



January 2015



My Side of the Conversation

Do Business with the Best!

This is a gentle reminder from me regarding a topic near and dear to my heart - [South Metro Regional Chamber Members!](#)

As you are doing business in our service area, I suggest you take the time to ask if the business that you are considering using is a valid

South Metro Member. This is a simple, honest question that requires a simple, honest yes or no answer.

If the answer is yes we are a member, yeah! Everyone is a winner! If the answer is no, a few issues could arise.

Why would this area's business not support fellow governments and other local businesses?

Is this business committed in this area for the longer term?

Is this business manager local with local operational ties?

Does this business have the best business practices?

Does this business participate in the economic health of our service area?

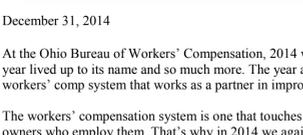
I have served this Chambers' members and mission statement for 16 year now, and I truly believe the businesses that belong to SMRCCO

are the best, way above the rest! So choose wisely, or call us for the member status.

"We advocate for business and serve members" needs to assure economic vitality in the region" need I say more???



Julia Maxton Chamber President



Congratulations! to Station House Restaurant, 2014 Business of the Year winner.

Guest column from BWC Administrator/CEO Steve Buehrer:



Bureau of Workers' Compensation
30W. Spring St.
Columbus, OH 43215-2256

Governor John R. Kasich
Administrator/CEO Stephen Buehrer
www.bwc.ohio.gov
1-800-644-6292

December 31, 2014

At the Ohio Bureau of Workers' Compensation, 2014 was dubbed the year of workplace safety, and I'm pleased to report that the year lived up to its name and so much more. The year also continued progress toward fulfilling Gov. John Kasich's vision of a workers' comp system that works as a partner in improving Ohio's business environment and growing the economy.

The workers' compensation system is one that touches many Ohioans, even beyond those injured on the job and the business owners who employ them. That's why in 2014 we again focused on improving services for all of BWC's customers by securing low and stable rates for employers, preventing workplace injuries, and achieving better outcomes for those individuals who are hurt on the job.

The BWC Board of Directors signed off on rate reductions this year that have brought combined private employer collections over the past four years down by \$409 million and local government rates to the lowest level in at least 30 years. Ohio's falling rates are again garnering national recognition. A national benchmark study of workers' compensation rates released this fall ranked Ohio 17th lowest among all 50 states. To put this in perspective, Ohio's rates ranked third highest in the nation as recently as 2008.

Ohio's continued improvement in this national study is another positive sign for Ohio's employers, and an indication of our economic recovery and rise in competitiveness.

In August, as a result of sound fiscal management and strong investment returns, BWC announced *Another Billion Back*, which sent \$1 billion in rebates back to Ohio private employers and local governments. Combined with last year's rebate, BWC provided Ohio employers with a boost of more than \$2 billion that they are now investing in their communities and in their future growth. At the same time that BWC is supporting a healthy Ohio economy, we know that improving the system involves much more than dollar savings for employers. Ohio workers deserve safe workplaces and a strong, helping hand when on-the-job injuries do occur.

That's why we designated 2014 the year of safety, and got busy strengthening our commitment to safe workplaces and helping employers prevent costly accidents. First, we extended the tripling of our popular Safety Intervention Grant Program – for a total of \$15 million per year – for an additional two years as part of *Another Billion Back*. Second, BWC is leading the way in workplace safety with several new and innovative safety initiatives also included in the *Another Billion Back* plan. These include a number of new programs that will ultimately enhance the safety, health and wellness of Ohio's workforce including the expansion of the Safety Council Program to incorporate health and wellness and additional training for firefighters to improve their safety, preparedness and response time during emergencies.

While these new initiatives and all of our safety services are helping employers prevent costly accidents and have played a significant role in reducing new claims, BWC understands on the job injuries do happen and we are a partner in helping Ohio workers recover so they can return to their families and communities.

In 2014, we convened a landmark Health Care Summit with stakeholders from all areas to begin meaningful discussions about a more injured worker-focused approach to workers' compensation care. Participants at the week-long summit included labor and attorney reps, employers, providers, managed care organizations and BWC executives. The insights of all involved were crucial to establishing a plan for improving care. We'll continue this conversation in the coming year, and work to implement suggestions to improve quality and better coordinate care for claimants at risk of poor outcomes.

We anticipate 2015 will be equally eventful and challenging as last year.

Looking forward, BWC is changing the way we conduct business with Ohio employers. We've been working on our move to prospective billing and those efforts will be evident in the year to come. Changing the way we've done business after more than a century in operation is a challenging yet exciting opportunity. This step forward will provide a number of benefits to our customers, including further premium reductions and more flexible payment options for employers, as well as reduced fraud. The move also includes \$1.2 billion in transition credits to Ohio employers to help ease the conversion to prospective billing.

