

Can you afford to stick with your current MCO?

**Ohio BWC Managed Care Organization
Open Enrollment is April 30 to May 25.**

Choose CareWorks as your new MCO.

CareWorks

In this business,

experience
matters.

**For nearly 20 years, CareWorks
has been the most selected MCO
to help Ohio-based workers
get back to health, work and
productivity.¹**

*So why do over 90,000 employers throughout
Ohio choose CareWorks?² Here's why...*

Over 17 million bills processed and counting³



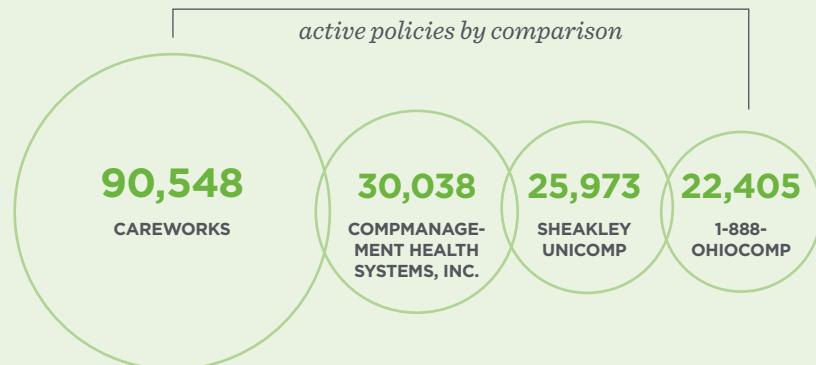
At CareWorks, we pride ourselves on our experience. And with experience comes the ability to do more, like handle particularly complex claims, reduce your costs, and help your workers navigate the claims process.

3) BWC MCO Summary week ending 12/31/2017, Total Number of Bills

We handle approximately 1 out-of-every 3 injured worker claims in Ohio.⁴

CareWorks manages
90,548 active policies in Ohio.

*That's more than the next three
largest MCOs combined.⁵*



**Our leaders have an
average tenure of
over 20 years
with the company.**



**In 2017, we
managed
83,341
claims—**

*that's 55%
more than the
MCO with the
next most.⁶*

**Our experienced nurse case
managers keep your claim costs
from spiraling by keeping them
medical only.**

*As of December 2017, the BWC average
medical expense per medical only claim was
\$1,107.⁷ As of December 2017, the BWC average
medical expense per active lost time claim was
\$57,567.⁸ For CareWorks claims with dates of
injury in 2017, the average medical cost for a
medical only claim was \$649.⁹ For CareWorks
claims with dates of injury in 2017, the average
medical expense for lost time claims was
\$6,239.¹⁰ **Can you afford the difference?***


\$6,239
2017 CareWorks avg.
medical expense of a
lost time claim


\$57,567
BWC avg. medical expense
of an active lost time claim

6) BWC Report Card 2017, ((CareWorks – CHS managed claims) ÷ CHS managed claims) 7) BWC January 2018 Enterprise Report, MO claim expenses as of 12/31/2017 8) BWC January 2018 Enterprise Report, avg. medical expenses per active LT claim, cumulative from DOI through 12/31/2017 9,10) CareWorks MO/LT Report March 2018 (3/21/2018), total medical paid for claims filed with a DOI: 1/1/2017-12/31/2017

Drug Utilization
Review (DUR) costs
can tack on to your
total claim cost. It
takes experience to
know that it is not
about how many
DURs are performed,
but that the right
DURs are performed.

*Big company
resources.*

*Small company
relationships.*

*World-class
service.*

Putting our size to work for you.

Bigger gets a bad rap these days.

But at CareWorks, we believe size is something to be celebrated, because we're able to draw on a deep pool of expertise to handle some of the most difficult claims with personalized attention.

We deploy small, dedicated teams that include experienced nurse case managers who work with you and your injured workers directly to quickly and efficiently get them back to health, work and productivity.



