



Public Employers Workers' Compensation Group Rating Enrollment Deadline Coming Soon

Across the country, every public entity continues to look for ways to save money and reduce operational expenses in order to re-invest in their people, technology and other business practices. Workers' compensation premiums are one operational expense that may be reduced if your organization has implemented safe work practices and adopted claims management best practice techniques.

In Ohio, Group Rating remains one of the best programs available as a solution for your organization to reduce its workers' compensation premium with high discounts and program compatibility options. If your organization is eligible to participate in a group rating program for workers' compensation, the Ohio Bureau of Workers' Compensation's (BWC) enrollment deadline for the 2020 policy year is May 31, 2019. Please be sure to submit your paperwork to CompManagement before the end of business on Friday, May 24, 2019 to secure your enrollment.

If you are reviewing savings quotes from other programs, please make sure that you are examining them thoroughly to ensure that you are comparing similar discounts and service offerings. This important decision affects not only how much you pay in workers' compensation premiums, but also who will be handling any claims incurred by your injured employees.



Please make sure your organization does not miss this opportunity to lower your premium exposure. To wrap up your re-enrollment today and pay online, please click on the image to the left. To pay by check, please send payment noting your policy number and invoice number to: CompManagement | PO Box 89456 | Cleveland, OH 44101-6456

SPRING 2019

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Prospective Billing for Private Employers

It is that time of year again. As we finish up the 2018 rating year (7/1/2018 through 6/30/2019) and get ready to begin the 2019 rating year (7/1/2019 through 6/30/2020), here are some important reminders and actions you can take to avoid penalties.

1. BWC will be mailing 2019 estimated annual premium notices along with your installment schedule by **May 1st**.
 - If you find that you are having trouble keeping up with your installment payments which result in lapses in coverage, this is a good opportunity to change to a less frequent installment schedule (quarterly, semi-annually, or annually). Employers can go online at www.bwc.ohio.gov and update their installment plan for the 2019 rating year up through **May 15th**.
 - If you expect your payroll to change during the 2019 rating year from the estimate provided, you can call BWC at (800) 644-6292 and request a change to your payroll and installment schedule.
 - Failure to make installment payments based on the installment schedule can result in lapses in coverage, therefore make sure installment payments are paid by the due dates as noted on the installment schedule. The first installment payment will be due by **mid/late June 2019**.
 - If you pay your full 2019 premium by this first due date, you can earn a **2% Early Payment Discount**. There is no need to switch to an annual installment, but the premium must be paid in full by the due date. BWC will issue the 2% refund the following month.
2. BWC will mail notices regarding the 7/1/2018 through 6/30/2019 true-up around July 1st; reporting and payment is due by **August 15th**.
 - Failure to true-up and make any additional payment will result in your policy being removed from all discount and rebate programs and it will remain ineligible for discounts and rebate in future years.

Bureau of Workers' Compensation Rates

In March, the Ohio Bureau of Workers' Compensation (BWC) Board of Directors approved base rates for the upcoming 7/1/2019 rating year for private employers. The rates will result in a **20% overall decrease** in collectable premiums. This 20% reduction is due to multiple factors including the introduction of the Premium Size Credit and Experience Modifier Adjustment Factor. Refer to our [Summer 2018 edition of CompNotes](#) for more information regarding these experience rating changes.

Although the overall collectable rate is decreasing, each manual classification's impact may be different. To determine how your manual classification(s) may be impacted, [click here](#).

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BWC also approved the following assessment rates. The money collected through these assessments is used to fund the operation expenditures of the BWC and Industrial Commission (IC), and to pay cost of living increases to injured workers collecting permanent and total disability benefits. Since these administrative rates are a percentage of premium rates, which are reduced, there is a need for an increase in order to collect roughly the same amount.

