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Chesterland Chamber of Commerce Communicator

Chesterland Chamber of Commerce
8228 Mayfield Rd., Suite 4B
Chesterland, OH 44026

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Thank You...The Evening is Sold Out!



Due to overwhelming response, The Night at the Races on **February 28, 2009 at 6:00 p.m.** at **The Chesterland Tavern** is completely sold out. We want to thank all our friends and business associates in the community who showed their support of us and the other beneficiary of the event - The Littlest Heroes. Please note, the Chesterland



Tavern will **only** be open that evening to ticket holders. If you are one of those lucky attendees you will be entertained by our guest host for the evening, **WKYC news anchor Mark Nolan**. If you were unable to attend the event but wish to support this cause, door prize donations are still being accepted. Also, if you are interested in being placed on the early notification list for our 2010 Casino Night, call Kelly Monaco at (440)729-7297 or e-mail her at kelly@chesterlandchamber.com. Please put "Casino Night 2010" in the subject line.

2008 Business Person of the Year

The votes have been counted and the Chesterland Chamber of Commerce is proud to announce that **Carole Glorioso** is the recipient of the 18th Annual "Business Person of the Year" award. Ms. Glorioso is the co-owner and Director of **Home Instead Senior Care**, a leader in senior care in Northeast Ohio. Home Instead Senior Care is a family network of locally-owned franchise offices developed with a passionate desire to be the trusted home health care agency to help your family keep your aging mother, father, grandparents or friends in their home as they grow older.

Ms. Glorioso will be honored at our Annual Chamber of Commerce Dinner Meeting. The dinner is open to the public and will be held at Fowler's Mill Golf Course Party Center, 13095 Rockhaven Road, Chesterland, on Thursday, **March 19, 2009** at 6:00 p.m. Reservations for this event are required by Thursday, March 12, 2009. Menu choices are balsamic flank **steak**, pecan crusted **salmon** or **chicken marsala**. The cost is **\$\$21.00** per Chamber member and **\$23.00** for non-members. Children ten and under may order a dinner of chicken fingers and fries for **\$12.00**. Make your reservation by mail, accompanied by a check payable to the Chesterland Chamber of Commerce sent to 8228 Mayfield Road, Suite 4B, Chesterland, OH 44026 or by calling Rose at (440)729-7297.

A drawing for door prizes is held after dinner and the generosity of the donors acknowledged at the time of their presentation. These prizes have become an integral part of this occasion and make the annual dinner a memorable event. This is a nice way to have your business recognized as a local contributor to our Chamber. If you can make a donation, contact the Chamber office to arrange for its delivery.

Upcoming Events

- **February 28, 2009** - Night at the Races (see cover story)
- **March 5, 2009** - Board of Trustee's Monthly Meeting, **5:45 p.m.** at the Chamber Office
- **March 19, 2009** - Annual Membership Meeting at Fowler's Mill Golf Course Party Center, honoring Carole Glorioso, the 2008 Business Person of the Year (see cover story)
- **May 13, 2009** - 2009 All County Business After Hours hosted by the Chesterland Chamber of Commerce
- **September 9, 2009** - 2009 Chesterland Chamber of Commerce Golf Classic at St. Denis Golf Course

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Vice President.....Frank Makoski
Treasurer.....Bob Studniarz
Secretary.....Reena Kanner

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OFFICE HOURS

Monday-Friday
9:00 AM to 2:00 PM

**Valentine's Luncheon
Thank-You**

Many thanks to **Jennifer Downey** of **Ambiance, the Store for Lovers**, for sharing her stories with our members and friends in attendance at the Chamber's recent Valentine's Day event held at the **Chesterland Tavern**. While they enjoyed their lunch of a filling pasta primavera and delicious carrot cake (thank you **Rich Healey**), Jennifer spoke to the group and provided valuable information on how she has grown her business by putting her customers first. She discussed her employee training process, including Ambiance's TLC (Think Like a Customer) program. Her attention to detail and belief in rewards and incentives to her employees has served her well, with her chain looking to expand to the Columbus area. She believes she has found her niche because, especially today, the world needs love! She shared a little of that love by giving every attendee a gift bag and providing a gift basket for a raffle prize. Additional thanks to **Cheryl Grassi** of **We'll Remember** for her raffle donation. Love was definitely in the air.



