Chamber IVEWS Eastern Lake County Chamber of Commerce November 2020



November 2020

Join Us For A Conversation

About Economic Development









David Anderson, Executive Director of the Lake County Ohio Port & Economic Development Authority

ABOUT THE PORT

The Lake County Ohio Port and Economic Development Authority was created in February 2007 to promote projects that will provide for the creation of jobs and employment opportunities and improve the economic welfare of the people residing in Lake County. The Port Authority is also authorized by state law to enhance, foster, aid, provide or promote transportation, economic development, housing, recreation, governmental operations, culture, research, and education. In pursuit of this mission, the Lake County Ohio Port and Economic Development Authority is unique in the services it provides for the economic welfare of our community. Our services can assist would-be entrepreneurs to large corporations, small non-profits to large institutions and communities.

AND



Keri Zipay, Director of Business Development with Team NEO





ABOUT US

Team NEO is a business and economic development organization focused on accelerating economic growth and job creation throughout the

We do this by building partnerships among local organizations, businesses and government and marketing the region as a whole. Drawing on the combined strength of our 18 counties, we represent:

- · A \$200+ billion economy
- · A regional workforce of 2 million
- · More than 25 higher education institutions

THIS VIRTUAL MEETING WILL TAKE PLACE AT 11:00 AM ON THURSDAY, NOVEMBER 5, 2020 **COST IS \$10 PER PERSON**

Please RSVP by 11/2/20. The link for this meeting will be emailed to everyone who is registered a few days prior to the event.

Ageism In The Workplace. It's Time to End the Last Acceptable Bias

(the below was taken from the January/February 2020 AARP Bulletin - written by Joe Kita)

About 35 percent of the U.S. population is now age 50 or older. Yet in 2018, the EEOC – the nation's workforce watchdog-issued a damning special report on age discrimination against older Americans. It concluded that even though 50 years has passed since Congress outlawed the practice, "age discrimination remains a significant and costly problem for workers, their families and our economy." Victoria Lipnic, the EEOC's acting chair at the time, went so far as to compare it to harassment. "Everyone knows it happens every day to workers in all kinds of jobs," she said, "but few speak up. It's an open secret." That same year, an AARP survey found that:

- About 3 in 5 older workers have seen or experienced age discrimination in the workplace.
- 76 percent of these workers see age discrimination as a hurdle to finding a new job. Another report found that more than half of older workers are prematurely pushed out of jobs, and 90 percent never earn as much again.

Join us as we hear from:



Richard Selby heads the Commercial Litigation Department. He has extensive trial experience with Dworken & Bernstein in both state and federal court. In addition to his litigation experience, Ric regularly consults with clients on employment related issues and is called in to assist at trial with the Class Action department when those matters go to trial. He has been recognized as a Super Lawyer Rising Star and was selected to be included in the 2019 edition of Best Lawyers in America. In addition, he is a Contributing Editor to Attorney At Law Magazine featuring articles on Employment Law.

Ric joined Dworken & Bernstein in 2000 becoming a partner in 2011.



Tim Lybarger currently serves as President & CEO of Encore NEO which he founded in 2014. Encore NEO is a 501(c)(3) Non-Profit dedicated to helping inspired men and women, age 50 and older, craft meaningful careers for the second halves of their lives.

To learn more about Encore NEO visit www.encoreneo.org

Date: Wednesday, November 18, 2020

Time: 8:30 am to 10:00 am

Cost: \$10 per person

Webinar meeting – a link to the meeting will be sent to everyone on our guest list a few days prior. Please be sure to register on our website www.easternlakecountychamber.org to receive log in information.





