

BUSINESS ADVISOR August 2019





My Side of the Conversation

Offer your employees a good health

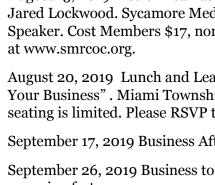
Be a Hero!



Julia Maxton, President



seeing treasures of art and architecture that exemplify the history of our local area. Please feel free to contact the Chamber Office if you have any suggestions for this feature.



Jared Lockwood. Sycamore Medical Center, Conference Room, 7:30 AM Hot Breakfast Buffet, 8:00 AM Speaker. Cost Members \$17, non-members \$20, at the door \$25. RSVP info@smrcoc.org or reserve on line August 20, 2019 Lunch and Learn, Topic "How to Keep Your Business Safe and Combat Identity Theft in Your Business". Miami Township Metro Library Branch, 2718 Lyons Rd. There is no cost to attend but seating is limited. Please RSVP to info@smrcoc.org or phone 937 433 2032 ext. 200.

Additional Newsletter Sponsors

Save the Date

Visit Key-Ads Contact Tech2bit **Safety Council Speakers and Information** All South Metro Regional Safety Council Meetings are held at Miami Valley Hospital South, Bed Tower

August 8, 2019 Disaster Through Collaboration" September 12, 2019

Bruce Barcelo & Paula Cosley, Montgomery County Health Services. Topic "Wellness at Michelle Bach, Coolidge Wall. Topic "Tricky Triangle 2.0: ADA, FMLA and Workers' Compensation Case Studies." You do not have to be a member of the Safety Council to attend the meetings.

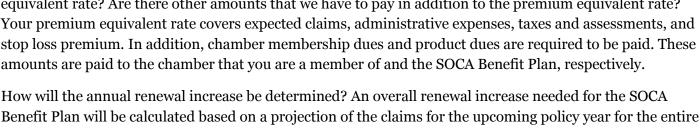
Sponsors CHI Living Communities St. Leonard Flying Ace Car Wash St. Leonard

The Plan FAQ

Do we need to meet certain participation and contribution requirements?

Plan Update

How will my premium equivalent rate be determined? There are multiple factors that impact your premium equivalent rate including: } Medical history and expected risk of your employees' future health claims } Age



Case Management: Following a major hospitalization, your employees may feel overwhelmed about how to get back to work and life. That's where our nurse care managers come in. These nurses can help coordinate discharge instructions, follow-up care and in-home health care arrangements. ComplexCare: This program identifies, engages and supports employees and their covered dependents living with one or more complex health issues that could lead to costly, long-term care. The program can help your employees manage their conditions and improve their quality of life. Employees also get 24-hour, toll-free access to nurse care managers who can answer health-related questions and offer health tips. Plus, the nurse care manager can coordinate care between doctors and other health services to help employees reach their personal health goals.

decisions and following their doctor's care plan. Expecting moms can also call their team of nurses for support or to ask questions during the pregnancy and after delivery. Taking part in the program may result in lower medical costs for both mother and baby. According to a recent study, Future Momsparticipants have: -30% fewer emergency room visits than those not in the program. - Babies who spend 25% less time in the neonatal intensive careunit (NICU), leading to a 50% reduction in

be responsible for the oversight of the Plan and ensuring that the Plan complies with all applicable laws and This alternative self-funded solution could be a good fit for you for many reasons including:

SAVE THESE DATES! EVENT RESERVATION POLICY All reservations for Chamber events have a cancellation date, usually one week prior to the event (check our website at

cancellation date or 3 days prior including lack of attendance. Adults only!

Event

Must RSVP - 433-2032 x 200

Metro Breakfast

\$17.00 per person / Members

\$20.00 per person/ Non Members

Wash, St. Leonard, Active Electric, Stephens Restoration

Members / Non Members - \$25.00 at door

* No Charge Event (limited seating) Must RSVP 433 2032 x 200

Learn about the Chambers SOCA Plan 7:45 am-9:00 am

Affordable health care from Anthem

* Impact Your Business with Digital Marketing

FEATURING IMPORTANT SPEAKERS ON MAJOR TOPICS

Breakfast Buffet/Networking: 7:30 a.m. Speaker: 8:00 - 9:00 a.m.

