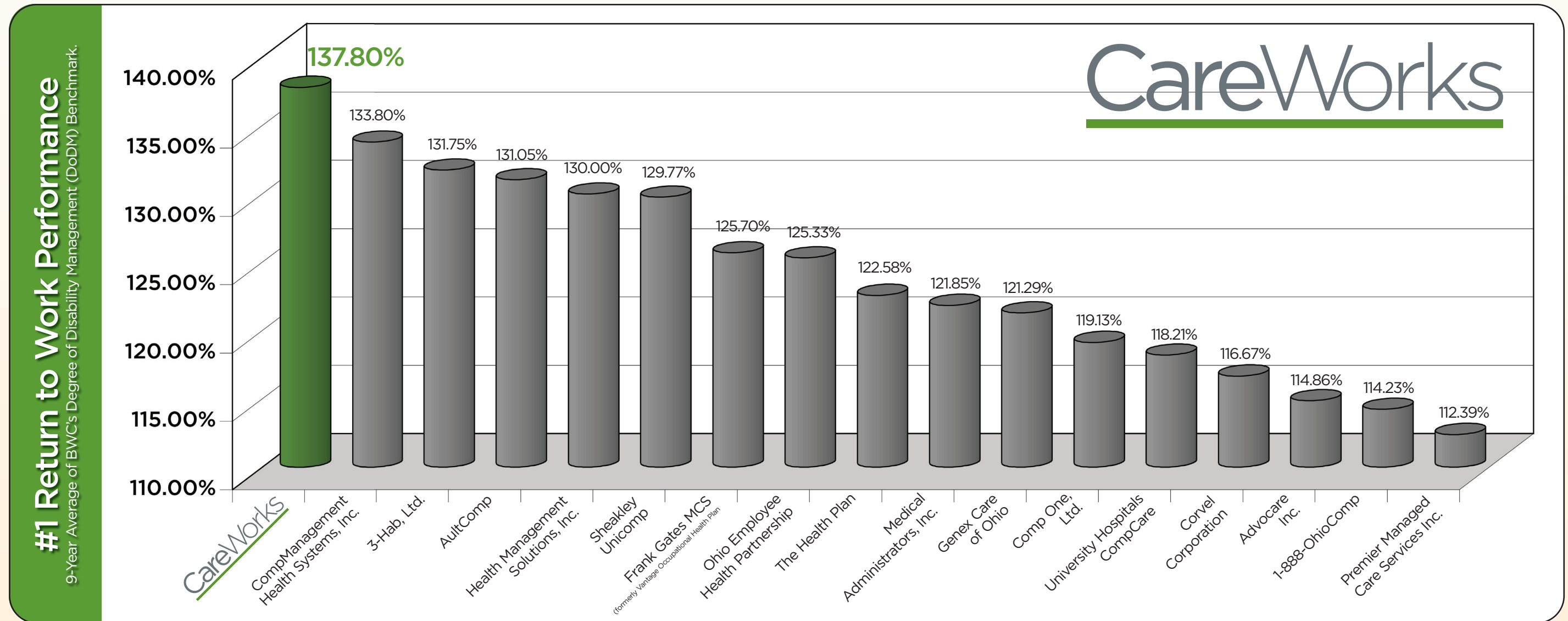


Ohio's Return to Work Leader.

You are enrolled with Ohio's #1 MCO in return to work performance on BWC's 2012 MCO Report Card and over a nine year period.* This is a critical area where CareWorks positively impacts costs to your business as well as the health and productivity of your employees. Thank you for choosing to stay with CareWorks.



Comprehensive MCO Services

You can continue to depend on CareWorks for high quality medical management and dedicated customer service for your workplace injuries.

■ First Report of Injury (FROI) Turnaround

CareWorks had the fastest average FROI Turnaround of all MCOs over a nine year period.* Prompt injury turnaround can lead to quicker triage and better claim outcomes.

*Source: BWC MCO Report Cards 2003 - 2011, includes only MCOs listed on every BWC Report Card from 2003 - 2011.

■ Technology and Client Access

CareWorks' newly developed system technologies include web-based access for our customers. Our Claims Portal gives you real-time access to claims information, documents and multiple reporting options.

■ Medical Cost Savings

Our CareWorks provider network provides broad access to high quality medical care in Ohio and other states and significant medical discounts below BWC's fee schedule.

■ Education and Reporting

We are committed to providing the personalized education, training and reporting materials you need to manage your claims, analyze your injury history and control your costs.

As a reminder, there are no direct costs for CareWorks' MCO services. Our fees are included with your BWC insurance premium.