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October, 2018

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Welcome to the Medina County Parade of Homes

The Parade started last Saturday, October 6th. Go out and support your fellow builder members this coming weekend, or by Sunday, October 21st. The following editorial was submitted to the media for the Parade event.

Fall Foliage & Fantastic New Home Tours in Medina County

It's that time of year ... take a weekend afternoon to enjoy the vibrant colors of fall and tour the highly anticipated Medina County Fall Parade of Homes. This year's event showcases 10 stunning new homes built by 9 of the area's finest builders and an exciting new development for the public to tour FREE of charge. Real estate values continue to grow, even more so in this highly appealing area so moving to (or within) Medina County and surrounding areas makes solid economic sense.



The Parade starts Saturday, October 6th and runs through Sunday October 21st. Models are available to tour Saturdays and Sundays ONLY from Noon to 5pm. This FREE event offers visitors an ideal time

to compare home values, builder styles, community settings, while enjoying brilliant fall colors. Many builders will be on-hand to meet and greet, show you around and answer questions. Medina County's Fall Foliage Tour will be held during the second weekend (Oct. 13/14) of the event - more information at: www.visitmedinacounty.com.

Medina County HBA President John Sumodi, Legacy Homes of Medina, notes "Medina County is booming. It's the

In This Issue ...

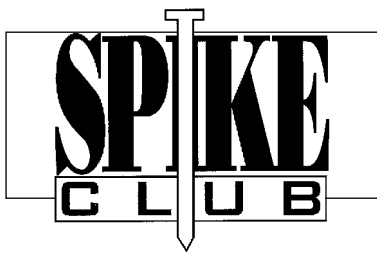
Special Parade of Homes Edition

HBA Educational Conference & Expo October 24 & 25 info & schedule

NAHB on Tax Reform Law to Benefit Builders/ Small Business

OHBA – Planning is Important
CareWorksComp Info & More!

(Continued on page 9)



Kenneth Cleveland	1,066*
Calvin Smith, Life Dir.	594.5
Mary Felton	416
John Sumodi	228.5
Andy Leach	126.5
Bob Knight	94.5
Russ Sturgess	29
Mark Zollinger	28.5
Doug Leohr	28
Ed Belair	7
Greg Thomas	5.5
Mike Hudak	4
Todd Scott	4
Dave LeHotan	3
Ted Curran	2.5
Rex Gasser	2
Jeremy Krahe	2
Sean Smith	1
Ray DiYanni	.5

Above list has been updated via the most current NAHB Spike Club Roster Report

*Current Life Spike status

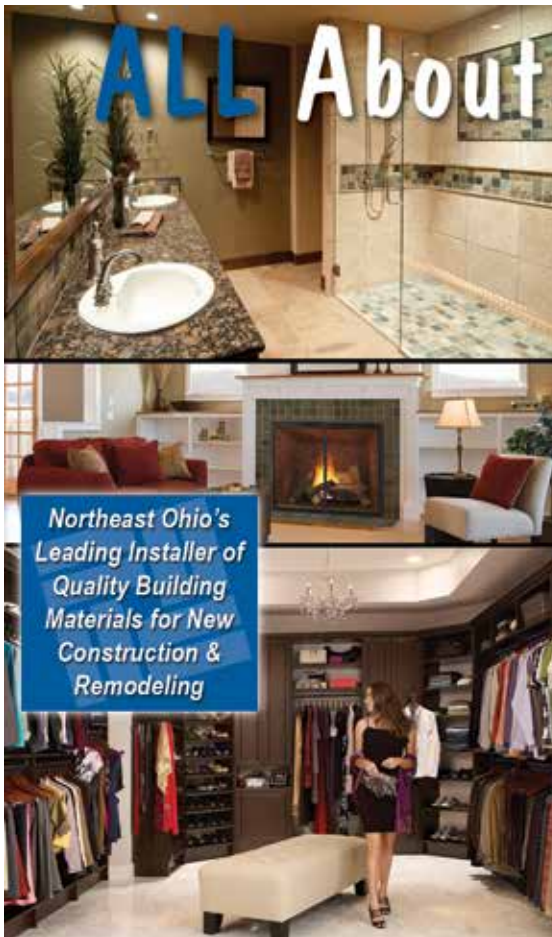


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2018 Dates To Remember

Oct. 6 - Oct. 21, 2018

Fall Parade of Homes

- Coming up soon ... We can still get you in as a sponsor. We will have 11 homes and 1 development. Be sure to attend and support your fellow members!