FALL BACK! Daylight Savings Time Ends At 2AM Sunday Morning, November 1st



VETERANS DAY

Wednesday, November 11th



THANKSGIVING DAY

Thursday, November 26th

2020 Board of Directors

Executive Board of Directors

Chris Brill Packard President Lake Health 1st Vice President Tom Mitchell The Marshfield Group 2nd Vice President E. Rita Camardo Northwest Bank Treasurer **Chris Bartlett** Jones Battles Group

Board of Directors

Nancy Zangerle

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Global Real Estate Advisors

Legal Liaison

Neil Conway Conway Land Title

Staff

Linda Reed **Executive Director** Kathleen Obrenski Office Administrator Katrina March Membership Manager Shelly Hyrne Administrative Assistant

Mission Statement:

The Eastern Lake County Chamber of Commerce exists to promote, support and guide the business and civic communities of which we serve.

Serving: Concord Township

Fairport Harbor **Grand River** Leroy Township Madison Township Madison Village

North Perry Village Painesville City Painesville Township Perry Township Perry Village



77 North St. Clair, Suite 103 Painesville, OH 44077 (440) 357-7572

Website: www.easternlakecountychamber.org



BAKERIES & CAFES

GLAZED FAIRPORT JUSTIN & JENNIFER LEVINE

202 Third Street Fairport Harbor, OH 44077 216.213.8350

www.glazedfairport.com

Description: From Grandma June to little Mattie, at some point in time, our family has loved baking. We have come up with some of our family favorites and it's time to share. Grab'em on your way to work, the beach, the boat, or whereever the heck you're going. Just be ready to make a mess! Glazed Fairport is run by Jenny and Justin Levine, new(er) Fairport residents and parents of 2 donut lovers! We are so happy to be a part of this community and can't wait for you to eat our treats!

ACCOUNTANT

SHARON GREEN

23501 Glenbrook Blvd. Euclid, OH 44117 216.409.5637

PHYSICAL THERAPY

ALL AROUND PHYSICAL THERAPY & WELLNESS ANTHONY PLESCIA

7266 Commerce Drive Mentor, OH 44060 440.502.5117

www.allaroundpt.com

Description: We're a hands on, small business physical therapy clinic which takes the time to educate our patients on their journey to decreased pain and improved function.

ATTORNEYS & LAW FIRM

FORBES LAW CECILY RENZI

166 Main Street Painesville, OH 44077 440.357.6211

www.geflaw.net

Description: Our team of experienced legal professionals is dedicated to providing award-winning service to our clients. We take the time to research your situation completely and bring about the most effective opportunities ensuring you get the successful outcome you deserve.

The following organizations have recently made an important investment in their business by joining their chamber. We thank them and hope you will consider them for all your personal and professional needs.

NON-PROFIT ORGANIZATION

LGBTQ + ALLIES LAKE COUNTY BETTY JACOBS

One Victoria Place Suite 260 Painesville, OH 44077 440.867.4171

www.lgbtlakecounty.com

Description: Fostering a safe place for the LGBTQ+ community in Lake County, through advocacy, compassion, education, and services.

HEALTHCARE SERVICES

VISITING PHYSICIANS ASSOCIATION SHANNON REGLUS

7350 Industrial Park Blvd. Mentor, OH 44060 440.983.1922

www.visitingphysicians.com

Description: Visiting Physicians Association (VPA) provides physician services for the elderly and other adults with complex health issues who have difficulty getting out to the doctor's office. We offer many inhome services including primary care, short-term episodic care, lab, mobile x-ray and ultrasound. While we are the largest house call practice in the country, our care is local. Our care teams are based in the heart of the communities that we serve. We are dedicated to providing patients with high quality, personalized and confidential medical care in their home.







2020

FREE perk with your membership





This is a great opportunity to network! Every member gets 30 seconds to say whatever you want about your business. Members can bring business cards, literature, flyers, and a door prize to promote your business and keep the event fun.

Thursday, November 5, 2020
Hosted by:
Ridgewood Kitchen
Watch your emails for details

Thursday, November 19, 2020
Hosted by:
Vista Springs Quail Highlands
Watch your emails for details





BUSINESS BUZZ
NETWORKING

Hope to see you in 2021!