Employer Type	BWC Admin*	IC Admin*	DWRF 1	DWRF 2	Total Assessments*
Private	17.31	2.24	0.00	0.00	19.55
Public	12.99	2.98	0.00	0.00	15.97

**Rates listed are a percentage of merit-rated premium and are effective for the 7/1/2019 to 6/30/2020 payroll period for private employers and for the 1/1/2020 to 12/31/2020 payroll period for public employers.*

Manual Code Changes

In addition to setting rates each year, BWC reviews the NCCI (National Council of Compensation Insurance) manual classification assignments for Ohio employers to ensure that the system remains responsive to the needs of various industries. For the upcoming 2019 rating year, BWC will eliminate 2 codes within the healthcare industry and reassign a code for those with nonscheduled limousine services.

Healthcare:

Discontinued Manual Code	Continued Manual Code
8825: Retirement Living Centers - Food Service employees	8826: Nursing Homes or Assisted Living Facilities - All other employees & salespersons, drivers
8829: Convalescent or Nursing Home - All employees	8824: Nursing Homes or Assisted Living Facilities - Healthcare employees or 8826: Nursing Homes or Assisted Living Facilities - All other employees & salespersons, drivers

BWC has indicated that all of manual 8829 payroll will automatically transfer to manual 8824. If you have any payroll that would be reportable under manual 8826, you will need to contact BWC at (800) 644-6292 to adjust your 2019 estimated annual payroll so that your premium installments can be adjusted accordingly.

Limousine services:

Current Classification	Reassigned Classification
7370: Taxi Co - All other employees & drivers (including non-scheduled limo service)	7382: Bus Co - All other employees & drivers (classification now includes all limo services, both scheduled & non scheduled)

If your organization currently reports under one of these manual classifications and you want to see the impact of the change, or if you need more information regarding your rates, please contact your CompManagement Rate Analyst at (800) 825-6755.

BWC UPDATE

Important Reminders for Public Employers

Prospective Billing Reminder for Public Employers -

- The 2018 True-Up was due on February 15, 2019. If you have not submitted your true-up or still owe premium based on the true-up, please contact BWC immediately at (800) 644-6292 to report and pay.
- If you deferred your January to April 2019 installments, payment was due April 22, 2019.
- Continue with your 2019 installments as scheduled. [Click here](#) to view your installment schedule. Installment payments are due by the due date on the installment schedule and not the due date on the invoice. Failure to make installment payments based on the installment schedule can result in lapses in coverage.

Drug Free Safety Program (DFSP) - Public Employers

If your organization participates in the Ohio Bureau of Workers' Compensation's (BWC) Drug Free Safety Program for the 2019 policy year, please remember the BWC's safety and reporting requirements for the program are due later this year.

Without the completion of all of the BWC's requirements, your eligibility to participate in the program may become at risk and BWC could deny issuing any eligible premium rebates due to your organization.

Click on the image to the right for a copy of the BWC's DFSP program guide that includes information on all of the program requirements and the necessary training and reports that need to be completed.

CompManagement also offers online training options to assist your organization in meeting the BWC's training requirements. Click on the image to the right for more information.

The BWC's deadline to complete the necessary training and reporting requirements is September 30, 2019.



EM Cap - Public Employers

If your entity is a participating member of the Ohio Bureau of Workers' Compensation's (BWC) EM Cap Program for the 2019 policy year, there are safety training requirements that must be met by later this year.

If in the first policy year, a one-half day industry-specific safety program prescribed by BWC's division of Safety & Hygiene must be completed by September 30, 2019.

If in subsequent years of the program, an online training class prescribed by BWC's division of Safety & Hygiene must be completed by September 30, 2019.

To review the BWC's division of Safety & Hygiene's training center courses, click on the image to the left.

Important Dates to Remember

If you are enrolled or plan to enroll in an Ohio Bureau of Workers' Compensation (BWC) program, please remember the following important deadline dates. If you have any questions or if you would like to learn more about these discount programs and the potential savings they have to offer to your organization, please contact Lora Brooks, Program Specialist, at (800) 825-6755, extension 65436.