**Support Your Association!
Do business with members**

Table of Contents

	<u>Page(s)</u>
Cover: <i>Welcome to the Medina</i>	
County Parade of Homes.....	Cover, 9
Spike Club Update.....	2
New Address for MCHBA Office.....	3
2018 Dates to Remember.....	3
ED Letter / Board of Directors/Trustees.....	4
NAHB – Tax Reform Law Will Benefit Builders/ Small Businesses.....	7,14
Member News.....	7
Fall Parade of Homes - Builders & Sponsors.....	10,11,15
OHBA: Planning Is Important.....	12
HBA Educational Conference & Expo / Schedule.....	16,17
CareWorksComp Upcoming 2019 Deadlines & More.....	18



NOTE: NEW ADDRESS FOR MCHBA OFFICE

As of mid-January, our new address is just down the street from our previous one.

**3991 N. Jefferson Street
Suite 100
Medina, OH 44256**

Phone numbers, emails and website all remain the same.

Note that this new location is at the northern most end of Jefferson Street on the east side. Please make a note of it.

From the Executive Director

Members and Friends:

And ... we're off to the races. The Fall Parade of Homes is in full swing and appearing to be fairly successful after just one weekend. I would like to once again thank our sponsors, our builders, and everyone who pulls together to make this event happen and be successful. This event is truly a Win/Win/Win for everyone involved. I hope all of our members will take the time to visit these spectacular homes and development and support our fellow members.

Thank you to our sponsors, especially **Carter Lumber** who continues to be our most prominent supporter of this event. We also thank: **84 Lumber, All Construction Services, Clement Construction Inc., First Federal Lakewood, Graves Lumber, Paramount Plumbing, Sundance LTD, Third Federal** and **Transfer Title Agency**. We truly appreciate your continued support.

The Cleveland HBA has an educational event you may be interested in attending. See the details on pages 16 and 17.

Respectfully:

Dave LeHotan
Volunteer Executive Director



Board of Directors

John Sumodi, President

Jeremy Krahe

Michael Hudak

Greg Thomas

Douglas Krause

Doug Leohr

Katie Williams

Jeff Barnes

Jim Owen

David LeHotan

Trustees

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John Sumodi

Greg Thomas

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Sales & Marketing

Government Affairs

Building Codes

Subdivision Regulations

Katie Williams, Membership

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LOTS & ACREAGE

BATH TOWNSHIP – Revere Schools

Lot 45 Ira Rd: Build your dream home. Large 2.28 acre heavily wooded lot w/matured trees. Located near the Cuyahoga Valley National Park. Reverse LSD. **\$125,000. Gary Stouffer 330-835-4900.**

681 Trellis Green: Private lot in Arbour Green development w/lots of road frontage & possible walk-out basement. **\$113,999. Gary Stouffer 330-835-4900.**

BRECKSVILLE

7273 Canyon Point Circle: Build your dream home on this 1.26 acre lot. 164x386 surrounded by lush & beautiful Cuyahoga Valley National Park. **\$235,800. Gary Stouffer 330-835-4900, Gina Luisi 330-814-4747.**

BROADVIEW HEIGHTS

V/L E Royalton Rd: 3 parcels totaling 3.12 acres. Commercial. **\$420,000. Erin Glasgow 216-299-9968, Gary Stouffer 330-835-4900.**

CHAGRIN FALLS – Kenston LSD

S/L 30 Hawksmoor Way: 2.7 acres, 329x429, dead-end street. Wooded, waterview, private sewer & well. **\$103,900. Ina Lahrs 440-591-3593, Gary Stouffer 330-835-4900.**

COPLEY

209 V/L Rothrock Rd: Approx. 1.43 acre commercial lot near Montrose shopping. Flat land. Minimal trees & a driveway. **\$215,000. Gary Stouffer 330-835-4900.**

4520 V/L Medina Rd: 2.21 acre commercial lot across from Akron General Wellness Center. Water & sewer available. **\$300,000. Gary Stouffer 330-835-4900.**

CUYAHOGA FALLS

1301 Sackett Ave: Commercial 154x172 (.61 acre lot). Public utilities. **\$75,000.**

HINKLEY

The Trails at Redwood Falls: Located where the old Skyland Golf Course once stood. Conservation development will have 97 parcels, walking trails, club house & 5 lakes. City water & sewer. **Robin Pickett 330-322-3181.**