L.C.E. Federal Credit Union exists in your community to serve your financial needs. You can join if you live, work, attend school or church in Lake County!

- Savings and Checking Accounts
- Vehicle, Home and Personal Loans
- Home Banking with Bill Pay
- Automatic Transfers
- Great Member Service

- VISA® Credit Cards
- Direct Deposit
- Home Banking App
- Payroll Deduction
- Remote Deposit

L.C.E. Federal Credit Union

77 N. St. Clair Street • Painesville, OH • (440) 357-2560 • www.LCEFCU.org























SAVE MORE WITH A SOCA BENEFIT PLAN

The SOCA Benefit Plan is a self-funded solution for small employers and sole proprietors. The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that lets eligible businesses join together to share in the overall claims risk. By being part of a large, self-funded pool, they receive financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, this plan offers:

- Competitive rates.
- Fixed, predictable monthly payments.
- A variety of plan designs.
- Anthem's broad Blue Access PPO provider network and Essential Rx drug list.
- Coverage for claims run-out/terminal liability coverage.
- Expanded wellness offerings.
- Exclusive rates and plan options including vision, life, disability and more.2

FIND OUT HOW YOUR GROUP CAN SAVE

Contact your broker to assist you with a quote. If you do not have an agent, call 1-844-Med-Ohio or visit 844MedOhio.com.

SAVE 20 - 25% ON YOUR MONTHLY MEDICAL SPEND WITH THE SOCA BENEFIT PLAN.3

1 Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, due to regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. A sole proprietor must meet certain underwriting requirements and must demonstrate they are working more than 30 hours per week. Sole proprietors must submit a cover page for Form 1040 with a Schedule C or a Schedule F and a Schedule F are spredicted SE as proof of sole proprietorship status. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

2 Sole proprietors are not eligible for group specialty benefits. Please contact your broker or agent for individual specialty products 3 Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.





A Vibrant Community, Office Space Available

Unique Spaces, Historic Charm and Affordable Pricing in Downtown Painesville.

The City of Painesville is located just 30 miles northeast of Cleveland and two miles from the shores of Lake Erie, along the beautiful Grand River. Painesville is the heart of Lake County, home of the county seat and many well-established businesses as well as start up entrepreneurs. Enjoy the unique shops and restaurants, miles of trails, green parks, Lake Erie College's lush campus and multiple historic districts. Painesville is the perfect place for your business to call home.







Painesville

Downtown Office Space Available









Current Large Office Spaces Available Include:

- Large Office Suites
- Board Room Options
- Meeting Space on Site
- Elevator
- · Accessible Off-Street Parking and Gated Parking
- Indoor Storage on Site
- Views of Historic Veteran's Park
- Plush Executive Office Options

Nearby Amenities Include:

- YMCA, Yoga Studio, Dance Studio
- Coffee Shops with WiFi
- Restaurants with Fast, Casual and Fine Dining Options
- Public Greenspace Areas and Nearby City Parks and MetroParks
- Recreation Park featuring Fitness Trail, Grand River Access,
 Sport Facilities and Fishing
- Fairport Harbor Beach with Beach Access, Lighthouse, Kayak and Surf Rentals

For a complete listing of available office space please call the City of Painesville, Economic Development Office.





COVID-19 PANDEMIC AND TRENDS IN PERSONAL BANKRUPTCY LAW

INTRODUCTION

Personal bankruptcy enables filers to wipe their financial slates clean when they are overwhelmed by debt and unable to pay their bills.

For consumers struggling with debt, <u>filing for bankruptcy can</u> prevent creditors from foreclosing on or repossessing property, garnishing wages, or shutting off utility services.

For small business owners, bankruptcy can discharge business debt to allow entrepreneurs the ability to move on, opening a new business, or getting a job without having to be subject to creditor collection.

