

# Ohio Water Well Association 2012 Convention and Trade Show

## The Evolving Water Well

## Industry

Protecting Ohio's Water Resources in the Changing Business Environment

## November 8, 2012

Aladdin Shrine Center 3850 Stelzer Road, Columbus, Ohio



#### Wednesday, November 7, 2012

6:00 p.m.

Board Meeting

Brio Tuscan Grill Easton Town Center

### <u>Thursday, November 8, 2012</u> <u>Aladdin Shrine Center, Columbus, Ohio</u>

7:00 a.m.	Registration	Foyer	
7:30 a.m.	Breakfast Buffet	Foyer	
7:30 a.m11:00 a.m.	Exhibitor Setup	Multipurpose Room	
8:00 a.m 9:30 a.m.	Ohio EPA Rulemaking Oasis Room Join representatives from the Ohio EPA to discuss the topics and timeline for their extensive revisions to the Green Book (OEPACA) (OSBRS)		
9:45 a.m 10:45 a.m.	Pumps and Vertical Turbines Oasis Room Join the technical staff from Goulds for a primer on the latest technology in pumps and vertical turbines (WVBPHO) (OEPACA) (OSBRS)		
11:00 a.m 11:30 a.m.	Field Technology and Electronic Oasis Room Information Security Policies For the Water Well Industry Hear how you can employ emerging technology in the field an protect your data across platforms		
11:00 a.m 12:00 a.m.	Tradeshow	Multipurpose Room	
11:00 a.m 12:00 a.m. 12:00 a.m 1:00 p.m.	Tradeshow Annual Membership Meeting & Awards Luncheon	Multipurpose Room	
	Annual Membership	Multipurpose Room	
12:00 a.m 1:00 p.m.	Annual Membership Meeting & Awards Luncheon	Multipurpose Room	
12:00 a.m 1:00 p.m. 1:00 p.m 3:00 p.m.	Annual Membership Meeting & Awards Luncheon <u>Tradeshow</u>	Multipurpose Room Multipurpose Room	

Continuing Education Credits pending for West Virginia BPH Operators (WVBPHO), Ohio EPA Class A Operators (OEPACA), Water Quality Association Certification (WQA), and Registered Sanitarians (OSBRS) as indicated above

### Come for the Convention Enjoy Easton Town Center! & all Columbus has to offer!

- Great Location We're back at Central Ohio's most popular tourist destination for dining, entertainment and shopping: Easton Town Center! www.eastontowncenter.com
- Easy Access to Columbus Attractions Add a little time to your stay and bring your family for a great mini-vacation in our Ohio's beautiful capital city! Enjoy top museum, entertainment, and park offerings. Check out www.experiencecolumbus.com
- Top Education & Trade Show This convenient one-day • show gives you cutting edge education, a chance to reconnect with colleagues & a great trade show experience.
- <u>A Day for the Industry</u> Join us to honor the work of our industry at the Annual Awards Luncheon, support the future through the Silent Auction for our scholarship fund & win great prizes at our Trade Show & Reception!

#### So make plans to get away with OWWA for great education, networking, and all the fun Columbus has to offer!

Hilton Columbus at Easton 3900 Chagrin Dr. (614) 414-5000 Courtyard Inn by Marriott

Columbus Marriott Airport 1375 N. Cassady Ave. (614) 475-8530 Four Points by Sheraton

Best Western 1450 Airpointe Dr. (614) 337-8400

Hampton Inn 4820 Intern'l Gateway (614) 235-0717

3900 Morse Crossing (614) 416-8000 Residence Inn 3999 Easton Loop W. (614) 414-1000 3030 Plaza Prop. Blvd. (614) 475-8383 Courtyard Marriot at Columbus Airport

More at: www.staytheairport.com or 2901 Airport Dr. (614) 475-6807 www.aladdinshrine.org/hotels\_1.htm

### CONTRACTOR REGISTRATION FORM

Fill out form or register onli Company Name:	ne at: www.ohiowaterwell.org
Attendees:	
<u></u>	
☐ Member @ \$45/ea.	🗖 Non-Member @ \$65/ea.
Company Address:	
City:	State: Zip Code:
Phone:	Fax:
Email:	
Registration Fees include: br	eakfast, lunch, breaks, meeting
materials, and the afternoon reco	eption.
Registration Fees Due:	\$
Please add my Scholarship Fund	Donation of \$
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Checks can be made payable to Ohio W	/ater Well Association or you may list your
Visa, MasterCard, or AmEx information	below:
Card Number:	Exp Date:
Please return to: 937-278-0317	y by fax or owwa@assnsoffice.com

Mail checks to: OWWA - 2077 Embury Park Rd. - Dayton, Ohio 45414 Please call us at: 888-294-0084 if you have special needs or questions.