Back to Basics: Advertising & Marketing 101 Series

www.smrcoc.org or event invitation). This date represents a guarantee from the Chamber to the event facility concerning payment and commitment, no exceptions. Please be responsible and honor that date to assist this office in managing our budget. All event registrations will only be accepted IN ADVANCE by check or credit card. We will not offer payment at the door. No refunds after

Safety Council Meetings (Improve Workplace Safety)

Events & Programs will be held from 8:30-9:30 a.m. (Starts 8:30 Sharp)

Safety Council Members - \$15.00/ Non Safety Council Members - \$20.00

Join the ABC22/FOX 45 Digital Marketing pros to learn the TOP FIVE TIPS

Reservations Required. Hosted By: Kettering Health Network, Sycamore Medical Center/ Sponsored By: Flying Ace Express Car

on how to GROW YOUR BUSINESS NOW /7:45 a.m. - 9:15 a.m. .

No Charge Event (limited seating) Must RSVP 433-2032 x 200

Sponsored By: Miami Valley Hospital South, Hunter Consulting Co., Thompson Hine LLP, Key Ads

* No Charge Event (limited seating) Must RSVP 433 2032 x 200 **Dayton Dragons Unique Outing**

* Business Open House

Must RSVP 433-2032 x 200/NO CHARGE EVENT

Kettering

a path to peacefulness Where am I This month we are continuing our feature called "WHERE **AM I".** Each month we will feature a landmark from one of our municipalities or a member. We hope that you will enjoy

chambers. Join your other 1100 SOCA and see what the plan has to offer and the savings that may be available to you and your employees.

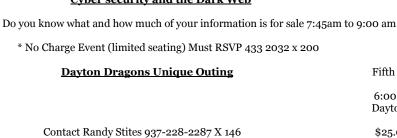
SOCA Benefit Plan. Each participating employer's increase will then be calculated based on that employer's specific claims history and risk profile, as well as any changes in the demographics and number of enrolled employees of the group. Can we terminate our policy at any time? During the policy period, you may only elect to withdraw from the MEWA as of the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, you must give written notice at least 30 days in advance. We currently have an Anthem Blue Cross and Blue Shield policy. Will our employees have to change their doctor? The SOCA Benefit Plan uses Anthem Blue Cross and Blue Shield's Blue Access health care provider network – one of the largest provider

ConditionCare:: This program identifies, engages and supports employees and their covered dependents living with one or more chronic conditions, including asthma, diabetes, coronary artery disease, heart failure and chronic obstructive pulmonary disease (COPD). Participants have access to a nurse care manager and team of specialists who work to help them better understand their condition and follow a doctor's care plan. Condition Care nurses use information from

employees and their doctors to create a personalized plan for better health, and delivers a return on investment of at least 2:1.

ConditionCare End-Stage Renal Disease (ESRD): This care management program for employees who have end-

regulations. Why would we choose a MEWA over an ACA policy?



Strategies, Member Cities and Townships, Member School Districts and our Loyal Members.

Sponsored By: Miami Valley Hospital South Please RSVP 433-2032 x 200 **Annual Breakfast & Business Awards**

Business of the Year 2018 - FOA Families of Addicts

insurance plan.

August 15, 2019 Metro Breakfast, Topic "Art and Science Behind Effective Communication" presented by September 17, 2019 Business After Hours at Flemings Steakhouse

are going fast, reserve your space today 937 433 2032 ext. 200.

Visit Thompson

Work" October 10, 2019 The Southern Ohio Chamber Alliance began offering the Anthem MEWA plan to its member and member businesses in 2016. As of June 2019, there are 47,000 members,

Yes. At least 75% of the Net Eligible Employees and a minimum of two employees must be covered under the Plan. The minimum employer contribution is at least 25% of the total cost for health benefits chosen in the event the employee has dependent benefits, and at least 50% of the total cost for health benefits in the event the employee has single benefits. If you contribute 100% of the premium equivalent, 100% of the net eligible employees must enroll. Can we join the SOCA Benefit Plan at any time during the year? Yes, however, all participating employers in the SOCA Benefit Plan renew on May 1 of every year.

networks in state. You should, however, always check to make sure doctors are in-network prior to any service using the "Find a Doctor" tool. Are there dental, vision and life options available? Yes, participating employers in the SOCA Benefit Plan are eligible for discounted ancillary plans offered by Anthem. This includes dental, vision, life and disability. These are stand-alone, fully insured plans for which the participating We Have you Covered with Exceptional Health and Wellness Programs

with children on the spectrum.

