

Value-added services provided by Sedgwick

Many of these services are complementary to our workers' compensation group rating plans.

SAFETY AND RISK MANAGEMENT CONSULTING

This service provides occupational health and safety consulting to help prevent workplace injuries and reduce workers' compensation costs.

- Safety manual & policy assistance
- Safety training
- On-site safety audits
- Safety program management advice
- Injury Cost Analysis
- Telephonic OSHA compliance consultations

UNEMPLOYMENT CONSULTING SERVICES

This service is designed to help Ohio employers reduce unemployment tax rates through telephonic consulting focusing on the following issues:

- Improve hearing win ratio & claim results
- Understand how to complete claim forms, file appeals and reduce overpayments
- Tips for successfully protesting claims
- Recognizing what types of separation issues can be successfully challenged
- Understanding claim impact on tax rates
- Proper handling of work refusals



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Are you ready to start saving on your BWC premium?

Taking care of people is at the heart of everything we do.
Caring counts®

Helping Ohioans with
Healthcare Benefit
Choices



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

Ohio Association of Health Underwriters

Partners with Sedgwick to help employers maximize their BWC premium savings.

START SAVING NOW

For a no-cost, no-obligation analysis of your potential savings, please complete our online "Temporary Authorization to Review Information Form" at:

sedgwick.com/ac3/oahu

- Sedgwick's workers' compensation savings program is OAHU's program
- Look for the OAHU logo before applying for any other workers' compensation program
- We analyze each employer's unique claim and premium history to find the highest level of savings in all available workers' compensation programs
- Compare your current savings and program quality to programs administered by Sedgwick
- The majority of Sedgwick's clients save the maximum discount available on their current premium
- More than 97% of Sedgwick's existing clients choose to re-enroll with us each year

Maximize your savings with OAHU's Workers' Compensation program

Sedgwick is Ohio's leading workers' compensation Third Party Administrator (TPA), delivering comprehensive analysis to help maximize our customers' potential BWC savings. We help employers determine the best available rating or discount program for their needs. Listed below are a full range of our services designed to help lower your costs.

GROUP RATING

- Nearly 80,000 Ohio employers are currently participating in a group rating program
- Sedgwick is the only group rating program endorsed by the OAHU
- On average, for every dollar spent on fees, Sedgwick clients saved \$11.00 in BWC premium, a 1000% ROI

GROUP RETROSPECTIVE RATING

- Rates are based on the results of an employer's workplace safety and cost control efforts
- Participants have earned over \$630 million since the program began in 2009

DESTINATION EXCELLENCE

- Several Destination Excellence programs are considered compatible with each other and allow employers to "stack" multiple discounts
- These programs include: Industry Safety, Safety Council, Drug-Free Safety, Transitional Work Grant and Performance Bonus, Go Green Discount, Lapse Free Discount, One Claim Program and 100% EM Cap

DEDUCTIBLE PROGRAM

- This program offers an upfront discount on employer premium rates for accepting the financial obligation (up to a deductible amount range of \$500 to \$200,000 per claim) on any new claim incurred during the policy year enrolled

100% EXPERIENCE MODIFIER (EM) CAP

- The 100% EM Cap program limits the change to an employer's experience modification factor (EM) to no more than two times the prior year's EM
- Available to both penalty and credit-rated employers

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
- Sedgwick offers tax analysis, rate verifications, common ownership analysis to group payroll for lower tax options and voluntary contribution recommendations

For more information on the OAHU's Workers' Compensation Program, contact Robert Nicoll, at:

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