# Tradeshow Sponsorships

The show will keep its concise one-day format to help make it a more beneficial and efficient event for *all* OWWA Members. We also have some great opportunities for your business to create just the right presence at this critical Ohio event. We are expecting a capacity crowd as a result of the critical nature of this year's education sessions. This will include the upcoming Ohio EPA rulemaking process and a panel on the Shale Gas Boom. So please take a look at the many flexible options available and develop an investment and level of Association support that fits your company's goals and budget!

We make exhibiting *easy*! Simply choose a booth from the layout below, fill in the registration form to the right and you're in! An exhibitor packet will come to you in the mail directly from our world-class decorating firm, George E. Fern Company. This packet will provide you with information on renting electrical equipment, extra furniture, and the like.

Our  $10 \times 10$  booths come already outfitted with back and side drapes, two chairs, one six foot draped table, a wastebasket, a one-line sign, and two full exhibitor registrations. All of this is included in your regular exhibitor fees!

As in years past, non-exhibiting manufacturer and distributor representatives who wish to attend the Trade Show **MUST** register and pay fees to do so. Please fill out the form at the right to receive your admission onto the trade show floor.

If you have any questions or would like any additional information about the show, you can contact Rachel Pinkus or Valerie Dahlberg at 888-294-0084 or drop us a line at owwa@assnsoffice.com!

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## Manufacturer/Supplier Registration Form

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Signature:			Billing Zip	:	

Return completed form to OWWA - 2077 Embury Park Road - Dayton, Ohio 45414 Fax: (937) 278-0317 Questions? Call Rachel or Valerie at 888-294-0084 or owwa@assnsoffice.com

See us online at: www.ohiowaterwell.org



Legally Speaking By: Robert T. Dunlevey

### IS A PEO RIGHT FOR YOUR BUSINESS?

**Professional Employer Organizations** are becoming more popular as employers search for ways to limit their financial and

administrative burdens in dealing with their employees. PEOs are employee leasing firms whereby the company's employees become the employees of the PEO and are leased back to the original employer. The primary purposes in utilizing a PEO are to decrease workers' compensation and other benefit expenses as well as reducing the traditional administrative responsibilities of an employer. As workers' compensation expenses soar and programs to reduce those costs are eliminated by the state governments, some employers find that they have no alternative but to utilize a PEO in order to remain competitive.

The PEO customarily administers the payroll and benefit programs. Additional services include such things as human resource assistance, unemployment and workers' compensation administration, and new hire screening and reporting. While it sounds like a "quick fix" for an employer's financial and administrative burdens, these relationships can be fraught with perils.

Even though the PEO becomes the statutory employer of the employees, the original employer leasing back its employees can be held co-liable for claims advanced by those employees. The leasing relationship is actually a joint employment relationship and for employment law purposes both the PEO and the company leasing its employees are "on the hook" for such things as unpaid payroll taxes, discrimination complaints and wage-hour In addition, the original employer many times claims. becomes subject to additional laws to which smaller employers are exempted. For example, the onerous Family and Medical Leave Act which provides 12 weeks of unpaid leave with medical benefits for certain health conditions and other reasons is not applicable to employers with less than 50 employees. But, by virtue of the employees of the original employer being pooled with the other employees within the PEO leasing company, the applicability of additional laws can be triggered and obligate the employer to do such things as accord FMLA leave to the leased employees although not previously obligated to do so.

Because the PEO assumes payroll administration, it assumes the responsibility to properly prepare the payroll and to timely remit payroll taxes. But, the original employer can

also be held liable if the PEO fails to pay or report taxes.

Therefore, it is imperative that the PEO is a well-established and financially sound organization. Sometimes the PEO subcontracts services like payroll to a traditional payroll company and the original employer may not have any say about this. An employer must scrutinize the PEO's subcontractors to ensure that they will responsibly perform the tasks assigned through the PEO.

Doing the cost/benefit analysis of a PEO relationship can be tricky as well. Do you know now what it costs to administer your human resource functions including payroll? How is the PEO intending to charge you? – customarily a percentage of gross payroll as a service fee along with the cost of benefits and payroll preparation. Will the employer be paying the administrative fee on overtime and bonuses paid? Will the owner/officers now be obligated to take workers' compensation coverage? The PEO's formula for costing its fees can be confusing and must be fully understood. Are there really sufficient savings to give up control of your employees?