stage renal disease aims to lower health care costs by helping employees follow their doctor's care plans and prevent hospitalizations. Employees are assigned a primary nurse care manager to educate them about their condition and guide them throughout the therapy process. Our experienced nurse care managers can also connect employees with appropriate caregivers, such as social workers and nutritionists specializing in ESRD. Future Moms: Offers education and support to helpyour employees have a healthy pregnancy. Moms-to-be get assessments to help spot risks, and are mailed educational materials and tools to help them track their pregnancy. A team of OB/GYN nurses and specialists follow up throughout the pregnancy to make sure moms-to-be are making healthy

A Health Assessment for identifying health risks

Personalized trackers to monitor employees progress

☐ **Anthem's** broad Blue Access PPO network

☐ **Flexibility** in choice of benefit plans

Guidance for lowering thoserisks

arrangement on top of the specific and aggregate stop loss coverage provided.

What is a MEWA?

April 11, May 9, June 13, July 11, Aug 8, Sept 12, Oct 10,, Nov 14, Dec 12 Wednesday February 20 April 17

June 26

August 15

Tuesday

<u>Tuesday</u>

<u>Thursday</u>

May 14

May 16

Monday

May 20

Wednesday

October 23

April 9, April 16

April 23, April 30

x 200

Date

Thursday

Jan 10, Feb 14, March 14,

randy.stites@daytondragons.com **Thursday** September 26 5:00-7:00 p.m. Admission: No Charge Call for more information - (937) 433-2032 x 100

<u>Wednesday</u> April 10 5:30 to 7:00 p.m. <u>Tuesday</u> * Business Open House June 18 5:00 to 7:00 p.m. Must RSVP 433-2032 x 200/NO CHARGE EVENT <u>Tuesday</u> * Business Open House September 17 5:00 to 7:00 p.m.

Show will be charged \$15.00

* Business Open House **Thursday** Zig Zag Gallery (Holiday Kick Off) November 7 5:00 - 7:00 p.m. Must RSVP 433-2032 x 200/ NO CHARGE EVENT! Use our convenient reservation line - (937) 433-2032 ext 200 for quick registration AS A COURTESY - RESERVATIONS REQUIRED - ADULTS ONLY Calendar subject to change. Regular updates will be available. Check web site for new additions! We want to thank our generous sponsors for making our 2019 events possible: *DP&L, Hunter Consulting Co., *Kettering Health Network, Nova Creative Group, Key Ads, Voss Auto Network, Thompson Hine LLP, Tech2bit, Flying Ace Express Car Wash, St. Leonard, Miami Valley Hospital South, Wright Patt Credit Union, Active Electric, Givens Voice and Data, LLC, Spectrum Reach, Lizard Apparel & Promotions, LLC, Stephens Restoration (*Pending) We now accept online payments <u>www.smrcoc.org</u>

7:30 a.m. - 9:15 a.m.

No payment at the door

Congratulations! to Family's of Addicts, Business of the Year 2018

September 26, 2019 Business to Business Showcase and Networking Event, Miami Valley Hospital. Tables

Conference Room, and begin at 8:15 A.M. with networking and light breakfast. Please feel free to join us for our next meeting on Aug 8th. What is the South Metro Regional Safety Council? It is a means to gain pertinent information to improve safety and wellbeing in the work place. It is a way for owners and managers to improve workplace conditions. If you have 7 or more employees, you need to consider becoming part of the South Metro Regional Safety Council for 2019 – 2020. We have excellent speakers. Not only can you provide a safer work environment, but you have the ability to earn a 2% to 4% rebate of your workers' compensation premium. The presentation begins at 8:30 A.M. To reserve your spot, email info@southmetroregionalsafetycouncil.org or phone 937 433 2032 ext. 200. Russell Decker, PHD, Deputy Director, Ohio Homeland Security. Topic "Preparing for

3200 groups in the SOCA MEWA. 1100 of those groups are members of SOCA

and gender of your employees } The number of employees enrolled on the benefit plan } Where your company is located } Benefits that are being offered What components are included in my premium equivalent rate? Are there other amounts that we have to pay in addition to the premium equivalent rate? Your premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. In addition, chamber membership dues and product dues are required to be paid. These amounts are paid to the chamber that you are a member of and the SOCA Benefit Plan, respectively. How will the annual renewal increase be determined? An overall renewal increase needed for the SOCA

abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

24/7 NurseLine: Toll-free 24/7 phone support to give your employees round-the-clock answers to health questions.