Over 95%

of CareWorks customers
would recommend
CareWorks according to
the 2018 BWC Survey.¹¹



**Avg. customer
service wait time:**

10.8 seconds¹²



We'll sweat the details for you.

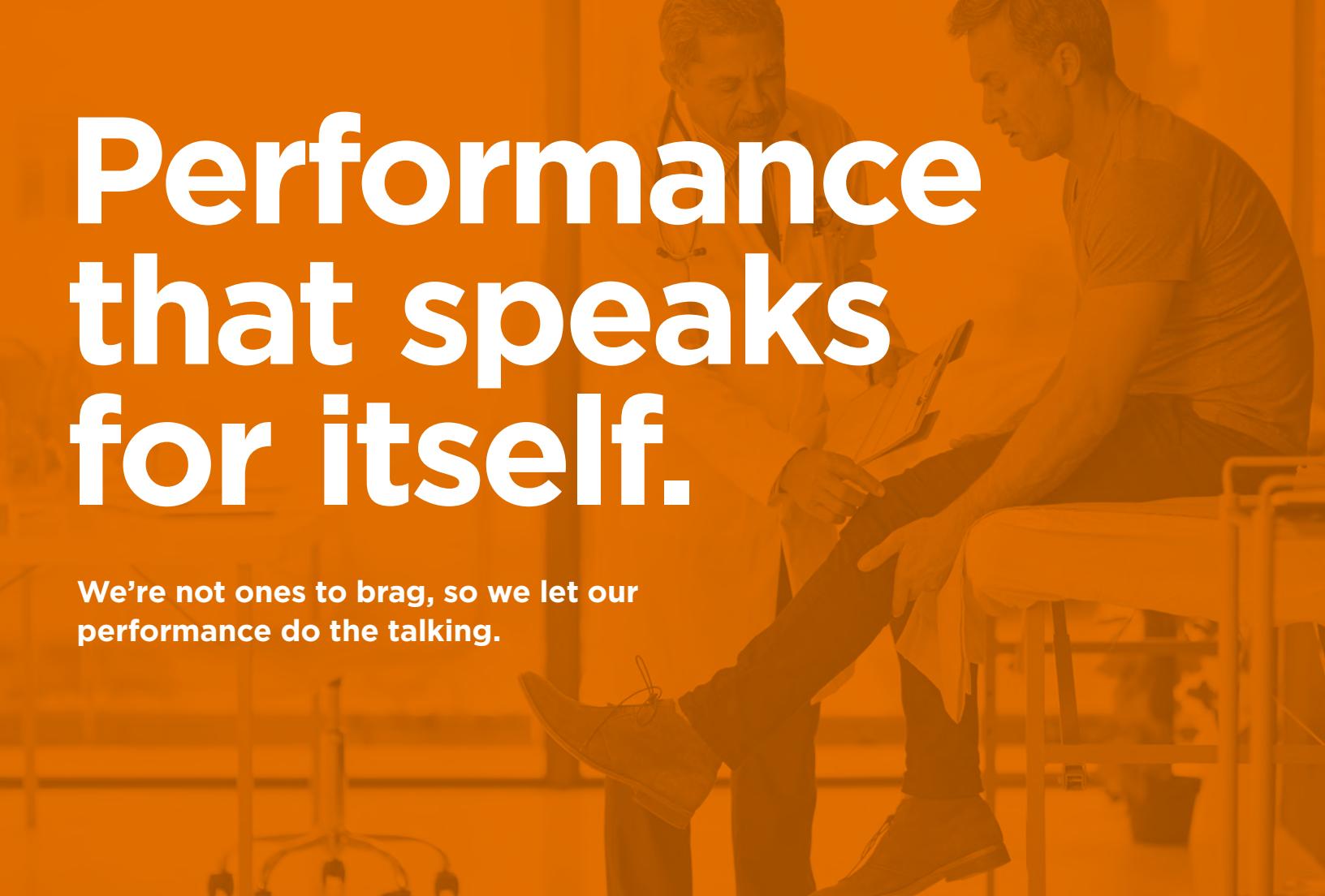
From quarterly claims and medical bill payment reports to semi-annual stewardship reports covering five years of claim activity, your dedicated account executive can get you the information you need, when you need it.



