

The Salem Area Chamber of Commerce 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.

START SAVING NOW

For a no-cost, no-obligation analysis, visit us at:
[www.careworkscamp.com/
groupratingapplication/
salem](http://www.careworkscamp.com/groupratingapplication/salem)

- Compare your current savings and program quality to programs administered by CareWorksComp.
- CareWorksComp's workers' compensation savings program is the Chamber's program. **Look for the Chamber logo before applying for any other workers' compensation program.**
- The majority of CareWorksComp's clients save the maximum on their current premium.
- More than 97% of CareWorksComp's existing clients choose to re-enroll with us each year!



MAXIMIZE YOUR SAVINGS WITH THE SALEM AREA CHAMBER OF COMMERCE'S WORKERS' COMPENSATION PROGRAM.

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 that is group rating, BWC deductible, 100% EM cap or any other available BWC program that can help lower your costs.

GROUP RATING

- Nearly 100,000 Ohio employers are currently participating in group rating.
- CareWorksComp is the only group rating program endorsed by Salem Area Chamber.
- 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.
 - Platinum;
 - Gold; and,
 - Silver.

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.

DEDUCTIBLE PROGRAM

- This program offers an upfront discount on employer premium rates for accepting the financial obligation - up to the deductible amount chosen ranging from \$500 to \$200,000 per claim - on any new claim incurred during the policy year enrolled.

DESTINATION EXCELLENCE

- Several of the programs are considered compatible with each other and would allow employers to "stack" multiple discounts.
- The 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.

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 more information on the Chamber's Workers' Compensation Program, contact CareWorksComp's Robert Nicoll toll-free, at 1-800-837-3200, ext. 58595 or via email to robert.nicoll@careworkscamp.com.