On the care side, our 'year of safety' will not end on Dec. 31; safe workplaces are at the very heart of BWC's mission, and will remain an ongoing priority. Quality care and supporting the health of Ohio's workforce will also continue at the forefront of our work at BWC.

I'm eager to welcome the new year and build upon our successes in moving the system forward.

Health Care Update from Doug Helser

High-Deductible Insurance on the Rise

It's no secret that health insurance premiums are up, especially for individuals and small business. Since the inception of the Patient Protection and Affordable Care Act (PPACA) in 2010, individual rates have increased over 34% in Ohio, and group rates for small companies with fewer than 10 employees have skyrocketed, in many cases tripling. Of course, everyone is looking to reduce costs and the easy fix is moving to higher exposure plans.

With these plans, many now face \$5,000 to \$10,000 out-of-pocket annual exposures. Problematic when savings doesn't cover potential exposure. This is why we offer solutions to cover this exposure on a tax-free basis for individuals, small groups and large employers. Features and benefits include:

Individuals and small group employees can select from 3 indemnity plans that pay as much as \$3000 a day for inpatient hospitalization plus there are fixed benefits for outpatient surgery, accidents, diagnostic lab, X-ray and testing, wellness exam reimbursements, office visits, prescriptions, emergency room visits and urgent care. In addition, the plan pays lump sum amounts up to \$40,000 for diagnosis of critical illness like cancer, heart attack, stroke, severe burns, organ transplant, kidney failure and coma. Pricing is very affordable and benefits pay in addition to any major medical coverage.

There are also voluntary group options with discounted rates for groups over 10 employees with similar benefit options. Also a very big time and cost saver is our Call A Doctor Plus program which allows you to contact a physician with 15 minutes via phone, where they diagnose common conditions like colds, flu, sinus infections, bronchitis, etc. and call in prescriptions to your local pharmacy. Within an hour you usually have a script in your hands and save the office visit expense and save substantial time by not waiting for an appointment. This benefit is also very affordable at \$3 a week on a voluntary basis and \$2.50 for an employer-sponsored plan.

So if you are concerned with large exposures, protect yourself with one of our medical gap plans. For a quote or more detail contact Nick or Doug at 614-425-2500.

Large Employer Measure Twice Cut Once

The first lesson in carpentry is to measure twice and cut once. In a fashion, the same can be true for large employers (100+ full-time employees in 2015 and 50+ in 2016) under the Affordable Care Act (ACA). Large employers must report to the IRS employee status during measurement periods to establish who must be offered coverage, who is not eligible and when they may become eligible. Because there are multiple methods of measuring the eligible population, we recommend monitoring a couple of ways:

1. Establish a 12 month Look-Back Period for determining who is full-time eligible (average 30 hours of service a week for 90 days) and who is part-time, and not eligible for benefits.

Monitor by month or pay period the ongoing status of all employees. This is especially important for employee hour or seasonal employees, which we see in many service industries.

Of course, like many aspects of the ACA, there are numerous confusing rules and exceptions, especially as it relates to variable hour employees. For example, *The Employers Guide to Obamacare* notes:

Currently the regulations state that if an employee was part-time during the look-back period, the employer "can" treat that employee as part-time during the stability period. This is pretty wishy-washy language. The safe bet is to assume if someone is part-time during the look-back period, but is consistently employed full-time during the stability period, that person should be offered coverage within 90 days of becoming full-time.

Likewise, it is noted that, under additional Look-Back period rules there are *Reasonable Expectation* guidelines that we examine to determine eligibility. Specifically:

An employee status as full-time or variable hour depends on whether or not you *reasonably expect* that employee to work an average of 30 service hours a week. Factors include:

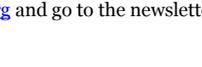
is the employee replacing a full-time employee?
are other employees in the same comparable positions full-time?
was the job advertised as full time?

Full-time employees hired in the middle of a measurement period must be offered coverage within 90 days (which means you could be onboarding new employees each month)

The real big area to watch is a variable hour employee hired during your measurement or stability period that cannot be determined whether they will reasonably be expected to work an average of 30 hours a week. You may use an 'initial measurement period' of 3 to 12 months to determine that employee status. The stability period for that employee must match others in the same category. If the employee is deemed part-time during the initial measurement period, they may be considered part-time during the stability period unless you change their status to full-time.



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MEMBERS OF THE MONTH

Our Sponsors for 2014

This Month we elected to again salute those members who so generously provided sponsorships to the Chamber and for their fellow members in 2014. There was a complete listing in the December issue if you missed it check it out on the Chamber Web Site at www.smrccoc.org and go to the newsletter tab.