**Each year we survey our
customers to make sure we are
performing. In the last survey
our overall average performance
score was:**

4.6 *out of 5*¹³

Performance that speaks for itself.

A photograph of a man in a white lab coat and stethoscope, sitting in a chair and holding a clipboard, looking down at his hands. He appears to be in a medical or scientific setting. The background is slightly blurred.

The background image shows a man in a white lab coat and stethoscope, sitting in a chair and holding a clipboard, looking down at his hands. He appears to be in a medical or scientific setting. The background is slightly blurred.

We're not ones to brag, so we let our performance do the talking.

In 2017, CareWorks clients experienced an average of **0.96 lost days for medical only claims and 7.31 lost days for all claims.**¹⁴

*average of
.96
lost work days*

With a BWC return-to-work score of 52.28, we **outperformed the next three largest MCOs and are well above the MoD days absent statewide average of 50.82.**¹⁵

52.28
MoD days absent score

CareWorks had the **fastest First Report of Injury (FROI) turnaround time of all Ohio MCOs.**¹⁶

0.76
days FROI turnaround

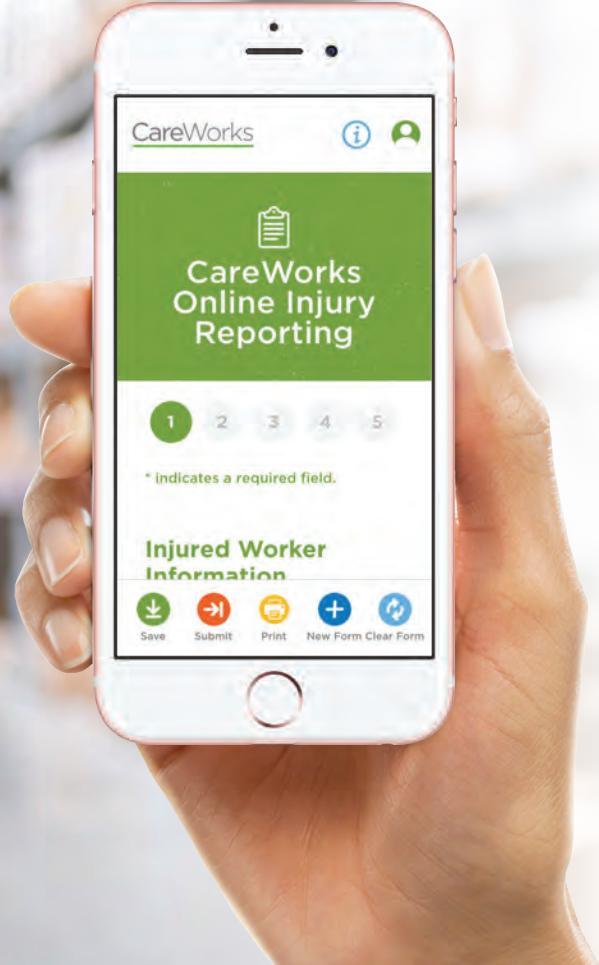
CareWorks **retained over 98% of our total customer policies after the most recent open enrollment period.**¹⁷

98%
customer retention

CareWorks achieved **the highest bill payment accuracy of all MCOs at 99.92%.**¹⁸

99.92%
bill payment accuracy

14) CareWorks MO/LT Report March 2018, DOI: 1/1/2017-12/31/2017 with a known RTW as of 3/21/2018 15) 4th Quarter 2017 MoD, post appeal, to be published on BWC Report Card 2018 16) Public Information Request, SP18-01616: 2018 MCO Report Card, FROI turnaround 17) Total policies as reported in the BWC EDI 816, received 6/5/2016 ÷ total policies as reported in the BWC MCO Summary week ending 5/1/2016 18) BWC MCO Summary data as of 12/3/2017, period 9/4/2017 to 12/3/2017, 837 Data Accuracy



**Technology
that works
for you. Not
the other
way around.**

We believe technology
should enable you to work
smarter, not harder.