The Hollow at Willow Lakes: 47-acre new development with city water. Over 20 2-acre homesites. Call today to build your dream home with Legacy-Carrington Builders. **Robin Pickett 330-322-3181.**

LIVERPOOL TOWNSHIP

The Estates at Rim Rock: Spectacular 2-3 acre homesites on secluded cul-de-sac streets in peaceful country setting. Only 3 lots left. **Robin Pickett 330-322-3181.**

LODI

V/L Sunset Ave: 3 parcels located on Sunset Avenue in Lodi Village offered for sale as a package deal. **\$54,900.** Please check with local zoning for intended use. **Gary Stouffer 330-835-4900, John Dagilis 330-328-3246.**

MEDINA

V/L Allard Rd: This approx. 37-acre property has beautiful wooded scenery and is tucked away from it all, but still conveniently located in close proximity to highways, local restaurants & shopping. **\$481,000. Gina Luisi 330-814-4747, Gary Stouffer 330-835-4900.**

V/L Foskett Rd: 10.7 fully wooded acres in Brunswick. Relatively flat & completely wooded. Perfect for that private, quiet dream home. **\$160,000 Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616**

S/L 5 Jumpers Knoll: Build your dream home on this 2-acre lot in Signature of Sharon. **\$139,000. Gary Stouffer 330-835-4900.**

NORTON

V/L Knecht Ave & Carl St: Nearly 1 acre, level corner lot adjacent to Loyal Oak Park yet private with mature trees. Requires well & septic, with gas & electric available on Carl St. Home can face Carl St. or Knecht. Bring your own builder. **\$37,500. Ryan Shaffer 330-329-6904.**

V/L S Hametown Rd: Nearly 19 acres in Norton. Possible walkout basement. Back 6 acres are fully wooded with great privacy. **\$250,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

RAVENNA

V/L Emerald Pkwy: Approx. 120 wooded fairly flat acres in City of Ravenna zoned R-4. Original approved plan was for 300-400 units w/large pond/wetland area in middle of property. **\$1,350,000. Gary Stouffer 330-835-4900.**

RICHFIELD – Revere Schools

3401 Brecksville Rd: This is a 22.9 acre rectangular parcel zoned office/limited industrial located in Richfield Village. Electric, gas, water, sewer, phone & cable available. **\$1,832,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

Glencair Forest: Lots ranging from **\$75,000 to \$255,000.** Breathtaking views. Scenic waterfalls, babbling brooks, lakes, stunning homes. Water/sewer, tennis courts, playground. Easy access to 77 & 271. **Laura Horning Duryea 330-606-7131, Gary Stouffer 330-835-4900.**

V/L Brecksville Rd: 3.36 acres w/water & sewer available. Limited industrial/office. **\$230,160. Gary Stouffer 330-835-4900, Linda Manfull 330-283-0851.**

SHARON TWP – Highland Schools

1508 Medina Rd.: 3.25 acres. Commercial land. Zoned C2. **\$262,500. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

SHARON TWP –

Bonnie Glen - Beautiful lots ranging from 2 to 4 acres with ravines, woods & open landscape. Spectacular development to bring your own builder & build your dream home. **Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

Hidden Lakes of Sharon - 6 beautiful lots ranging from 2 acres to 4 acres with woods, ponds, & cul-de-sacs. Highland LSD & conveniently located to major highways & Montrose shopping. Lots starting in **\$130s. Robin Pickett 330-322-3181, Gary Stouffer 330-835-4900.**

UNIONTOWN

3663 S. Arlington Rd: Over 4 acres of commercial land with 194' frontage on S. Arlington Rd. & Fortuna Dr. Zoned B-3. Utilities at street. Convenient to I-77 & shopping/retail. **\$450,000. Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

WADSWORTH

V/1 497 College St: Buildable corner city lot. C-3 zoning. Water & sewer available. Can be combined with flex building next door. Great traffic & visibility. **\$55,000. Bill 330-990-0256, Gary Stouffer 330-835-4900.**

V/L Sharbrook South Rd: 3 lots available in Highland SD. 2+ acres, 5+ acres & 7+ acres. Available separately or as one 14+ acres to create your private hideaway. **Gary Stouffer 330-835-4900, Matt Stouffer 330-814-4616.**

599 Brentwood Way S/L 17: Highland LSD. 2.84 acres on cul-de-sac, well, septic. **\$185,000. Gary Stouffer 330-835-4900.**



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Member News

Tax Reform Law Will Benefit Builders, Small Businesses

From NAHB / J.P. Delmore

The landmark tax reform legislation took effect for the tax year starting Jan. 1, 2018. After significant improvements made during the legislative process, and due to the robust engagement efforts of NAHB and its membership, NAHB supports this final tax legislation.

