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## OAPT/CCI Group Rating

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### About OAPT

The Ohio Association of Public Treasurers (OAPT) was established to promote the general and professional interest of the public treasurers in their respective communities, to obtain a higher standard of efficiency, to improve service with allied institutions and to inspire friendly and fraternal relationships among its members. Today OAPT has over 400 members representing communities from all over the state of Ohio.

### OAPT Group Rating

The OAPT Group Rating Program is administered by CareWorks Consultants, Inc. (CCI), the leading third party administrator (TPA) in Ohio. CCI invites you to apply for OAPT's group rating program by completing an OAPT Group Rating Application. You may download the printable PDF form, fill it out and fax it back to us at 1-888-837-3288.

### Group Rating Q & A

#### What is Workers' Compensation Group Rating?

Group rating allows similar public entities to "group" their workers' compensation claims history together. By grouping members with few or no claims, all entities enrolled in the group can earn up to the BWC maximum discount on their premium.

#### Why should I join a group rating program?

Group rating enables public taxing districts to save significantly on workers' compensation premiums, up to the BWC maximum available discount. All programs have a sponsor organization, such as the OAPT. Each program offers its own savings rate. You could potentially save significantly more with OAPT's group program compared to other available programs.

#### How is coverage provided under a Group Rating Program?

Coverage is still provided by the Ohio Bureau of Workers' Compensation (BWC). Each participating member maintains their own policy number and premium payments continue to be made to BWC.

#### Can you only enroll once a year, and is this true of all groups?

Yes, BWC regulations dictate this. Quotes are provided throughout the Summer with final actual enrollment taking place in September, based upon BWC extending the deadline for the 2010 rating year. We are currently accepting applications for BWC plan year January 1, 2010 - December 31, 2010.

#### Is there a cost to participate in the program?

Each member is charged an administrative fee to be in the program. By enrolling in a group rating program, you also receive cost control services provided by plan administrator CCI. Details of the administrative fee will be provided along with the proposal. Also, you MUST be a member of the sponsoring organization.

#### If I am uncertain whether my public taxing district will qualify, should I apply?

Yes, each year BWC assigns each employer new rates based on their payroll and experience. A public entity who did not previously qualify may now qualify if their claim history has improved.

#### How will I receive my savings?

Coverage is with BWC and the premium statements from BWC will reflect the group discounted rate. The rate will become effective on January 1, 2010, and your first discounted premium payment will be paid May 2011.

For more information on OAPT's Group Rating Program, contact CCI's Terri Case, toll-free, at 1-800-837-3200, Ext. 7113, (614) 526-7113 or John Motil at (216) 643-6967.