Our dedicated in-house technology team provides:

Alerts

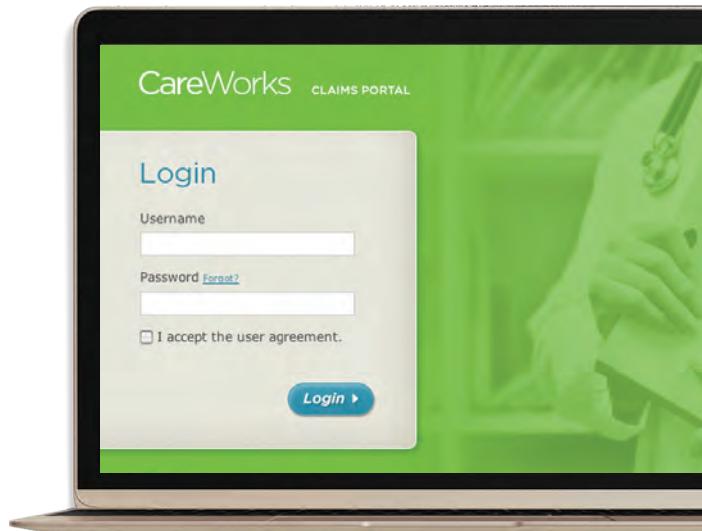
Stay up to date with what's happening with your claims with customized push notifications sent to your desktop, tablet, or mobile device.

Real-time online injury reporting, provider searches and claims portal

Access our suite of online tools—24-hours a day, seven days a week, 365 days a year.

Customized reports

Get the info you need, when you need it with customized reports built for you.





Medical Leaders

*with medical
experience*

Medical Director:
Chrisanne Gordon, MD

Dr. Gordon obtained Board Certification in 1989 by the American Board of Physical Medicine and Rehabilitation. She has served as CareWorks Medical Director since 1997. Due to the majority of injuries in workers compensation being musculoskeletal in nature, her area of expertise is invaluable to providing direction on medical treatment for the population that is served. In addition to being an **active practitioner**, her roles and responsibilities include:

- *Development and review of policies and procedures for medical management and return to work services*
- *Developing medical policy and utilization review criteria*

- *Evaluating utilization and provider practice patterns*
- *Overseeing clinical decision-making aspects of the medical management program*

Gregory Jewel, MD

Specializing in occupational medicine with a focus on workers' compensation, disability management, consulting and occupational health delivery. He has performed file reviews for CareWorks since 2007, while continuing to act as Medical Director for a large central Ohio company

Mark Stover, DO

Specializing in orthopedic surgery. He has held multiple board and chairman positions for various surgical centers and hospitals. Dr. Stover has been a file reviewer for CareWorks since 2003.

Robert Blank, DC

Has been in private practice as a chiropractor since 1980. He has been performing file reviews and IMEs for the Ohio BWC since 1995 and is currently part of the BWC DEP panel. He has been with CareWorks as a chiropractic reviewer since 1996.

\$161,697,850.26
Network Savings to our customers¹⁹

Partnered with excellence.

In an industry as complex as ours, staying accredited and up-to-date on trends and regulations is critical.

That's why CareWorks is partnered with more than 100 Ohio trade associations, allowing us to stay on top of emerging issues and develop best practices for our customers.



Case Management
Expires 09/01/2020



Choose
CareWorks
Now.

**You can't afford
to wait. It's Easy.
Complete the
included form and
fax or email it to
CareWorks.**

CareWorks

**Now's the time— the next
MCO open enrollment
window isn't until 2020.**



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CareWorks

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