The changes made to the tax code will help middle-class families, maintain the nation's commitment to affordable housing and ensure that small businesses are treated fairly relative to large corporations.

HIGHLIGHTS OF TAX REFORM LEGISLATION

Supports Middle-Class Families

The legislation supports the American Dream of homeownership and strengthens opportunities for Main Street home builders to add much-needed housing inventory to the market.

(Continued on page 14)



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- Advance Ohio – Cleveland
- Mason Structural Steel – Walton Hills



Know someone interested in joining the Medina County HBA? Doing business with companies that aren't members? They should be! Call Cathy Brown and she will mail a member packet (330.725.2371) or have them visit us online and download a member application.

Members ...

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perfect time to buy or build a home here. Interest rates are good, companies are creating a wealth of new jobs, gas prices are stable and our sports teams are providing a lot of local excitement. Everyone wants something uniquely theirs, not a copy of someone else's home, but something built just for them, with exactly what they want."

With the array of homes presented, it's definitely worth your time to tour these homes. Builders and developments include: Arthur Rutenberg Homes (2 homes in Hidden Lakes of Sharon, Sharon Township); Artisan Building & Design (The Reserve, Medina); Aspen Building Company, LLC (Springtree, Valley City); Bridgeport Custom Homes & Design (Whitetail Crossing, Medina); Charis Homes (Kings Ridge, Uniontown); Gasser Builders (Villas of Seville, Seville); Legacy-Carrington Builders (Ledges of Stonecreek, Hinckley); Skyland Land Company (new development, Hinckley); Straub Homes (single site, Valley City); and Windridge Homes (Hidden Lakes of Sharon, Wadsworth). Model prices vary from the \$250s on up to over a million dollars so this event offers the gamut for a wide range of potential buyers.

It is challenging to put on a successful Parade without additional financial support. The Medina County HBA is proud to have a

wealth of reputable member businesses contributing, financially and through quality products and services. Major Event Sponsor is Carter Lumber. Parade Sponsor Supporters include: 84 Lumber, All Construction Services, Clement Construction, First Federal Lakewood, Graves Lumber, Paramount Plumbing Inc., Sundance Ltd., Third Federal Savings & Loan Association, and Transfer Title Agency. The Medina County HBA thanks every one of these dedicated members who have stepped up to provide an incredibly high level of commitment to the local building industry.

Everything you need to know will be online approximately one week before the Parade at: www.medinacountyparade.com including photos, home highlights, floor plans and directions for each of the showcased homes. Informational maps will be available online or you can pick one up at the HBA office, 3991 N. Jefferson St. in Medina (in real estate box on Parade sign outside building).

Don't miss this premier event and ideal opportunity to enjoy spectacular fall color and tour outstanding new homes. For more information, visit www.medinacountyparade.com or call the Medina HBA office at 330-725-2371.

See page 15 which shows all the 2018 Fall Parade builders, homes and development.





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The Medina County Home Builders Association would like to take this opportunity to thank each and every one of our sponsors and supporters of the Parade of Homes. Your continued support, dedication and unprecedented participation will enable us to promote this event in a way that will create business for everyone through 2018 and beyond ... for some time to come!

As most of you are aware, there is a lot of residential construction activity in Medina County and your support keeps that momentum rolling, our builders

building and our associates supplying them with materials and services. It's all good!

We hope you will take time to visit the model homes being presented. The builders have made a huge commitment to being in this Parade, even some homeowners have as well by allowing their homes to be presented during the event. The best way we can support our builders, aside from what all of you have already done, is to tour the homes, tell your friends and neighbors, and show your support by being there.

We would like to thank all of our Parade Builders as well for continuing to participate in this event that puts our association at the forefront of residential construction in Northeast Ohio.

