



**HUNTER
CONSULTING**

**COMPREHENSIVE
SERVICES**



Founded in 1986 – Second Generation Family Owned & Operated

**HUNTER
CONSULTING**

Hunter Consulting has grown to be one of Ohio's largest third-party administrators specializing in Self-Insured and Retrospective Rated employers.

Let Hunter tailor a program to improve your overall corporate health and profitability!

OUR MISSION, STORY & SERVICES

OUR MISSION

- To strive without reserve for the greatest possible reliability and quality in our service; to be the unsurpassed standard of comparison and to be recognized as a company of dedication, honesty and integrity
- To contribute to our client's welfare through the application of sound business principles developed over twenty-eight years of service in the industry. By improving our corporate partner's workers' compensation liability, we add to their overall corporate health and profitability
- To recognize the personal worth of our employees by providing an employment framework that allows personal satisfaction in work accomplished, security, advancement opportunity, and means to share in the company's success
- To maintain good citizenship as a company by actively contributing the time and resources of both our company and employees to the betterment of the community

OUR HISTORY

Established in 1986 by the company's founder Jack Hunter, Hunter Consulting Company has established itself as one of Ohio's premier Third Party Administrators. Founded on the principle of providing superior service, Hunter Consulting has grown to be one of the largest Administrators for Self Insured and Retrospective Rated companies.

Our Group Rating Program is the fastest growing program in the State of Ohio offering highly competitive premium discounts while maintaining excellent claims administration services. We have worked very hard at building our reputation based on giving our clients the highest quality and most dependable service in Ohio Workers' Compensation.

We are equally proud of our Unemployment Services reputation throughout the United States.

OUR SERVICES

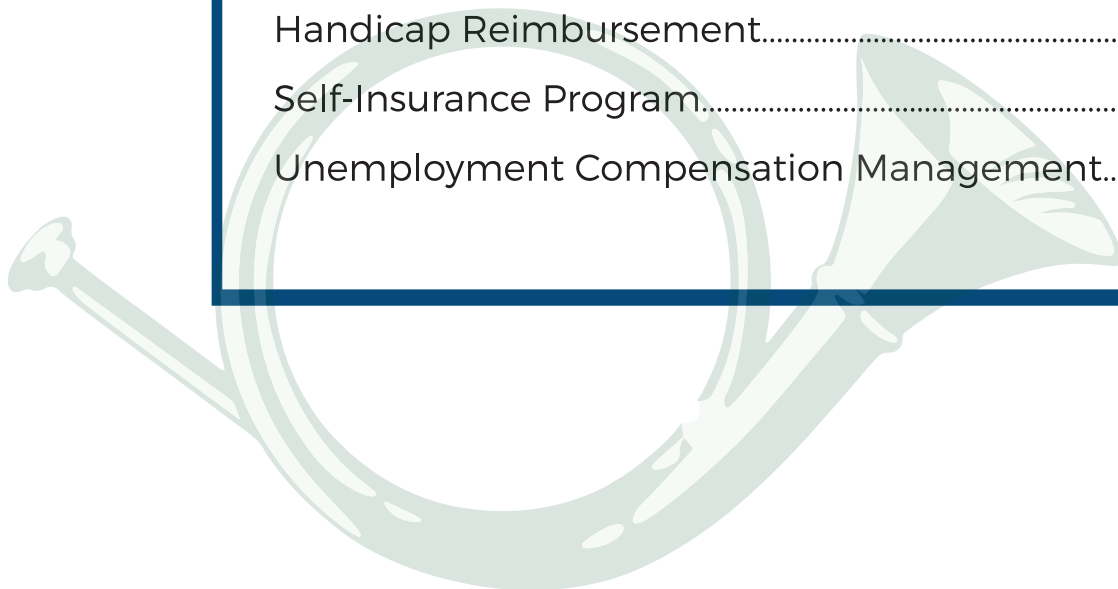
- Self Insured: An effective way to provide state-mandated coverage
- State Fund: Reduce claims and premiums while protecting your business and employees
- Group Rating Programs: A program allowing employers to be pooled together to receive an overall rate reduction.
- Nationwide unemployment compensation program managed by Hunter Consulting
- BWC Discount Programs: Ohio BWC offers additional programs managed by Hunter Consulting
- OSHA Reporting System: As a client of Hunter Consulting, your Workers' Compensation claims data will automatically be included in the OSHA log records.
- Disability Management and Insurance services also available.