For these people, Chapter 7 can get rid of much of the individual debt. Also, the bankruptcy court can approve a Chapter 13 plan pay off some or all of the person's debts gradually over a long period of time, and thereafter, the court can discharge those debts entirely. Although an individual can file a Chapter 11, it's typically inapplicable to small businesses and consumer filings.

IS THE PANDEMIC CAUSING MORE PERSONAL BANKRUPTCY FILINGS?

It is likely that we will see an <u>increase in personal bankruptcy</u> cases in the near future. Just how large this increase will be remains uncertain. But that isn't happening yet.

As of the beginning of May, 2020, personal bankruptcy cases had not yet increased. In fact, there "were 47% fewer consumer bankruptcies in April 2020, compared to April 2019, according to statistics released Tuesday by the American Bankruptcy Institute (ABI) . . . [which is] a professional association for lawyers and judges involved in the bankruptcy process." As you've probably read, unemployment claims are at all time highs; but for now, unemployment checks allow people to pay their monthly bills without having to file bankruptcy. As such bankruptcy filings, year over year, are still down in 2020, compared to 2019.

In addition, some current consumer protections might stave off personal bankruptcy cases. Many homeowners will not be penalized for missing payments on federally backed mortgages right now, for example. Some states have stopped companies from collecting debts, and they have stopped landlords from evicting tenants. The federal government has stopped requiring people to make student loan payments to mitigate the financial impact of the pandemic. While these measures are still in place, an influx of personal bankruptcy claims is unlikely.

The Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act, provided each American a single stimulus payment to be used for expenses. That money, while helpful, can legally be seized by a creditor from a bank account in a collection action. Without a personal bankruptcy filing in process, those funds are vulnerable to being garnished from wages and bank accounts by overzealous creditors.

ONCE THE NEW PROTECTIONS ARE GONE, WILL MORE PEOPLE FILE BANKRUPTCY?

Once creditors are permitted to pursue people that must somehow catch up on missed payments, people will likely be looking for help, but before filing a bankruptcy petition, people will generally look take several steps. For example, people will often:

- Deplete their savings accounts;
- Borrow more money from creditors, often using security, jeopardizing the collateral they use to secure the loan;
- Borrow money from their retirement plan, an asset exempt from bankruptcy;
- Borrow money from employers:
- Borrow money from (and sometimes repay) friends;
- Borrow money from (and sometimes repay) family; and/or
- Stop making payments to certain creditors.

ARE THESE STEPS A GOOD IDEA?

Although these steps may make sense for some, it's a good idea to talk to a bankruptcy attorney before taking them, because more times than not, they'll regret many of these actions.

Many assets that would have been untouchable in bankruptcy, such as homes and retirement plans are better left untouched if a bankruptcy is later necessary. Resources such these would often be better utilized after the bankruptcy is complete. And when considering which creditors to pay, and which not to pay, it's important choose wisely. Lastly, most Most attorneys will often a free consultation to allow a discussion about whether the moves contemplated by the client are appropriate.

WILL BANKRUPTCIES EVENTUALLY INCREASE?

It is very likely that bankruptcies will spike at some point.

Most of these government protections are temporary; typically deferrals. Ultimately, people that owe money to creditors will owe more, and will often be in worse shape. This will likely result in a surge in personal bankruptcy claims later on.

ARE THERE NEW PROTECTIONS DURING THE PANDEMIC?

The CARES Act added some protections for consumers in personal bankruptcy cases, but these are limited. The biggest change was to extend the amount of time consumers have to pay off their Chapter 13 plans from five years to seven years, but this change only applies those that can show "hardship", which can be tough to prove, and only it only applies to current bankruptcy filings. Legislators could have made more significant changes, such as setting a maximum amount that debtors can be required to pay.

CONCLUSION

While bankruptcy filings have not yet spiked as a result of the pandemic, they will likely do so at some point in the future. This is because recent legislation and creditor behavior has allowed more time to make payments. Additionally, people often take actions like spending down savings, borrowing money or liquidating assets, prior to considering filing bankruptcy. When doing so, it is very important to consult an attorney to make sure that those actions are prudent.