Participants for this year's fall event include:

Arthur Rutenberg Homes
(Division of Zollinger Builders)
(2 homes)

Artisan Building & Design, LLC

Aspen Building Company, LLC

Bridgeport Custom Homes & Design

Charis Homes

Gasser Builders, Inc.

Legacy-Carrington / The Trails at Redwood Falls

Legacy Homes of Medina

Straub Homes, Inc.

Windridge Homes

We anticipate with this many homes on having a highly successful fall Parade event!



Andrew Wilson

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EXECUTIVE VICE PRESIDENT'S COLUMN

By Vincent J. Squillace, CAE
Executive Vice President

Planning Is Important

Needless to say, planning is essential for all associations to be successful. OHBA places a high priority on planning. We regularly review our operating plans, implement updates and keep an eye on relevant factors impacting our future.

This has proven beneficial. For the past six or seven years we have weathered a dramatic decrease in membership, and unrelated income. In fact, the decrease has been close to 45%. Good thing we planned years ago to bank invest excess cash to build a sizeable rainy day fund. Interest and other earnings have enabled us to perform as directed by the board with efficiency and success.

Yes, we have reduced staff and some other 'fun' stuff but we remain a chief advocate for our association's interests. Challenges continue. Affordable housing. While some in the public arena quote their desire to enable more of it they often stand squarely in its path when proposing new regulations. This is the major challenge OHBA is obligated to address on the state level

2019 OHBA leaders are planning again for another year of challenges. While the operating budget will closely resemble the past few years, all else is a go. We will showcase our activities at our government affairs meetings where we lay out present and future challenges. This also the venue for our members to inform us of top regulatory issue they face.

This is a valuable service offered to you exclusively as members of our association.




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- Retains the mortgage interest deduction and the deduction for second homes, but reduces the mortgage interest cap from \$1 million to \$750,000.

- Allows taxpayers to deduct up to \$10,000 of state and local taxes, including property taxes and the choice of income or sales taxes.

- Maintains existing law that allows home owners to exclude up to \$250,000 (or \$500,000 for married couples) in capital gains on the profit from the sale of a home if they have lived in the house for two of the last five years.

- Retains seven tax brackets, with rates ranging from 10% to 37%. This will provide tax relief for individuals and small businesses and represents a tax cut for most taxpayers.

Protects Affordable Housing Options

The new tax law retains private activity bonds (PABs), which will enable the Low-Income Housing Tax Credit to maintain its effectiveness as the most indispensable tool for the production of affordable housing. Without PABs, we would face the loss of more than 788,000 affordable rental units over the next decade.

Expands Economic Growth

NAHB economists predict that the new law will boost GDP growth over the next 10 years, while also rewarding work and promoting labor supply and wage growth.

Importantly, the bill helps address the housing market's severe inventory shortage with its reformed rule for businesses, allowing for greater investment and growth. This will help small builders buy land, obtain financing and build more homes over the next 10 years.

A healthy housing industry means more jobs and a stronger economy. Fully 15 percent of the U.S. economy relies on housing and nothing packs a bigger local economic impact than home building. In fact, three jobs are created with the construction of each new single-family home.



Small business provisions in the tax bill include:

- Retains existing carried interest rules, but assets must be held for three years.

- Allows most taxpayers with pass-through income to deduct 20% of that income based on wages or on wages plus a capital element.

- Provides real estate businesses a choice between the following:

- Limiting their interest deduction to 30% of net income without regard to depreciation, amortization, and depletion. This distinction makes the limitation less restrictive than one based on adjusted gross income.

- A 100% deduction for business interest, but with certain tradeoffs.

- Preserves the benefit for real estate investors to make tax-free exchanges of property, commonly referred to as "like-kind" exchanges.

- Gives the taxpayer the choice of taking 27.5- or 30-year multifamily depreciation, depending on how they elect to treat their business interest.



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www.blochbuildingllc.com



Fall Parade of Homes Details

EVENT DATES:

**Saturday,
October 6 –
Sunday,
October 21**



HOURS:

Sat & Sun ONLY
Noon to 5pm,
Closed
Weekdays

1 Ledges at Stone Creek



Legacy-Carrington Builders

1287 Ledgeview Drive – Hinckley
4200 sq.ft. • 4 BR • 4 BA
Model \$986,000 / Ask about build from cost
330.635.7558

2 The Trails at Redwood Falls



Skyland Land Company

2085 Center Road – Hinckley
100+ acre conservation area
97 fully-improved choice home sites
330.635.7558

3 Springtree



Aspen Building Company, LLC

7581 Springtree Dr. – Valley City
2205 sq.ft. • 3 BR • 2.5 BA
Model SOLD / Build from \$307,000
330.317.3772

4 CLOSED Single Site - Valley City



Straub Homes, Inc.

