



There is so much going on in the world right now that workers' comp seems like a trivial matter; in light of that, I sincerely hope that this email finds you **safe and sound!** When there are natural disasters, it reminds us to help each other through these challenges. With that thought in mind, I will take this opportunity to let you know that your team at CareWorksComp is ready and willing to help you with any workers' comp matters. Here's hoping for a quiet and uneventful fall.

Upcoming deadlines:

- **September 29, 2017** - effective date for the change to the filing date for a workers' comp claim **from two years to one year** following the date of injury.
- **September 30, 2017** - "snapshot date" that BWC uses to capture costs in claims for the 2018 experience calculation.
- **November 13, 2017** - **Group Rating enrollment deadline. Please return your enrollment documents to be filed in the 2018 program. Employers already in group rating that qualify for the 2018 rate year will be automatically renewed into next year's program.**

**2018 Group Programs:** We have sent our group rating renewals to our current clients, and most of group retro invitations have been sent as well. Your business may be eligible for **multiple programs** (we refer to this as "dual eligibility"), in which case you have, or will receive, both a **group rating** invitation and a **group retro** invitation. We are eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your company.

**Our Philosophy Regarding Cost Containment Strategies:** At this time of year as you are making workers' comp program decisions, there are factors to consider beyond fees and group savings. You also want to be *absolutely confident* that your TPA has a dedicated cost containment team that is focused on minimizing the financial impact of claims to reduce your premium dollars.

Here's how CareWorksComp does it:

- Continuously reviews and monitors all potential claims for handicap and settlement.
- Creates an action plan and identifies the best time frame to pursue the cost containment action in an effort to maximize the employer's return on investment.

- Communicates with our customer on our pre- and post-cost containment efforts, and the expected savings as a result.
- Provides the most comprehensive cost containment experience for our customers.

We will be sharing more specific information with you about our dynamic cost containment efforts later this fall. We encourage you to contact your CareworksComp Program Manager, Julia Hall, to see how she can help your organization. Julia can be reached at: [julia.hall@careworkscomp.com](mailto:julia.hall@careworkscomp.com) or 937-226-8280