Managing Partner, Howard Rabb concentrates on estate, general business and bankruptcy matters. He regularly advises clients on business, estate and debt strategies. A lifelong Clevelander, Howard has a "Superb" AVVO rating and is a winner of the prestigious Super Lawyers Award.

Estate Planning: Howard's practice involves an analysis of the goals of the client, an understanding of all relevant family relationships, and a comprehensive list of all of the clients assets. After obtaining this information, Howard will advise his clients as to whether a living trust or testamentary trust makes sense in order to address probate, distribution, or tax concerns. Typically, the estate planning will include wills, health-care power of attorney, living wills, and general powers of attorney.

He also runs the firms probate practice, advising family members as to the appropriate course of action in order to retitle assets during a very difficult time in their lives. This representation may be inside or outside of Probate Court.

Bankruptcy: Howard's bankruptcy practice focuses on assisting individuals who have found themselves too far in debt as a result of business issues, employment issues, domestic relations disputes, and medical bills. In this regard, he advises clients as to whether the bankruptcy process will help them and how it will help them and ultimately, whether a bankruptcy petition is the right thing for them to do. Those discussions will always include advice relating to whether they should file Chapter 7 or Chapter 13 bankruptcy petitions.

He is also highly experienced in advising clients regarding business strategies to address excessive business debt as well as strategies as to how to continue or redefine that struggling business. Again, that advice may involve a Chapter 7 or Chapter 11 business filing or it may involve non-bankruptcy alternatives.

Business: Howard represents a several businesses in the greater Cleveland area, regularly advising them with regard to day-to-day and long-term legal issues. He also creates the documents which arise from those business issues.



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Serving Lake and Ashtabula Counties

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Make Customers FALL for You!

Our mission is connecting high-quality local businesses with affluent, educated consumers.

GET BETTER LEADS

Mimi Magazine connects high-quality, local businesses like yourself, with knowledgeable homeowners. We help businesses get highly qualified leads + we help consumers discover high-quality businesses.

HOW IS MIMI MAGAZINE DIFFERENT?

- We're Northeast Ohio's largest direct mail magazine.
- Mimi is placed in the mailbox, not tossed on the driveway.
 - Our audience is made of affluent, educated readers.
- Tell Your Story. If you want to attract an educated consumer, there is no better way than to educate them yourself.
 - Design services for display ads are at no extra charge.

Contact a Marketing Strategist Today To Get Started!

November 12th Issue/DEADLINE: October 29
December 10th Issue/DEADLINE: November 26
January 21st Issue/DEADLINE: January 7





Tonda DiPlacido 216-409-3258 tonda@mimivanderhaven.com



Whether online, over the phone or in-person, you can always bank the way you want. You'll still receive the friendly, personalized service you expect when you work with us.

Visit FFL.net or contact our branch for more information!

Concord 7595 Crile Road Concord, Ohio 44077 (440) 352-1072















Occupational Services

Lake Health is truly a one-stop shop for area employers. With our **five** locations in Willoughby, Willowick, Mentor, Concord Township, and Chardon and 24-hour, 7-day-a-week care, Lake Health is the optimum resource for occupational health throughout Lake County and the surrounding areas.

Lake Health's Occupational Services offer a full range of examinations, screenings, rehabilitation services and wellness programs to meet your health care needs.









