previous Ohio workers' compensation TPA, combined with CareWorks Consultants Inc. to create a new company named **CareWorksComp**.

If you are at all familiar with workers' compensation in the state of Ohio, you know that for most of us, joining a group rating plan is the best way to save money on your premiums. As a member in good standing you can – for relatively little cost – join the Ohio Farmers Union's Workers' Compensation Group Rating Program.

We can offer you the chance to get in a program that has the potential for you to save the maximum discount allowable by the Ohio Bureau of Workers' Compensation (BWC) – through our multiple savings tiers – and can also help out the Ohio Farmers Union as well. By joining our group you will help keep our association strong and the more employers who join our program, the more options there will be for us.

All group rating plans are not created equally. We are excited to have CareWorksComp as our plan administrator because frankly, they've spent more time managing workers' compensation programs than any other TPA in Ohio, going all the way back to 1946. Yet, besides focusing on giving personalized attention to our members, they have a very vigorous claims management style. Even better, their fees are more than reasonable. Taking all that into consideration, it's no wonder more than 95% of our group rating program membership returns year after year.

Take a moment and visit www.careworkscomp.com/groupratingapplication/farmers to complete a Temporary Authorization to Review Information. The evaluation is free and there is absolutely no obligation to join the group. You might just find that our group can save you a substantial amount on your premiums.

I'm including the contact name of our dedicated group representative at CareWorksComp, if you have any questions at all, they can help you.

OHIO FARMERS UNION WORKERS' COMPENSATION PROGRAM MANAGER

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Thank you for your consideration!

Joseph Logan
President
Ohio Farmers Union



The Ohio Farmers Union's Workers' Compensation Program Can Help Improve Safety and Lower Your Costs

The **Ohio Farmers Union** partners with CareWorksComp because we help employers maximize their premium savings. We analyze each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs.

CareWorksComp 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 it's group rating, BWC deductible, 100% EM Cap or any other BWC program available to help employers lower costs.

For a no-cost, no-obligation analysis of your potential group rating savings, please complete our Temporary Authorization to Review Information form at www.careworkscorp.com/groupratingapplication/farmers.

GROUP RATING

- Nearly 100,000 Ohio employers are currently participating in group rating.
- CareWorksComp is the only group rating program endorsed by **Ohio Farmers Union**.
- On average, for every dollar spent on fees, CareWorksComp's clients saved \$11.00 in premium dollars, a 1000% return on investment.

GROUP RETROSPECTIVE RATING

- Rates are based on the results of employer's workplace safety and cost control efforts.
- CareWorksComp has created three tiers with different projected savings levels for each industry group.

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 employers who don't qualify for group rating, CareWorksComp can evaluate your best premium discount options. For more information, contact CareWorksComp's Julia Hall at 1-800-837-3200, Ext. 51576 or email julia.hall@careworkscorp.com.