Autism Spectrum Disorder Program: Helps connect your employees with licensed behavioral analysts who work

Behavioral Health: Your employees' emotional well-being is as important as their physical well-being to your organization's ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance

reduce health risks and save money. When gaps or risks are identified, we mail aconfidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs. The note may point out potential drug interactions, remind the employee about important doctor's appointments or recommend health checkups and screenings. MyHealth Notes can also be viewed in the Secure Message Center on anthem.com and the Anthem Anywhere app. This program has a return on investment of 1.63:1. And 46% of participants who received a MyHealth Note came back into clinical compliance. Online Wellness Toolkit: This set of tools can help your employees set and achieve their unique health goals. The web-based toolkit includes:

Anthem MEWA or ACA Plan

MyHealth Advantage: MyHealth Advantage reviews your employees' claims for opportunities to improve care,

 \Box Competitive rates \Box Rating methodology similar to pre-ACA rating \Box Predictable, fixed monthly payments

July Event Highlights

☐ **Protection** of being part of a larger self-funded poolbacked by Anthem's stop loss

SOUTH METRO REGIONAL CHAMBER OF COMMERCE

* No Charge Event (limited seating) Must RSVP 433 2032 X 200 Cyber security and the Dark Web

Todays media habits are changing but that hasn't diminished the need for advertising 2718 Lyons Rd.

Please RSVP 433 2032 ext 200 or email info@smrcoc.org Sponsored by <u>South Metro Chamber 2019 Business Open Houses & Ribbon Cuttings!</u> RSVP 433-2032 x 200/NO CHARGE EVENT Joint event with Game Changers BNI

A MEWA is a multiple employer welfare arrangement. It is an employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance. It is governed by Trustees and By-Laws that satisfy the Ohio Department of Insurance (ODI) requirements. How will the SOCA Benefit Plan pay our employees' claims? Will they have the funds necessary? The initial capital requirement of \$500,000 has been satisfied. The ODI increased this requirement from \$150,000 with the objective to protect consumers. There is quarterly adequate risk based capital monitoring by the ODI of the Plan. In addition, Anthem is providing additional reinsurance protection under a quota share Who makes the decisions for the SOCA Benefit Plan? The SOCA Benefit Plan Board of Trustees will

> 2019 CALENDAR OF EVENTS SPONSORED BY DP&L.

> > Reservations required. (937) 433-2032

Location

Centerville

Miami Valley Hospital South

(Bed Tower Entrance)

2400 Miami Valley Dr.

ABC22/FOX 45

Miamisburg

Sycamore Medical Center (4th Floor)

4000 Miamisburg Centerville Rd.

Miami Township Library

Miami Township Library

Miami Township Library

6:00 - End of Game - Dragons vs Lake County

Miami Valley Hospital South

Miamisburg

2718 Lyons Rd.

2718 Lyons Rd.

Miamisburg

\$25.00 per person—MUST RSVP

2400 Miami Valley Dr.

NCR Country Club

4435 Dogwood Trail

Flemings Prime Steakhouse

101 E. Alex Bell Rd., Ste. 172

4432 Walnut St

Greene Town Center

Zig Zag Gallery

Centerville 45459

Fifth Third Field

Miamisburg

Miamisburg

2245 Corporate Place

Night Includes: 1 Suite/Party Deck Ticket for Game, Unlimited Food & Nonalcoholic Beverages, 2 Alcoholic Drink Tickets, A chance to win Dragons merchandise, Great Networking with Chamber Members * Business-To-Business Showcase Members - \$100.00 per 6' display table ~ Non Members \$175.00 per 6' display table

NCR Country Club, Wright-Patt Credit Union, Hunter Consulting Company, Voss Auto Network, Barker, Beck, Collins & Kronauge Agency, SOCA, DP&L, Key•Ads , South Metro Regional Safety Council, Thompson Hine LLP, St. Leonard Franciscan Living Community, Flying Ace Car Wash, Voss Cadillac, Miami Valley Hospital South, Stephens Restoration, Lizard Apparel & Promotions, Spectrum Reach, Active Electric, Miami Township Branch, Dayton Metro Library, Tech 2 Bit, WKEF/FOX 45, Legal Shield, Risk Parrot Sports Gear (inside Hot Springs Spa) 6100 Wilmington Pike Centerville 45458 **Alcor Supply Company** 110 E Linden Ave. Miamisburg 45342

Questions? Call 433-2032 ext 100 South Metro Regional Chamber of Commerce * No Charge Event Policy Restrictions apply for this event. *Reservations required *Adults only *Cancellation required 48 hours in advance of event *Substitutions accepted *No