Private Employers

Program	Action Required	Period	Due Date
Drug Free Safety Program (DFSP)	Application deadline for new participants	7/1/2019 - 6/30/2020	5/31/2019
	Online safety management self-assessment (SH-26) deadline and accident analysis training deadline (initial year only; new supervisors have 60 days from hire date to complete)	7/1/2019 - 6/30/2020	7/31/2019
Group Rating & Group Retrospective Rating (employers with a claim in the green period)	2 hours of BWC approved training or complete BWC's online accident analysis form and safety class and report all training to CompManagement	7/1/2018 - 6/30/2019	6/30/2019
Industry Specific Safety Program (ISSP) (the number of safety activities required is based on employer's annual payroll)	Industry-specific safety classes offered by BWC's DS&H, OR On-site safety consulting by DS&H experts followed by completion of an online on-site consultation survey (SH-29 form), OR Attended BWC's Annual Ohio Safety Congress & Expo (March 2019)	7/1/2018 - 6/30/2019	6/30/2019
	Application deadline for new participants	7/1/2019 - 6/30/2020	5/31/2019
	Online safety management self-assessment (SH-26) deadline	7/1/2019 - 6/30/2020	7/31/2019
Policy Activity Rebate (PAR)	Completion of 11 activity credits	7/1/2018 - 6/30/2019	5/31/2019
Safety Council Program	Attend 10 safety council meetings (2 can be external training credits) with a qualified senior-level manager attending at least one safety council sponsored meeting AND submission of semiannual workplace accident report	7/1/2018 - 6/30/2019	6/30/2019
	Application deadline for re-enrolling and for new participants	7/1/2019 - 6/30/2020	7/31/2019
Transitional Work (TWB)	Application deadline for new participants	7/1/2019 - 6/30/2020	5/31/2019

Public Employers

Program	Action Required	Period	Due Date
Deductible Program	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	7/31/2019
Drug Free Safety Program (DFSP)	Annual report due	1/1/2019 - 12/31/2019	9/30/2019
EM Cap	Education requirements must be completed	1/1/2019 - 12/31/2019	9/30/2019
Group Experience Rating	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	5/31/2019
Group Retrospective Rating	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	7/31/2019
Individual Retrospective Rating	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	7/31/2019
One Claim Program	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	7/31/2019
	Education requirements must be completed	1/1/2019 - 12/31/2019	9/30/2019
Policy Activity Rebate (PAR)	Application deadline for enrolling	1/1/2019 - 12/31/2019	7/31/2019
Safety Council	Attend 10 safety council meetings (2 can be external training credits) with a qualified senior-level manager attending at least one safety council sponsored meeting AND submission of semiannual workplace accident report	1/1/2018 - 12/31/2018	6/30/2019
	Application deadline for re-enrolling and for new participants	1/1/2020 - 12/31/2020	7/31/2019

SAFETY TIP

Is Your Employee Safety Training Effective?

A comprehensive workplace safety program must include training. Providing quality safety and health training will help prevent work-related injuries and illnesses. It encourages workers through education as well as empowers them to advocate for safer working conditions.

There are several factors that contribute to successful training. One of the most important contributions to a safety program is ensuring that the training facilitator exhibits safety and health expertise with sound instructional skills and flexibility. In effective training, participants should learn:

- How to identify the safety and health problems at their workplace
- How to analyze the causes of these safety and health problems
- How to bring about safer, healthier workplaces
- How to involve their co-workers in accomplishing all of the above

There are four characteristics that sound training programs have in common. The best training programs are accurate, credible, clear and practical.

Accurate- Training materials should be prepared by qualified individuals, kept up to date, and facilitated by appropriately qualified and experienced individuals employing appropriate training techniques and methods.