Finally, you must be prepared to have an expert carefully review the PEO's proposed service contract and negotiate several contract changes on your company's behalf. Many of the contracts are 20 plus pages in length, intricate, and very one-sided. Most PEOs are willing to negotiate changes but you need to know what to request. Some of the more common contract provisions you would need to address are:

• Lack of sufficient definition of services to be performed by the PEO.

• The right of the PEO to terminate the contract if your company has just one OSHA violation.

• PEO indemnification of your company for its own negligence and wrongdoing – some contracts do not have such a provision.

• The right of the PEO to order your company to pay salary continuation to a workers' compensation claimant for up to 90 days at your expense so the PEO avoids some of the costs of the claim.

The right of the PEO to settle workers' compensation and other employment claims without your permission and against your best interests utilizing their own attorneys and third party administrators.

While your company may very well find benefit to a PEO relationship, it is not an easy process to select a PEO and negotiate a fair contractual relationship with it.

For more information, including "PEO Interview Topics", contact Bob Dunlevey at Dunlevey, Mahan and Furry (937) 223-6003.



<sup>Cool,</sup> Clear

Vatural

The OWWA was there for the 50th year of the Farm Science Review in London, Ohio. From September 17th to the 19th, the well water flowed at the OWWA booth. Total FSR attendance was 134.734. Visitors came from states all around to see the latest in equipment technology and agricultural science. Much discussion was had about how bad the crops were this year and the consensus was that farming lessons aren't cheap and we're all just looking forward to the end of harvest.

Despite the challenges presented by this year's weather, spirits were high and conversation was lighthearted. People had come ready to learn and observe. The ins and outs of well drilling and maintenance were communicated to lots of attendees. The industry was promoted as people's questions were answered and minds were educated. We would like to give a huge thank you to OWWA President, Hewie Fredebaugh, who was there again this year to supervise the OWWA booth activity. We would also like to thank all of the members of the Association that came out and volunteered their time at the OWWA booth. The Association has had a presence at this event for many years and the booth has served as both a resource and as an oasis for lots of thirsty people who are delighted to have a fresh clean drink of water at no charge. When we all pitch in as an Association we are strong, we are heard and we make a difference. Great job guys!

### RiskControl360° Strives to Help Clients Save Money



As a member of the CareWorks Family of Companies, RiskControl360° is a consulting firm that helps clients *optimize safety management for maximum return on investment*. Our certified and experienced consultants understand the intricacies of the Occupational Safety and Health Administration (OSHA) regulations and workers' compensation cost drivers. As a result, we develop comprehensive workplace safety and risk management programs that produce measurable results. Our consulting practice began in 2007, and since that time we have saved clients over **\$13 million in workers' compensation costs**. Last year, we assisted clients with **reducing over \$164,000 in OSHA citations**.

The industries serviced by RiskControl360° primarily include manufacturing, construction, transportation, healthcare, commercial, service, food service & government. Our typical client is an organization that does not have the resources or expertise to reduce workers' compensation costs or maintain compliance with OSHA, EPA or DOT regulations.

Our clients express the need for a consulting firm capable of quantifying savings and committed to measuring the return-on-investment in consulting services. Improving safety, reducing workers' compensation costs and maintaining OSHA, EPA and DOT compliance requires time and money. We assist our clients with finding the necessary funds, quantifying savings, and measuring performance.

RiskControl360° consultants are available to help in the following areas:

Outsourced (Part-Time) Safety Department OSHA, EPA & DOT Citation Management OSHA, EPA & DOT Compliance Audits Written Environmental, Health & Safety Manuals Onsite Environmental, Health & Safety Training Safety Business Plans (Return-On-Investment Calculation) Injury Frequency & Severity Benchmarking Safety Committee Management Online Safety Training

To learn more about these and additional risk management services, contact RiskControl360° at 1-877-360-3608.



### IRS Urges Taxpayers to Avoid Becoming Victims of Tax Scams IR-2011-73, July 11, 2011

WASHINGTON — The Internal Revenue Service today encouraged taxpayers to guard against being misled by unscrupulous individuals trying to persuade them to file false claims for tax credits or rebates.

The IRS has noted an increase in tax-returnrelated scams, frequently involving unsuspecting taxpayers who normally do not have a filing requirement in the first place. These taxpayers are led to believe they should file a return with the IRS for tax credits, refunds or rebates for which they are not really entitled. Many of these recent scams have been targeted in the South and Midwest.