Occupational Services:

- 24-hour Injury Care
- Audiology Services
- Ergonomic Services
- OSHA-required Testing
- Physical Examinations/DOT Physicals
- Respirator Clearance Exams
- National WebCheck® for FBI and/or BCI for Ohio – Digital Fingerprinting
- Immigration Physicals
- Employee Assistance Programs
- Job Placement Assessment
- Functional Capacity Evaluations
- Return-to-Work Physicals
- Fit-for-Duty Physicals

Rehabilitation Services:

- Functional Job Analysis
- Physical/Occupational Therapy

Consultant Programs/Services:

- Blood Borne Pathogen Program
- Carpal Tunnel Prevention Program
- Hand/Back Safety Program
- Wellness/Education Programs

Specialized Wellness Programs:

- Work-site Screenings
- Workforce Wellness Coaching

Substance Abuse Testing:

- DOT Supervisor Compliance Training
- DOT and non-DOT Drug/Alcohol Testing
- Random Substance Abuse Testing & Program
- Drug-free Workplace Training Supervisor and Employee

Call 855-LAKE-OCC (855-525-3622) or visit lakehealth.org for more information.

Holden University Center Nights Last Wednesday of each month | 6-7 p.m.

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If you have been told nothing can be done for your mom or dad, if you have lost hope, if you are worried and concerned, come, tour, learn and experience OUR EXCLUSIVE LIFE STYLE COMMUNITY FOR SENIORS. There is hope!

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TO SEE OUR CLIENT PROGRESS, FOLLOW US ON www.facebook.com/lanternofmadison

www.lanternlifestyle.com, www.svayus.com

Lake Health Chamber Network

A quide for members



In partnership with Lake Health, we are excited to introduce the Lake Health Chamber Network. The Lake Health Chamber Network plans offered through Medical Mutual allow you to access comprehensive health care services right in Lake County and neighboring communities.

We offer Lake Health Chamber Network plans through a non-gatekeeper HMO, designed to reduce the total cost of care while improving health outcomes and increasing patient satisfaction. Selecting a primary care physician is requested since preventive care and regular health management can result in better health and help save you money. The Lake Health Chamber Network allows you to access affordable, high-quality providers within Lake Health's clinically integrated network.

Network Overview

The Lake Health Chamber Network comprises over 375 practitioners, including more than 100 primary care physicians and 275 specialists at Lake Health. In addition, Lake Health has 11 state-of-the-art facilities, including TriPoint Medical Center, West Medical Center, Beachwood Medical Center and three urgent care locations. The product also provides access to University Hospitals and Rainbow Babies & Children's for tertiary care or services not available at Lake Health subject to prior authorization.

Benefits Overview

The Lake Health Chamber Network offers comprehensive healthcare services in Lake County, parts of Cuyahoga and Geauga counties and access to University Hospitals and Rainbow Babies & Children's for tertiary care or services that Lake Health cannot provide. If you or one of your family members requires specialized care not available at Lake Health, your doctor will need to submit a prior authorization request to access University Hospitals or Rainbow Babies & Children's. Pediatric care at Rainbow Babies & Children's may be used, with authorization, up to age 20. Any care or services received at University Hospitals without prior authorization or at other non-network providers will not be covered, unless there is a waiver due to medical necessity.

Lake Health Facilities

TriPoint Medical Center

Concord Township

West Medical Center

Willoughby

Beachwood Medical Center

Beachwood

Mentor Campus

Mentor

Brunner Sanden Deitrick Wellness Campus

and LiveHealthy Fitness Center

Mentor

Madison Campus and 24/7 ER

Madison

Willowick Campus

Willowick

Chardon Campus

Chardon

Perrico Health Campus

Willoughby

SOM Center Campus

Willoughby

Continuing Care Campus

Concord Township



Emergency Services

Emergencies requiring immediate medical attention are always covered at any hospital regardless of network status. However, there is no coverage for non-emergency use of the emergency room in the Lake Health Chamber Network product.

Pharmacy Benefits

The pharmacy benefits include member savings through generic and preferred brand name prescription drug programs and a comprehensive pharmacy network.

Specialty Insurance

Life, dental and vision insurance are also available through Medical Mutual. These specialty insurance products can be easily integrated with your medical plan making them easier to manage.