Credible- Training facilitators should have a general safety and health background or be a subject matter expert in a health or safety-related field. They should also have experience training adults or experience working with the target population. Practical experience in the field of safety and health as well as experience in training facilitation contribute to a higher degree of facilitator credibility.

Clear- Training programs must not only be accurate and believable, but they must also be clear and understandable to the participant. If the material is only understandable to someone with a college education or someone who understands the jargon, then the program falls short of meeting workers' needs. Training materials should be written in the language and grammar of the everyday speech of the participants. Training developers should ensure that readability and language choices match the intended audience.

Practical- Training programs should present information, ideas, and skills that participants see as directly useful in their working lives. Successful transfer of learning occurs when the participant can see how information presented in a training session can be applied in the workplace.

To assist employers with putting together an effective safety training program, OSHA has published a guide entitled "Resource for Development and Delivery of Training to Workers". The guide covers topics such as best practices for training adults, principles of adult education, and program design and delivery. Click here to view: <https://www.osha.gov/Publications/osh3824.pdf>.

Source: OSHA

2019 CompManagement Safety Academy

Throughout 2019, CompManagement will offer several [FREE](#) Safety Academy webinars. Each webinar will count as 1-hour of credit towards the Ohio Bureau of Workers' Compensation's (BWC) safety training requirement, if participating in a group program. Clients required by the BWC to take 2-hours of safety training have been contacted directly by CompManagement, and will receive another reminder soon.

Session	Date / Time	Register
10 Steps to a Better Safety Program The BWC created the "10-Step Business Plan for Safety" with a goal of helping companies develop a culture where all members of the organization actively manage workplace safety and health. This webinar will discuss those 10 steps as well as resources to assist companies put a plan in place.	May 7 10:00-11:00 am (est/edt)	Register Now
Accident Investigation and Analysis All employers should have a plan in place to investigate and analyze all accidents or near misses to prevent future occurrences. This webinar will discuss the steps to investigate and analyze an accident or near miss, proper documentation, hierarchy of controls and more.	June 11 2:00-3:00 pm (est/edt)	Register Now

Industry Updates

Healthcare

Workplace Violence - Free Training!

Workplace Violence Prevention for Nurses presented by the Centers for Disease Control and Prevention. This free, interactive course is designed to help healthcare workers better understand the scope and nature of violence in the workplace. Upon successful completion of the course, healthcare professionals can earn continuing education units. [Click here](#) to get started.

Public Employers

School Violence

Centers for Disease Control and Prevention provide resources to address violence in schools. School violence is a subset of youth violence. Acts of violence can disrupt the learning process and have a negative effect on students, the school itself, the broader community and the workers' compensation claims being filed by teachers and school staff. [Click here](#) for more information.

OSHA and PERRP UPDATES

Recently, due to inflation, OSHA adjusted the maximum penalty rates for all types of violations. Effective January 23, 2019, the maximum penalty rates are as indicated in the table below. Additional information may be viewed at <https://www.osha.gov/penalties/>

Type of Violation	Penalty
Serious; Other-Than-Serious Posting Requirements	\$13,260 per violation
Failing to Abate	\$13,260 per day beyond the abatement date
Willful or Repeated	\$132,598 per violation

EMPLOYER SPOTLIGHT

Fuyao Glass America, Inc.



FUYAO GLASS AMERICA

Fuyao Glass America, Inc. (“FGA”), located in Moraine, makes safety glass for automakers in North America in what is the largest integrated automotive glass plant in the world.

The plant has a capacity of four million sets of auto OEM (original equipment manufacturer) glass each year. FGA is a Chinese-invested company located in the site of a former GM plant. Their partnership with CompManagement assists in strengthening their workers’ compensation program. A key part of this was developing a formal Transitional Duty Return to Work program.

While the concept of Transitional Duty is a well-known component of a good workers’ compensation program for both work place safety and cost containment, it was a new concept to the young management team at FGA. By demonstrating the benefits of safely returning injured employees to the workforce, we were able to obtain the “buy-in” of FGA’s senior management. Once that was in place, we identified a developer with experience in manufacturing who was able to design a practical program.