For More Information, Please contact us: 513-231-4023 or ContactUs@HunterConsulting.com

www.HunterConsulting.com

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Third Party Administrator of Workers' Compensation & Unemployment Compensation

GROUP PROGRAMS

Group Experience Rating

▼ The Ohio Bureau of Workers' Compensation (BWC) permits "like" employers to pool their experiences, which results in an overall premium discount. While the BWC sets the maximum discount for each group year, Hunter Consulting is able to offer a number of discount levels in multiple industry groups; not to exceed the BWC preset maximum.

ENROLLMENT DEADLINE

Monday before Thanksgiving

Group Retrospective Rating

▼ Group Retrospective Rating is recommended for those employers who have significant claims in their experience.

It allows employers to pool together through a sponsoring organization and receive periodic refunds or assessments based on the performance of the group.

ENROLLMENT DEADLINE

Last Business Day in January

GROW OHIO INCENTIVE PROGRAM

The Grow Ohio Program is designed for new Ohio employers. A new employer is defined as a business that is new to Ohio and creates at least one new job. PEO's, self-insured employers, and employers with transferring experience are not eligible. Participation in this program will have 2 options for savings: 1) Enroll in a group experience-rating program and receive a discount up to the Ohio BWC's currently set maximum. 2) Receive an automatic 25% discount.

Employers wishing to enroll in a group will have 30 days from the date the BWC finalizes their policy to enroll in a group rating program. Group participants must be a member of a certified sponsoring association.

Employers NOT choosing to participate in the group rating program will receive an automatic 25% discount. This discount will be applied to the payroll period in which coverage becomes effective and the following 4 consecutive payroll periods.

SAFETY REQUIREMENTS*

- ▼ COMPLETE THE BWC SAFETY SURVEY
- ▼ READ AN INTRODUCTION TO THE DIVISION OF SAFETY & HYGIENE OFFERINGS
- ▼ COMPLETE AT LEAST 2 HOURS OF SAFETY TRAINING PROVIDED BY THE DIVISION OF SAFETY & HYGIENE

*The safety requirements must be completed by all Grow Ohio Participants prior to the end of the first full reporting period after being accepted into the program.

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ONE CLAIM PROGRAM

If one significant claim enters your experience and leads to your group sponsor no longer qualifying you for group rating, you may qualify for BWC's One Claim Program. The One Claim Program (OCP) is a voluntary rate program for employers participating in a group rating plan. It is designed to help employers with minimal claims lessen the impact of one uncharacteristic claim.

Enrollment Deadline: Last Business Day of January

DISCOUNTS

Discounts are off of base rates as follows:

- ▼ Year 1: 20%
- ▼ Year 2: 15%
- ▼ Year 3: 10%
- ▼ Year 4: 5%

EM CAPPING PROGRAM

This program is designed to offer premium relief to those employers who become penalty rated. The EM Cap will equal 100% of the previous years published EM. The BWC will mail notices to eligible employers in late May.

Eligibility Requirements for Both Programs

- ▼ Be a private, state-fund employer or a public employer taxing district
- ▼ Be current on any and all premiums or other monies owed to the BWC
- ▼ Not have cumulative lapses in excess of 40 days within the 12 months preceding the application deadline.

\$15K MEDICAL ONLY PROGRAM

Employers can choose to enroll in the \$15k Medical-Only Program at any time. To enroll, simply call the Ohio BWC at 1-800-644-6292.

Employers who choose to enroll in this program will pay up to \$15,000 in medical-only and pharmacy bills. A medical-only claim is any claim in which the injured worker misses seven or less days of work due to the injury. Once an employer enrolls in this program, they become responsible for the bills in all medical-only claims occurring after the enrollment date.

Requirements

- ▼ Notify injured workers and their healthcare providers that the employer, not the MCO is paying the medical bills
- ▼ Pay all bills within 30 days of receipt
- ▼ Pay bills with dates of injury
- ▼ Notify BWC and MCO when the \$15,000 maximum is reached (Send proof of payment to MCO)
- ▼ Notify Hunter of enrollment, we can apply PPO pricing to bills before they are paid
- ▼ Report some claims to Medicare
- ▼ Keep a record of all work-related injuries

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ADDITIONAL SAVINGS OPTIONS

Hunter Consulting can design a plan to suit employer's individual needs by selecting a combination of programs that target their specific problem areas. A list of eligible programs and the requirements for each are included.

SAFETY COUNCIL DISCOUNT

The Ohio Bureau of Workers' Compensation offers a discount program for participating in your area safety council. Statewide, a large number of safety councils participate in this program which promotes strategies to increase safety and health in both the workplace and the community.