Most paid tax return preparers provide honest and professional service, but there are some who engage in fraud and other illegal activities. Unscrupulous promoters deceive people into paying for advice on how to file false claims. Some promoters may charge unreasonable amounts for preparing legitimate returns that could have been prepared for free by the IRS or IRS sponsored Volunteer Income Tax Assistance partners. In other situations, identity theft is involved.

Taxpayers should be wary of any of the following:

- Fictitious claims for refunds or rebates based on excess or withheld Social Security benefits.
- Claims that Treasury Form 1080 can be used to transfer funds from the Social Security Administration to the IRS enabling a payout from the IRS.
- Unfamiliar for-profit tax services teaming up with local churches.
- Home-made flyers and brochures implying credits or refunds are available without proof of eligibility.

- Offers of free money with no documentation required.
- Promises of refunds for "Low Income No Documents Tax Returns."
- Claims for the expired Economic Recovery Credit Program or Recovery Rebate Credit.
- Advice on claiming the Earned Income Tax Credit based on exaggerated reports of self-employment income.

In some cases non-existent Social Security refunds or rebates have been the bait used by the con artists. In other situations, taxpayers deserve the tax credits they are promised but the preparer uses fictitious or inflated information on the return which results in a fraudulent return.

Flyers and advertisements for free money from the IRS, suggesting that the taxpayer can file with little or no documentation, have been appearing in community churches around the country. Promoters are targeting church congregations, exploiting their good intentions and credibility. These schemes also often spread by word of mouth among unsuspecting and well-intentioned people telling their friends and relatives. Promoters of these scams often prey upon low income individuals and the elderly.

They build false hopes and charge people good money for bad advice. In the end, the victims discover their claims are rejected or the refund barely exceeds what they paid the promoter. Meanwhile, their money and the promoters are long gone.

Unsuspecting individuals are most likely to get caught up in scams and the IRS is warning all taxpayers, and those that help others prepare returns, to remain vigilant. If it sounds too good to be true, it probably is.

Anyone with questions about a tax credit or program should visit <u>www.IRS.gov</u>, call the

IRS toll-free number at 800-829-1040 or visit a local IRS Taxpayer Assistance Center.





TO: EMPLOYER SERVICES DEPARTMENT Ohio Bureau of Workers' Compensation c/o CAREWORKS CONSULTANTS INC. 5500 Glendon Court Dublin, OH 43016 800.837.3200 FAX 888.837.3288 <u>www.careworksconsultants.com</u> info@ccitpa.com

### TEMPORARY AUTHORIZATION TO REVIEW INFORMATION


This is to certify that CAREWORKS CONSULTANTS INC. (ID NO. 150-80) and the Buckeye WC Alliance / Ohio Water Well Association (16000, 2013/2014, Code 11/171) 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.

FRO

This 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 (I-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 that this authorization is limited and temporary in nature and will expire on February 28, 2013 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Telephone Number	Fax Number		E-mail Address	
Print Name	Title	Signature		Date

BWC-0503 (Rev. 1/29/2009) AC-3

## ADVERTISE WITH OWWA!!

#### NOW WE ARE OFFERING AN EXCITING NEW WAY TO GET THE MOST FOR YOUR ADVERTISING DOLLAR.

Advertise in the NEWSLETTER at the following rates:

1 page once a year 1 page 3 times a year 1 page 6 times a year 1/2 page once a year 1/2 page 3 times a year 1/2 page 6 times a year 1/4 page once a year 1/4 page 6 times a year 1/4 page 6 times a year	MEMBER \$110.00 \$300.00 \$500.00 \$85.00 \$225.00 \$390.00 \$59.00 \$156.00 \$270.00	NON-MEMBER \$135.00 \$350.00 \$600.00 \$106.00 \$281.00 \$487.00 \$74.00 \$195.00 \$338.00
1/4 page 6 times a year	\$270.00	\$338.00
1/6 page once a year	\$47.00	\$59.00
1/6 page 3 times a year	\$123.00	\$154.00
1/6 page 6 times a year	\$210.00	\$263.00
Business card size once a year	\$33.00	\$41.00
Business card size 3 times a year	\$87.00	\$109.00
Business card size 6 times a year	\$150.00	\$188.00
Insertion Ad (11" x 17") once a year	\$180.00	\$225.00
Insertion Ad (11" x 17") 3 times a year	\$510.00	\$638.00
Insertion Ad (11" x 17") 6 times a year	\$960.00	\$1200.00
Insertion Ad (8 1/2 x 11) once a year	\$120.00	\$150.00
Insertion Ad (8 1/2 x 11) 3 times a year	\$330.00	\$413.00
Insertion Ad (8 1/2 x 11) 6 times a year	\$600.00	\$750.00

As you know, the top 20% of the industry sell 80% of the jobs. OWWA gives you access to that 20% of the industry. Look over the following advertising opportunities and select the one that HITS THE MARK for your audience!