7240 Neff Road – Valley City
2884 sq.ft. • 4+ BR • 4 BA
Model SOLD / Build from \$390s + lot
330.466.2468

5 The Reserve



Artisan Building & Design

5021 Village Gate – Medina
2519 sq.ft. • 3 BR • 2.5 BA
Model \$463,798 + lot / Build from \$416.9K + lot
330.952.1833

6 Hidden Lakes of Sharon



Arthur Rutenberg Homes

5741 Graven Way – Sharon Township
4730 sq.ft. • 4 BR • 3 full 2 half BA
Model \$974,900 / Build from \$559,000
330.441.0777

7 Hidden Lakes of Sharon



Windridge Homes

5644 Graven Way – Sharon Township
4260 sq.ft. + 1200 fin.bsmt. • 4 BR • 4.5 BA
Model \$899,900 / Ask about build from cost
330.441.7419

8 Hidden Lakes of Sharon



Arthur Rutenberg Homes

5623 Graven Way – Sharon Township
5812 sq.ft. • 5 BR • 5.5 BA
Model \$1,295,000 / Build from \$739,000
330.441.0777

9 Whitetail Crossing

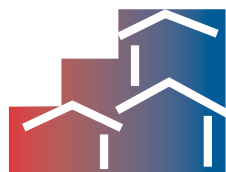


Bridgeport Custom Homes & Design

6818 Black Tail Court – Montville Twp.
2902 sq.ft. + 1402 fin.bsmt. • 4 BR • 3.5 BA
Model \$599,900 / Build from \$450,000
440.539.5562

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11 Kings Ridge



Charis Homes

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www.MedinaCountyParade.com



EDUCATIONAL CONFERENCE & EXPO

Economic Housing Forecast

OCTOBER 24 and OCTOBER 25, 2018

New Location: Corporate College East, 4400 Richmond Road, Warrensville Heights, OH 44128 / HBA Office: 216-447-8700

- ◆ **VENDOR TABLE TOP & EXPO**
- ◆ **BUILDER & ASSOCIATE EDUCATIONAL CONFERENCE**

Meet The Builders - Speed Meetings

MORNING AND AFTERNOON SESSIONS – A TOTAL OF 48 BUILDERS!
VENDORS WILL HAVE AN OPPORTUNITY TO MEET WITH 48 TOP HBA BUILDERS.
A LIST OF BUILDERS WILL BE PROVIDED PRIOR TO THE EVENT.

EXPO AREA OPEN TIMES:

Wednesday, October 24

- ◆ 4 to 6 pm - Featuring a Beer & Wine Tasting with Door Prizes

Thursday, October 25

- ◆ 4 to 6 pm - Closing Reception - Mini Food Stations & Cocktails with Door Prizes

BUILDERS SPEED MEETING - MEET 12 BUILDERS EACH SESSION

Wednesday ◆ Morning Session 7:30 to 8:30 am ◆ *Meet 12 Builders for 4 minutes each*

- ◆ Afternoon Session 3 to 4 pm ◆ *Meet 12 Builders for 4 minutes each*

Thursday ◆ Morning Session 7:30 to 8:30 am ◆ *Meet 12 Builders for 4 minutes each*

- ◆ Afternoon Session 3 to 4 pm ◆ *Meet 12 Builders for 4 minutes each*

VENDOR TABLE TOP INFORMATION

Cost: \$800

Contact Brenda Callaghan at bcallaghan@HBACleveland.com
or Michelle Michaels at mmichaels@HBACleveland.com.
Call HBA at 216-447-8700 or visit HBACleveland.com for more details.