FGA currently employs over 2,300 individuals. Employees work multiple shifts. It was important to FGA that the Transitional Duty program had structure and that the employees performed meaningful work duties while on restrictions. Through regular risk management and claim staffing meetings with key FGA employees, we were able to monitor and adjust workflow on the program.

Has the program been a success? Prior to developing their current program, FGA was able to receive a 4.5% rebate through the BWC Transitional Work Bonus Program for the 2015 policy year (maximum rebate is 10%). That rose to 8.25% for the 2016 policy year. For the 2017 policy year, FGA implemented the full BWC grant-funded program and was able to accommodate 100% of their restricted duty claims.

FGA’s commitment to safety is also demonstrated through their reduction in work-related injuries. CompManagement began to partner with FGA at the start of the 2016 rating year. Although their employee count has risen since then, work-related injuries have reduced by 32%. From 2016 to 2018, medical only claims decreased by 25% and lost time claims dropped by 57%. Since premium is a function of claims costs and not just the number of claims filed, it is important to note that claims costs during this time reduced by 65% (costs including reserves and valued as of 12/31/18).

It has been a privilege to partner with FGA on the development and implementation of their workers’ compensation program as they increase their presence in Southern Ohio and we wish them continued success.

The Value of Unemployment Cost Management Services

Outsourcing has become a major trend in today's fast-paced business world. Let's face it, human resource (HR) professionals bear a great deal of responsibilities, such as employee recruitment, screening and interviewing; employee relations; payroll and benefits administration; policy administration; and whatever else facilitates the efficient and effective functions of an organization.

Given the challenges and responsibilities modern HR departments face, it makes sense to outsource certain tasks such as unemployment claims and tax management services to professionals. Outsourcing unemployment cost management services generally results in a positive return on investment.

Unemployment benefit costs and unemployment taxes vary depending upon how effectively and efficiently employers respond to unemployment claims. The unemployment system places deadlines on claims responses and tax savings opportunities. Missing deadlines cost employers money. Selecting the right unemployment cost management service provider can save an employer several times the cost of paying for the service, making the choice a worthwhile investment.

Sedgwick has been handling unemployment claims for nearly 35 years, delivering the highest level of financial impact with one of the most experienced teams in the industry. Sedgwick provides thorough claims management, expert hearing representation, focused benefit charge audits and continuous education on the process of unemployment claims management.

Sedgwick's claims management approach yields direct savings to public, governmental, educational and non-profit reimbursing employers and significant tax savings for private-sector employers.

Sedgwick's active, goal-driven approach resulted in the following impact for our clients in 2018:

- 51% of claims were protested
- Over 83% success rate on all appeals
- Benefit charge liability savings of nearly 6 times charges on protested claims
- Additional 34.52% overall tax savings generated for tax-paying clients through voluntary contributions and common rating

Sedgwick's unemployment cost management service places less burden on HR departments and reduces labor costs overall.

Should you have any questions regarding Sedgwick's unemployment cost management services and the benefits that may be obtained, please contact Ken Weber at (513) 774-5866 or via email at Kenneth.Weber@sedgwick.com.

UNEMPLOYMENT UPDATE

Educational Institutions and Reasonable Assurance Unemployment Compensation

With the school year coming to a close in the next couple of months, now is the time to begin planning to offer your employees reasonable assurance. Reasonable assurance is the intent of an educational institution to employ an employee in the same or similar capacity in the subsequent school year. Reasonable assurance can be offered to teachers, substitutes, coaches, and any other type of employee of an educational institution, school or university. As long as the employee has been provided reasonable assurance he should be disqualified from receiving benefits between school terms and during customary breaks.