One Classified Ad per year will be FREE to Members. Additional Classified Ads can be placed for \$.60 per line per issue.

To Submit <u>YOUR</u> Ad, fill out the Advertising Contract and contact Rachel at 937-278-0308 or 888-294-0084 or owwa@assnsoffice.com



# YOUR WATER WELL ASSOCIATION WANTS YOU...

### To Save Up To 50% On Your Business Insurance Premiums!

DON'T MISS THIS OPPORTUNITY Your FREE QUOTE is just a phone call away.

Call Jeff Pikel The DeHayes Group 260-437-6303!



### Proud Member of:





Illinois Association of Groundwater Professionals



The DeHayes Program Includes These Specialized Coverages for Well Drillers:

- Voluntary flow breakout containment cost coverage
- Voluntary property damage resulting from a flow breakout coverage
- Contractors equipment loss earnings coverage
- Coverage for drilling equipment while underground— "Down the Hole Coverage"
- Equipment recovery expense
- Limited pollution coverage —work sites
- Contractors equipment rental reimbursement



Exceeding Expectations... Beyond Insurance

# In Memory of Edward B Wagner

February 1, 1927 - July 9, 2012

Wagner, Edward B. age 85, passed away on Monday, July 9, 2012. Born and raised in Louisville, KY and graduated from DuPont Manual H.S. Served in the US Navy 1945-1946 on the Navy Hospital Ship, Repose. He graduated from Purdue University in 1951. He married Kathleen Rita Uecker in 1952. They celebrated their 60th wedding anniversary on May 10, 2012. Former President of Moody's of Dayton, a successful water well contractor furnishing groundwater supplies to numerous cities and businesses. Survived by his wife, Kathleen; 7 children, Michael (Olive), Edward Jr. (Janet), Elizabeth (Phil) Smith, Robert, John (Jan), Doug, Jane (Bryan) Frick; 2 brothers, William III (Donna) and Howard; 13 grandchildren. In lieu of flowers, contributions may be made to YMCA Camp Piomingo (Edward Wagner Memorial Fund) c/o YMCA of Greater Louisville 545 South Second St. Louisville, KY 40202.

### **Member Information Welcome**

The Ohio Water Well Association encourages its members to provide us with news releases concerning your firm. Those releases will be published in the newsletter. One of the basic purposes of OWWA is communication and networking of information within the industry. So don't be shy, send us your news release. Also, if you would like assistance drafting a news release, just contact us. We would be happy to work with you to draft the release.



### **Tom Wardell** Regional Sales Manager

E-mail: twardell@schramminc.com

Direct Line:	317.774.1713
Mobile:	610.745.5966
Main Office:	610.696.2500
Fax:	610.696.6950

schramminc.com | 10358 AURORA COURT • FISHERS, IN 46038 USA

### BWC's Destination Excellence & Alternative Rating Program Changes

The Ohio Bureau of Workers' Compensation (BWC) has approved a number of changes to its alternative rating programs. These changes are designed to encourage meaningful behaviors by employers. Specific areas of focus are injury prevention, loss control and return-to-work efforts.

Taken together, the significance of these changes is that the maximum allowable discount through traditional group experience rating has increased to 53% for the 2012 policy year from its prior 51% ceiling.

BWC has branded these changes and new programs, **Destination Excellence**. Below is a summary of the changes made to various existing programs as well as new initiatives created to improve loss control and employer behavior.

### The changes to the existing alternative rating programs are listed below:

### 100% EM Cap Program (effective 7/1/2012)

Eliminated the requirement for an employer to be penalty-rated in order to qualify. Under the new rules, any employer whose individual experience modifier increases more than two-fold, even those who remain base or credit-rated could limit their increase in premium.

Eliminated the requirement to implement the 10-Step Business Plan for Safety and replaced it with a requirement to complete an industry-specific half-day training during the first year of participation and online training classes in subsequent years.