We are in the process of seeking sponsors for 2015. If you would like to be a sponsor or to learn more about the sponsorships available contact Julia Maxton at 937 433 2032 ext. 103 or email julia.maxton@smrccoc.org.

Previous Member of the Month Companies

- January 2014** Clear My Head
- February 2014** Minuteman Press Centerville
- March 2014** Thompson Hine
- April 2014** Dayton Dragons
- May 2014** Buckeye O'Heil
- June 2014** Archers Tavern
- July 2014** Canopy Creek Farm
- August 2014** The Station House Restaurant
- September 2014** Amar India Restaurant
- October 2014** Mathnasium Centerville
- November** Station House (Business of the Year)

Would you like to see your company name listed above? Enter your business by emailing contact information to memberservices@smrccoc.org

SOUTH METRO REGIONAL CHAMBER OF COMMERCE

SPONSORSHIP OPPORTUNITIES FOR 2015

Your Chamber provides a broad range of benefits, please take a moment to review the list and contact member services if you have questions or would like more information.

- Chamber Health Care Benefit we can cover one to one hundred employees or more.**
- DPL Energy – offers both commercial and residential programs to member businesses and their employees.**
- Superior Dental for groups or individuals.**
- Workers Compensation through Hunter Consulting.**
- Chamber members receive a discount from Constant Contact**
- Discount programs or consultation from our members,**
- Five Seasons Family Sports Club**
- Minuteman Press**
- MRC Staffing Solutions**
- Freund, Freeze and Arnold**
- Sycamore Creek Country Club**
- Sam's Club**
- The Centerville Service Center**
- Club 51**
- MidOhio Direct Marketing**
- MaidPro of Dayton**
- Midwest Security Services**
- Dignity Memorial Funeral Benefits**

Watch the web site for additional benefits and offers that are in the works.

MEMBER SERVICE MOMENT

Did you know that of the over 23 Chambers in Montgomery, Warren and Greene Counties The South Metro Chamber is one of only three that has been authorized to have a Safety Council. For information on the Safety Council and speakers please go to www.southmetroregionalsafetycouncil.org.



Pictured is our December Safety Council Meeting that featured Updates on prospective payments and BWC fraud investigation

The Ohio Bureau of Workers' Compensation will send payroll reports to employers starting Dec. 31, and would like to remind you of their recent address change. Please use the following address when submitting payments to BWC via mail: Ohio Bureau of Workers' Compensation, P.O. Box 89492, Cleveland, OH 44101-6492. Express and overnight payments may be mailed to: Attn: Lockbox 89492, 5575 Venture Drive, Unit A, Parma, OH 44130.

SOUTH METRO REGIONAL CHAMBER OF COMMERCE

2015 CALENDAR OF EVENTS SPONSORED BY



SAVE THESE DATES!

EVENT RESERVATION POLICY

All reservations for Chamber events have a cancellation date, a guarantee one week prior to the event (check our website at www.smrccoc.org or event invitation). This date represents a guarantee from the Chamber to the event facility concerning payment and commitment, no exceptions. Please be responsible and honor that date to assist this office in managing our budget. All event registrations will only be accepted IN ADVANCE by check or credit card. We will not offer payment at the door.

No refunds after cancellation date or 3 days prior including lack of attendance. Adults only! **Reservations required. (937) 433-2032 x 200**



Date	Event	Location
Thursday Jan 8, Feb 12, March 12,	Safety Council Meeting (Improve Workplace Safety) Events & Programs will be held from 8-10 a.m.	Miami Valley Hospital South 2400 Miami Valley Dr.
April 9, May 14, June 11	Safety Council Members - \$15.00 Non Safety Council Members - \$20.00	Centerville
July 9, Aug 13, Sept 10,	Must RSVP - 433-2032 x 200	
Oct 8, Nov 12, Dec 10		
Wednesday June, 17	"Annual" Networking Party 5:00 – 7:00 p.m. Sponsored By: Sycamore Creek Country Club, call the office to add your name here	Sycamore Creek County Club 8300 Country Club Lane
Wednesday October, 28	Annual Breakfast & Business Awards 7:30 a.m. – 9:15 a.m. No payment at the door Please RSVP 433 2032 X 200 Sponsored By:	NCR Country Club 4435 Dogwood Trail Kettering
Wednesday November, 18	Holiday Business Showcase 5:00-7:00 p.m. Admission: No Charge Members - \$100.00 per 6' display table - Non Members \$150.00 per 6' display table Call for more information - (937) 433-2032 x 100 Sponsored By: Miami Valley Hospital South Please RSVP	Miami Valley Hospital South 2400 Miami Valley Dr. Centerville
Thursday November 5	Zig Zag Gallery (Holiday Kick Off) 5:00 – 7:00 p.m.	101 E. Alex Bell Rd. Ste 172 Centerville