It is recommended that a letter be given to each and every employee that you plan on retaining in the next school year and that the letter is specifically addressed to the individual. The letter should also be printed on school letterhead. It is **not** recommended that that you require the employee to return a letter indicating their intent to continue with the school in the subsequent school year. Doing so can negate the benefit of reasonable assurance if the employee does not return the letter.

To be most effective, the letter of reasonable assurance must be provided in a timely manner. The letter or notice should be provided **before** the end of the school year. If the notice is not provided in a timely manner, the employee may be entitled to receive benefits up to the date when reasonable assurance was provided.

Below is a sample reasonable assurance letter that meets the state of Ohio's requirements:

Date: [mm/dd/yy]

Dear [employee name]:

This letter serves as notice that it is our intent to re-employ you in the same capacity in which you were employed during the 2018-2019 school year for the 2019-2020 school year.

Therefore, you have reasonable assurance that you will be employed in your current position as a [job title] for the 2019-2020 school year.

All other terms and conditions of your employment will remain the same.

Sincerely,
[school official]

Offering reasonable assurance in an appropriate and timely manner is a great way for schools to reduce their unemployment costs by preventing employees from inappropriately collecting unemployment benefits between school terms and during customary breaks. If you have questions regarding reasonable assurance, please contact Roger Baker in our unemployment department or for current unemployment clients, contact your assigned unemployment examiner.

Online Access Now Available Unemployment Compensation Clients

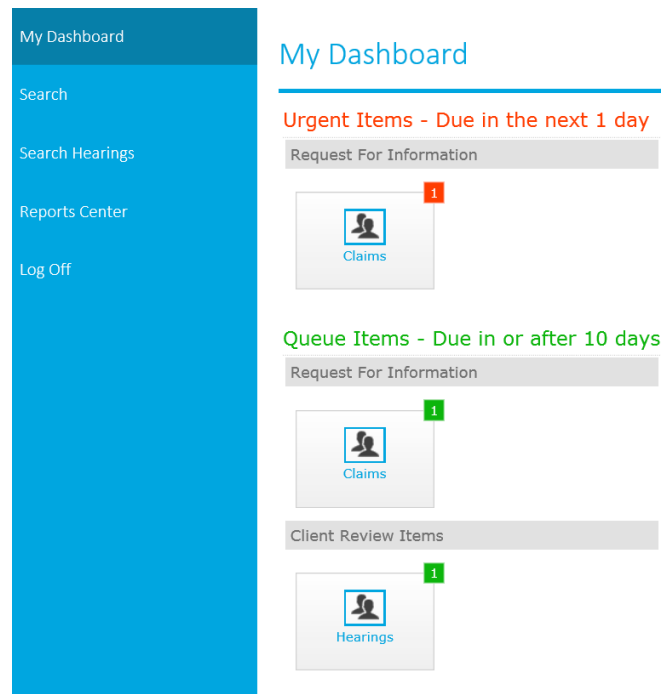
Sedgwick recently launched viaOne unemployment, an online client portal that is now available to our unemployment customers. Through the portal customers will be able to view upcoming hearings and deadlines, see claims related information, respond to claims and run reports.

Upon logging in, the dashboard screen will display any claims where we are waiting for information from the user, as well as any upcoming hearings. Items will be categorized by their due dates, with items that are due today listed as urgent at the top of the screen.

The claims section of viaOne unemployment will allow users to view the status of the claim, see where it is in the claims process, and view claims related documents and notes.

ViaOne unemployment users will be able to securely respond to unemployment claims. Users can supply separation information and upload separation related documents. Responses and documents are automatically uploaded into our claims system for the examiner to process.

Several reports are currently available in viaOne unemployment. There are reports that display claim level information, hearing dates and outcomes, aggregate financial information and claim summary information. The reports can be run at your convenience and are real time. Additional reports will be added as they become available.