Added-Value Services

Outside of benefits, Lake Health offers added-value services including:

Online Quick Care

Members can access Lake Health providers for non-emergency services seven days a week, 9 a.m. – 9 p.m., through Online Quick Care. This service allows you to receive a diagnosis and treatment plan for a discounted cost of \$35 from their mobile device, tablet or computer, with prescriptions sent directly to your preferred pharmacy.

LiveHealthy Membership

Members are offered 40 percent off the one-time enrollment fee at LiveHealthy, Lake Health's medically based fitness center at the Brunner Sanden Deitrick Wellness Campus in Mentor. The LiveHealthy fitness center is unique as it merges traditional fitness with medically based activities and wellness services aimed at improving overall health and wellness.

Integrative Medicine Outpatient Services

Members will receive a 10 percent discount on Lake Health's Integrative Medicine outpatient services, including massage therapy, reiki, reflexology, nutrition counseling, wellness coaching and acupuncture services.

Find a Provider

To find a provider in the Lake Health Chamber Network, go to MedMutual.com and scroll down to the Find a Doctor section. On the next screen, select the plan year under Just Looking Around and follow the on-screen prompts.

For more information about member benefits in the Lake Health Chamber Network, please contact your Human Resources department. If you are an enrolled member, please contact Medical Mutual's Customer Care team at the phone number on your ID card.



Please call us today for a free consultation.



CHARDON ■ **MENTOR** ■ **TWINSBURG** ■ **MIDDLEFIELD** ■ **BURTON**

440-352-3949 nms-cpa.com



FedEx has new, bigger discounts for NOACC members

Our friends at FedEx understand how tough it is for many businesses right now. That's why you can now save 45% on FedEx Express[®] shipping and 25% on FedEx Ground when you sign up for and use the NOACC Chamber Shipping Program, managed by PartnerShip[®].

Enroll in the NOACC Chamber Shipping Program today to start saving.

For members who are already using the program, but don't have the current FedEx discounts, make sure you re-enroll to receive the improved pricing. If you have any questions about the program or would like a free rate comparison, PartnerShip is available to help.



Member Benefit Workers' Compensation

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

CompManagement is the Eastern Lake County Chamber of Commerce'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 Eastern Lake County Chamber.

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



Ohio Premium Savings Programs for Employers

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

over Jun 2020





Temporary Authorization to Review Information



Chambers of Commerce

To: Lake County Chambers of Commerce c/o CompManagement LLC

P.O. Box 884 Dublin, OH 43017

Toll-Free Phone: 800.825.6755, option 3

Toll-Free Fax: 866.567.9380

www.compmgt.com
compmanagement
a sedgwick company

From: Policy Number
Entity
DBA
Address
City/State/Zip

Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that **CompManagement LLC** 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 Application for Handicap Reimbursement (CHP-4);
- 4. Notice of Appeal (IC-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 this authorization is limited and temporary in nature and will expire on ______ or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone Number	Fax Number	Email Address	
Print Name	Title	Signature	Date
		ong. rature	Bate

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 they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The
 deadline for this notification is prior to the last business day in October for private employers and prior to the last business
 day in April 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.



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Lake-Geauga Recovery Centers, Inc. is a non-profit agency providing continuous service to the community since 1971. The Center provides a wide range of services for adults whose lives have been affected by their own or another's use of drugs or alcohol, problem gambling or by mental illness. Our goal for treatment services is to help our clients achieve long-term recovery and an improved quality of life. Outpatient services include Assessments, Drug Testing, Individual Counseling, Group Counseling, Dual Diagnosis, Family Group, Medication Assisted Treatment and Ambulatory Detox. A Grief Support group for those who have lost loved ones due to drug or alcohol abuse is available. The Center operates three Residential Treatment facilities, including a specialized facility for pregnant women, and Recovery Housing for men and women. Comprehensive Prevention services are provided to schools, businesses and the general community. For more information please visit our website at www.lgrc.us or call 440-255-0678.

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