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The Results Are In

Thank you to all those who stepped up and offered their services to our membership as a candidate for Trustee. You voted. The Ballots have been counted. We are pleased to announce that the following members have been elected to serve on the next Board of Trustees: **Richard Healey**, *Chesterland Tavern*, **Reena Kanner**, *Keller Williams of Greater Cleveland*, **Frank A. Makoski**, *F. A. Makoski Construction Co., Inc.*, **Derek T. Nevar, DDS**, *Nevar & Nevar DDS, Inc.*, and **Debbi Paterno**, *Debbi Paterno Graphic Design*. Their three-year term will run from March 2009 through February 2012. In addition, **Jim Prout**, *Prout & Associates*, has been appointed to fill a vacancy on the Board of Trustees.



Many thanks to **Cheryl Grassi**, *We'll Remember*, as she completes her three-year term as Trustee. While on the board she has been instrumental in scheduling the various breakfast and luncheon speakers, was a past Vice-President and worked on the publication of the *Communicator*.

The Board of Trustees voted in the 2009 Executive Board. Congratulations to the newly-elected officers:

Rich Healey, President
Frank Makoski, Vice-President
Reena Kanner, Secretary
Bob Studniarz, Treasurer

We look forward to working with the new Board of Trustees as they make the goals of the Chamber and its membership their priority.

The "Buzz"



on Member Benefits...



CONFUSED ABOUT WORKERS' COMPENSATION NEWS?

In light of recent headlines about workers' compensation issues, we hope this will help clarify some questions you may have. In a surprising move on January 23, 2009, the Bureau of Workers' Compensation (BWC) extended the 2009-10 group rating deadline from February 29, 2009 to **April 24, 2009**. The goal of BWC is to "charge the right rate for the right risk." To accomplish this the BWC's Board has approved a motion for the BWC staff to explore different methodology in determining an employer's rates. Since these potential changes could mean a shift in group savings, the Board is allowing more time for sponsoring organizations to quote and file groups.

In addition, the Board has voted "no" on a group rating capping proposal. In July of 2008 the Board approved a maximum savings reduction from 85% to 77%. To offset the cut in savings BWC staff recommended qualifying employers would only see a 30% increase in their experience modifier. Instead of a 77% maximum savings, top tier employers would have received an 80% savings. However, the Board has turned down this recommendation.

Finally, to achieve a \$150-200 million reduction in premiums of non-group employers, the BWC proposed doing away with other savings programs amounting to \$70 million. The BWC is considering an overall 30% reduction in base rates, and as a result, additional up-front discounts may not be necessary. Many of the current discount programs (such as the Drug Free Workplace and Premium Discount Program) are under review and may change.

Due to the last minute potential changes, the goal of **Benefits 1 Group** (NOACC's provider for Workers' Compensation Third Party Administration) is to keep its clients informed. They hope that BWC and the Board finalize rating models at their February meetings. Until then, keep in mind that, **if your company qualifies for group rating, the quotes you have received prior to January 23, 2009 may be inaccurate.**

(continued in next column)

What does this mean to you and your business?

1. Chances are **high** that the quote you may have already received will be changed.
2. As of now, **NO** third party administration (TPA) has submitted their forms to the Bureau.
3. You will probably need to re-evaluate and review any quote you have already received.
4. If you have already signed with a TPA, **do your due diligence, ask for a refund and ask for a revised quote.**

Questions to think about when choosing your TPA

1. Did your TPA inform you of all the potential roadblocks to the group ratings deal you were signing in November/December... that could materially change the offer they were signing?
2. Did your TPA disclose there was a November restraining order blocking the entire group rating program? The law was changed in late December to allow the group rating program to continue.
3. Did your TPA disclose that a discount "cap" was proposed but not approved? This was common knowledge back in November/December but was expected to pass. The cap was just voted down.
4. Did your TPA disclose BWC's enrollment deadline is February 28th every year...**not** November/December?

The impact of 12/31/08 claims snapshot: Every year employers sign up early then get kicked out in January/February if their claims ratios change. The "best" deals come to those who wait the longest. The more members groups can obtain, the better the discount percentage each member can get. Signing up in November/December only helps the TPA.

Through our affiliation with NOACC, The Chesterland Chamber of Commerce endorses Benefits 1 Group as our TPA. NOACC Benefits Task Force spent many months researching, comparing and interviewing before they chose Benefits 1 Group. They believe in doing business in partnership with their clients and their excellent customer service was what caused them to stand out among others.

If you wish to submit a Temporary Authorization to Review Information (Form AC3) online, go to the Members Benefits page of our website at www.chesterlandchamber.com and click on the FREE AC3 line in the Benefits 1 Group box. This simple process takes very little time to complete.

Or, please contact Peter Young at Benefits 1 Group toll-free at (877)765-4200 for a full review of your potential savings. Managing workers' compensation insurance can be confusing but Benefits 1 Group is there to help.