Reports Center



Analysis Report



Benefit Charge Details Report



Benefit Charge Report



Claim Details Report



Claim Summary by Termination Reason



Hearing Report

If you are a current Sedgwick unemployment customer and would like to be provided access to viaOne unemployment or would like a demo, please contact Lauren Mann via email at Lauren.Mann@sedgwick.com.

UPCOMING EDUCATIONAL WEBINAR SESSIONS

Workers' Compensation

Session	Date	Session Start Time
Private Employers Only: BWC Destination Excellence Program	May 14 May 16	10:00 am (est/edt) 2:00 pm (est/edt)
Workers' Comp 101: Understanding Ohio's workers' compensation system (private and public employers)	June 6	10:00 am (est/edt)
Building a Successful Workers' Compensation Program	June 25 June 27	10:00 am (est/edt) 2:00 pm (est/edt)

For a full description of the courses, please [click here](#). The client education programs listed above are offered at no charge to current clients of CompManagement. The sessions are approximately 60 minutes in length and are certified by the Ohio Bureau of Workers' Compensation (BWC) for 1-hour of the 2-hour safety training requirement for group and group retrospective-rated employers. To be eligible for the safety training credit, the attendee must remain in the session for at least 75% of the total session time. If the qualification is met, we will send a certificate of attendance via email within 3 business days of the session date.

REGISTRATION

Registration for our Client Education Program webinar session is easy! Simply send an email to: seminarrsvp@sedgwickcms.com. Be sure to indicate the following: company name, BWC policy number, session name, session date, name(s) of those wishing to attend and an email address for each person attending.

Unemployment Compensation

Session	Date	Session Start Time
Employment Law Update	June 13	1:30 - 3:00 pm (est/edt)

For a full description of this course, please [click here](#). The client education program listed above is offered at no charge to current clients of CompManagement.

The session has been approved for recertification credit hours (RCHs) by the American Payroll Association (APA). To be eligible for RCHs per APA, the attendee must remain in the session for at least 75% of the total session time. If the qualification is met, we will send a certificate of attendance via email within 3 business days of the session date. Our organization is only responsible to communicate the RCH's earned per APA. We do not submit documentation on your behalf.

REGISTRATION

Registration for our Client Education Program webinar sessions is easy! Simply send an email to: ucwebinars@sedgwickcms.com. Be sure to indicate the following: company name, session name, session date, name(s) of those wishing to attend and an email address for each person attending.

Change in Leadership

On March 8, 2019, Randy Jones retired as the Senior Vice President of Ohio TPA Operations after a successful 22 year career with CompManagement. Randy was instrumental in the early start-up and success of CompManagement Health Systems, our managed care organization sister company in Ohio. He later transitioned to CompManagement leading our sales initiatives and eventually took the reigns of the overall operation.

Russ Hocutt has now assumed responsibility for our Ohio TPA operations. Russ joined CompManagement in 2008 leading our association services department and then transitioned into operations managing our safety services, state fund claims and hearings business units. He brings over thirty years of experience in the Ohio TPA industry with past oversight of operations, sales, service and safety. Russ also brings over 25 years of management experience to his new role. He has a Bachelor's degree in Mathematics from Ohio State and holds the Associate in Risk Management (ARM) designation.



Russ Hocutt
Senior Vice President
Ohio TPA Operations

“It is a tremendous opportunity to be able to apply what I have learned from people like Randy Jones and others in taking us to the next level of service to provide to our customers and colleagues. It will be important to leverage our experience and technology to continue to help our clients manage their workplace injuries and programs”.

We know you will join us in wishing Russ well in his new role. Russ may be reached at (614) 376-5619 or via email at Russ.Hocutt@sedgwickcms.com.

For more news & information connect with us!

Phone: 800.825.6755 • Fax: 866.567.9380 • www.compmtgt.com



CompNotes is a quarterly newsletter of CompManagement and is provided for general information purposes. Articles should not be construed as legal advice. Consult with an attorney or other appropriate professional for questions regarding any of the topics included in this publication.

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