CONFERENCE SCHEDULE

* DAILY SCHEDULE SUBJECT TO CHANGE

New Location: Corporate College East, 4400 Richmond Road, Warrensville Heights, OH 44128 / HBA Office: 216-447-8700

NOTE: You can sign up for all classes online at HBACleveland.com / Go To Events - Educational Conference

WEDNESDAY, OCTOBER 24th

- 7 am** *Registration Opens*
- 7:30 - 8:45 am** Builders Speed Meeting – 3 minutes each builder
- 9 am - 4 pm** **Certifications & Designations**
CAPS I - Full Day
Business Marketing (Class credit towards various NAHB designations)
OSHA – A 2 Day Class - (10 am to 4 pm both days)
- 9 am - 4 pm** **One Hour Classes - See Schedule online at HBACleveland.com**
- 9 am - 4 pm** **Workshops - See Schedule online at HBACleveland.com**
- 12 - 1 pm** **Economic Forecast Luncheon - Keynote - Robert Dietz, Ph.D.**

Sponsored By



- 4 - 5:15 pm** Builders Speed Meeting – 3 minutes each builder
- 4 - 6 pm** **Exhibitors Open with Beer & Wine Tastings (Door Prizes)**

THURSDAY, OCTOBER 25th

- 7 am** *Registration Opens*
- 7:30 - 8:45 am** Builders Speed Meeting – 3 minutes each builder
- 9 am - 4 pm** **Certifications & Designations**
CAPS I
Business Management (Class credit towards various NAHB Designations)
OSHA – A 2 Day Class (10 am to 4 pm both days)
- 9 am - 4 pm** **One Hour Classes - See Schedule online at HBACleveland.com**
- 9 am - 4 pm** **Workshops - See Schedule online at HBACleveland.com**
- 12 - 1 pm** **Lunch On Your Own**
- 4 - 5:15 pm** Builders Speed Meeting – 3 minutes each builder
- 4 - 6 pm** **Exhibitors Open - Mini Food Stations & Cocktails (Door Prizes)**



“Efficiency is doing thing right; effectiveness is doing the right things.”
Peter Drucker

Upcoming 2019 Group Rating Programs Deadlines

2019 Traditional Group Rating and Retro Group Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as “dual eligibility.”) We’re 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 organization. The enrollment deadline for the 7/1/19 Rate Year is November 16, 2018 for Traditional Group Rating, and January 25, 2019 for Group Retro Rating. There is still time to apply. Contact your CareWorksComp program manager before October 23, 2018 to apply.

Is your hardest working and most productive employee your highest risk liability?

The safety team at RiskControl360 has a tremendous amount of expertise with working with organizations to identify risk exposure and provide solutions that meet your specific needs. If you would like to find out more about the RiskControl360 approach and solutions, contact your CareWorksComp program manager.

Third Party Administrator (TPA) and Managed Care Organization (MCO): What’s the Difference?

Many employers are confused about the different responsibilities between Third Party Administrators (TPAs) and Managed Care Organizations (MCOs). Both play a vital role in mitigating cost and returning injured workers to work as soon as medically possible.

First, the Ohio Bureau of Worker’s Compensation (BWC) requires that all employers have an MCO and there is no direct cost to the employer for their services. MCOs are responsible for managing and monitoring the medical portion of workers compensation claims including maintaining a medical provider network, submitting First Reports of Injury documentation to BWC, monitoring medical costs and medical bill payment, ensuring proper utilization of medical services and monitoring medical needs and level of care. They are also charged with helping to insure injured workers return to work as soon as medically possible by helping to facilitate return-to-work programs and vocational services in coordination with your TPA. As we all know, the sooner an injured workers returns to work, the better for all concerned.

While MCOs are impartial parties to the claim focusing on medical management, TPA’s responsibilities are specifically focused on reducing the administrative and financial burden of the workers’ compensation system on

the employer community. Their responsibilities include managing employers’ workers’ compensation programs and providing them with cost control strategies and programs to directly reduce their workers’ compensation costs. Employers pay service fees directly to the TPAs for their assistance with claim administration, claim appeals, consultation / advice and assistance on cost control strategies for lost time claims, monitoring experience claim costs and representing employers at Industrial Commission hearings. In addition, TPAs provide rate analysis and financial impact studies to help employers make informed decisions. One of the most important functions of a TPA is the expertise and ability to provide employers the opportunity to reduce their workers’ compensation premiums through group rate discount and refund programs. Quality TPAs also provide client education, workshops and seminars to increase employer knowledge and to help them meet BWC training requirements.

We all have a lot to do in the remaining months of 2018, and I do hope you will get in touch if there is anything we can do to help you accomplish your risk management goals.

Contact your
CareWorksComp program manager to learn more.

Bob Nicoll
(330) 418-1824

robert.nicoll@careworkscomp.com





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