#### <u>Small Deductible Program - Deductible Levels of \$500 -</u> <u>\$10,000 (effective 7/1/2012 with an enrollment deadline of</u> 4/30/12)

Payments made under the small deductible program are excluded from employers' experience and therefore will no longer negatively impact rate calculations.

### One Claim Program - (effective 7/1/2012 with an enrollment deadline of 4/30/12)

Reduces the discount to 20% year one, 15% year two, 10% year three and 5% in the fourth year of participation. The current One Claim Program discount is 40% for all four years.

### BWC's new programs are listed below:

### Industry Safety Discount (effective 7/1/2012 with an enrollment deadline of 4/30/12)

Establishes a 3% discount for employers who agree to complete a safety risk assessment and provide employer-specific safety data to the BWC upon request. Depending on size, employers will be required to complete one, two or all of the following activities:

Industry-specific safety classes offered by the Division of Safety & Hygiene;

On-site safety consulting with BWC staff; and/or Attend BWC Safety Congress.

### <u>Transitional Work Grant Program & Bonus (effective 7/1/2012</u> with an enrollment deadline of 4/30/2012 or an enrollment deadline of 10/30/2012 for a 1/1/2013 start date)

Provides a grant for employers to establish a transitional work plan and a bonus for employers who use the plan to return an injured employee to work.

### Administrative Discounts (effective 7/1/2012)

### Go Green Discount

Designed to reward employers for paying premiums online and on time, the "Go Green" discount provides a 1% premium discount (up to a maximum of \$1,000 per six months) to employers who elect to receive their payroll report, report payroll and pay their premiums through <u>ohiobwc.com</u>. Participants must also make first reports of injury online (if they are the party filing the claim). The "Go Green" discount is not available to employers using the FlexPay Program, the 50/50 program or report no payroll. *Lapse Free Discount* 

Employers who have not lapsed for the preceding 60 months (5 years) will receive a "Lapse-Free" discount of 1% (up to a maximum of \$1,000 per six months). This discount will not be available to employers reporting no payroll.

### Claim-Free Discount (effective 7/1/2013)

The "Claim-Free" discount will be applied to employers who have not incurred a compensable injury for one calendar year **AND** maintains a safety committee.

### Program Compatibility (effective 7/1/2012)

Drug-Free Safety Program is now compatible with group rating and the 15K Program.
The 2% Safety Council participation discount is available to employers in the Group Retrospective Rating Program.
One Claim Program and 100% EM Cap are **NOT** compatible with Small Deductible.
Small deductible program is not compatible with Group Rating.
Salary continuation is compatible with all programs.

Salary continuation is compatible with all programs.

Taken together as a package, an employer could effectively reduce their workers' compensation rates by 59%. For example, an employer with individual premium of \$1,000 in a maximum 53% discount group rating program would see their premium reduced to \$470. The Go Green and Lapse Free administrative discounts would reduce their premium even further to \$461. If this same employer participated in their local Safety Council, the Advanced level of the Drug Free Safety Program and implemented industryspecific safety strategies, they could see their premium reduced to \$407.

For more information on how you can take advantage of these new

programs, please call your CareWorks Consultants' Program Manager toll-free, at (800) 837-3200.



# ABOUT OWWA

The Ohio Water Well Association had its beginnings in the 1930's. OWWA, a non-profit trade association, is dedicated to promoting the wise use and protection of Ohio's ground water resources for present and future generations.

OWWA and its members cooperate with state regulatory bodies in the collection and dissemination of ground water data and in assuring that all water well systems are completed properly and professionally, meeting all current codes of construction to protect both the owner and the environment.

Members of OWWA include water well drillers, pump installers, geothermal system contractors, manufacturers and suppliers of water system and geothermal products, geologists, engineers, regulators and others interested in the development and protection of Ohio's ground water resources.

OWWA is an affiliate of the National Ground Water Association and supports the work of the American Ground Water Trust .



## BECOME A MEMBER! Membership Application

Name of firm			
Address			
City		State	Zip
Telephone ()	Fax <u>()</u>		
E-Mail	Website		
INDIVIDUAL OWNER CONTRACTOR	(Drilling or Pump	Company).	\$135
Your name			
DRILLING OR PUMP COMPANY (you	rself and up to 2	other membe	ers of your firm)\$165
Your name			
Additional members from your firm:			
Name	2. Name		
MANUFACTURER OR SUPPLIER (yo			
Your name		_	
Additional members from your firm:			
Name	2. Name		
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Your name			
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