ELIGIBILITY

To qualify for a 2% premium reduction, employers must meet the following requirements:

- ▼ Enroll with the local safety council by July 31st
- ▼ Attend 10 meetings or events, including at least 8 through the local safety council
- ▼ Credit for 2 meetings may be obtained by attending the Ohio Safety Congress, DSH safety training courses or industry-specific training
- ▼ The CEO (highest ranking officer) must attend one safety council sponsored function or meeting
- ▼ Submit semi-annual reports for the calendar year



ADDITIONAL DISCOUNT

Employers can also earn an additional 2% performance bonus for reducing either frequency or severity of claims by 10 percent, or maintaining both frequency and severity at zero. An employer must meet all eligibility requirements to be eligible for a performance bonus.

DRUG FREE SAFETY DISCOUNT

BWC's DFSP is designed to help employers establish safer and more cost-effective workplaces. Discounts can range from 4% at a basic level to 7% at an advanced level.

Private employers must submit the U-140 prior to the last business day in May for the program year beginning July 1st.

ELIGIBILITY

- ▼ Only State Fund employers may participate
- ▼ Employer must be in good standing with the BWC
- ▼ Employer must be current on all premium payments at time of application and throughout the policy year
- ▼ Employer may not have cumulative lapses of more than 40 days in the past 12 months

BENEFITS

- ▼ INCREASED PRODUCTIVITY
- ▼ FEWER ACCIDENTS
- ▼ DECREASED SEVERITY OF ACCIDENTS
- ▼ REDUCTION IN USE OF WORKERS' COMPENSATION MEDICAL BENEFITS BY SUBSTANCE ABUSERS
- ▼ DECREASE IN THEFT
- ▼ PROTECTING THE BOTTOM LINE

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TRANSITIONAL WORK

A transitional work program is a progressive, individualized return-to-work program focused on transitioning injured workers with temporary limitations back to their original jobs. Hunter Consulting will identify claims where transitional work should be made available.

Employers could realize a 10% back-end bonus off the pure premium for successfully utilizing an approved transitional work plan to return an injured worker to work. In order for the BWC to consider the use of the transitional work plan successful, there must have been an agreement signed by the employer and injured worker. Claims must have occurred within the program year.

BENEFITS

- ▼ Employers can realize direct cost savings with a reduction in overall employee absences.
- ▼ Employers can eliminate the need to hire and train replacement employees, avoiding the unnecessary delays and inefficiencies created when valuable employees are missing.
- ▼ By returning injured workers to work as quickly and safely as possible, the potential for legal complications is lessened.
- ▼ By experiencing minimal lost time, BWC claim reserves are reduced or prevented entirely.

INDUSTRY SPECIFIC SAFETY PROGRAM

Employers can earn a 3% rebate by completing BWC's online safety management self-assessment and up to 3 BWC safety incentive activities. The number of activities required is determined by the size of the employer's annual payroll. Enrollment Deadline is the last business day of May.

LAPSE FREE

1% up to \$1,000 automatically applied to eligible employers when they have 60 months of lapse free coverage.

GO GREEN

1% up to \$1,000 automatically applied to eligible employers. Employer must enroll in electronic notifications, submit their annual True-up and payment in the same transaction, and pay installments via BWC's website.

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STATE FUND WORKERS' COMPENSATION SERVICES

As your Third Party Administrator for Ohio Workers' Compensation, Hunter Consulting strives to provide the best designed and managed program available that will reduce your claims and premiums while protecting both your business and your employees.

▼ PROGRAM DESIGN & IMPLEMENTATION

The process begins with a meeting between our team and your personnel. We will discuss all aspects of the claims reporting process in order to make the best recommendation and streamline the process. This is followed by an audit of your claim files, a rating inspection and a review of the last two periods.

▼ CLAIM MANAGEMENT & CONTROL

As your service company, it is our responsibility to identify those claims that need attention and the operations that need safety reviews. Through a collaborative discussion, we will determine the best options available and recommend accordingly.

▼ HEARINGS

All contested claims are reviewed by the Account Manager assigned to your account upon receipt. Hunter Consulting utilizes a network of attorneys across Ohio for employer representation at all hearings before the industrial commission.

SALARY CONTINUATION

Salary continuation, also known as Wages in Lieu of Temporary Total Disability (TTD), is a privilege granted by the BWC that allows employers to pay an injured worker their normal wages while they are unable to work due to a work-related injury. Hunter Consulting will assist you in determining when this is appropriate.

▼ AVOIDS COSTLY RESERVES

▼ CAN LOWER PREMIUMS

▼ DECREASED WAIT TIME FOR WORKERS' COMPENSATION CHECKS TO BEGIN

▼ SUPPORTS COMMUNICATION BETWEEN THE EMPLOYER AND INJURED WORKER

▼ MAY DISCOURAGE INJURED WORKER FROM SEEKING LEGAL ADVICE

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HANDICAP REIMBURSEMENT

PURPOSE

Handicap reimbursement provides relief from a portion of the cost of claims where the injured worker has 1 of 26 pre-existing conditions. The employer must prove that the condition existed prior to the injury and prolonged the recovery or increased the cost of the claim. The employer may request that a percentage of the costs in the claim be removed from their experience. Hunter Consulting will notify you if an injured worker meets this criteria.

ELIGIBILITY

Claims may be eligible for handicap reimbursement if they include payment of Temporary Total Disability, Permanent Total Disability, Death Benefits or Salary Continuation. Employers not eligible for the handicap reimbursement are:

- ▼ **NON-COMPLYING EMPLOYERS**
- ▼ **OUT-OF-BUSINESS EMPLOYERS**
- ▼ **SELF-INSURED EMPLOYERS WHO HAVE OPTED OUT OF THE PROGRAM AND DID NOT LIST THE CLAIM ON THE BUYOUT AGREEMENT**
- ▼ **BANKRUPT EMPLOYERS**
- ▼ **STATE AGENCIES**
- ▼ **UNIVERSITIES**

BENEFITS & PROCESS

The percentage granted, ranging from 0 to 100 percent, is deducted from the experience of the employer and is subsequently charged to the statutory surplus fund. Handicap reimbursement applications can be considered when a claim is settled.

- ▼ Account Managers review medical documentation to identify any pre-existing condition in any claim with disability compensation and/or salary continuation payments.
- ▼ If a qualifying position is identified, documentation is established to show the extent the condition prolonged/delayed normal recovery.
- ▼ Application for Handicap Reimbursement will be filed if applicable.
- ▼ Hunter Consulting will represent the employer at a BWC administrative hearing.
- ▼ The BWC administrator decides the reimbursement percentage and issues an order.



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Self-insurance can be the most cost effective way to provide the state mandated coverage.

SELF-INSURANCE PROGRAM

ADVANTAGES

- ▼ Significant Workers' Compensation cost savings
 - Target annual savings of **\$75,000 to \$100,000**
 - Feasibility determined by complimentary, no obligation study
- ▼ Provides employer greater control over the entire Workers' Compensation administration process including:
 - Allowance and disallowance of claims
 - Payment of compensation
 - Payment of benefits
- ▼ Streamlines the administration process by:
 - Creates one point of contact for all claims issues
 - Reducing direct communication with the BWC
 - Shift day to day transactions to the Third Party Administrator (TPA)

HUNTER CONSULTING COMPANY:

- Has over 32 years' experience providing claims administration for Ohio Workers' Compensation
- Has transitioned more than 35 Ohio employers from state fund to self-insured
- Self-insured account managers have an average tenure of 22 years
- A Third Party Administrator that is owned and headquartered in Cincinnati, Ohio
- Is a 2nd generation family business
- Is the largest Ohio owned & headquartered Third Party Administrator for Ohio Self-Insured Employers

QUALIFICATIONS FOR SELF-INSURANCE

- Two years experience with the Ohio State Insurance Fund
- Demonstrate strong financial stability
- Possess the ability to administer a self-insured program (TPA)
- Maintain an account with a financial institution in Ohio, or draw compensation checks from the same account as the payroll checks

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With over 35 years combined experience,
we save you time and money.

UNEMPLOYMENT COMPENSATION MANAGEMENT

Our team will do whatever it takes to keep your tax rate as low as possible. Whether you are a non-profit organization, public entity, partnership, sole proprietor or corporation, we guarantee that you will be satisfied with the results. In addition to unemployment claims administration, our experienced team of professionals will save you time and money.

YOUR TIME IS VALUABLE. HERE'S HOW WE WILL HELP:

- ▼ Ability to file claims online, thus reducing paperwork
- ▼ Appeal any determination/decision that will allow benefits to a claimant that was separated from your employ with just cause
- ▼ Offer professional representation in the event of an unemployment hearing

REDUCING COSTS IS CRITICAL. WE'RE HERE TO HELP.

- ▼ Audit monthly benefit charge statements and advise employers on complicated separation issues
- ▼ Review your contribution rate and tax rate on a quarterly basis
- ▼ Analyze the profitability of voluntary contributions and/or enrollment in a common rate program

If you conduct business around the country, we can represent you in 48 states, including Ohio. Hunter Consulting is one of the few companies that can represent you nation wide.

Did you know...?

Over \$1 billion of unemployment benefits are incorrectly charged to employer accounts each year? About 25% of these are due to inaccurate and erroneous charges to employers' accounts. Hunter Consulting provides better management control of these programs, resulting in major cost reductions.

You can count on Hunter Consulting to give your company personalized attention to your unemployment needs. That's the Hunter Difference!

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