



OCRM MEMBERSHIP SERVICES

Are basic business services costing you too much money? Allow the breadth and size of the Ohio Council of Retail Merchants to help you save. Use the strength and buying power of 3,000 companies, and check out the membership services below today!



Frank Gates: Workers' Compensation Group Rating Program

Save on workers' compensation premiums with The Frank Gates Service Company/Avizent! We are the proud administrator of the Ohio Council of Retail Merchants group rating program, providing:

- The most savings tiers in the industry – from 10% to 77% (BWC maximum) off workers' compensation premiums, offered within all industry groups
- Competitive fees – providing even higher value for your investment
- Reliable, exceptional service – in business since 1946, Frank Gates is committed to serving Ohio group members; our experienced staff provides total claims management

Request a free, no-obligation savings estimate to be sure you are reaching your highest possible discount! Contact us today to learn how much you can save.

- Call 800-395-4119, or
- Visit www.frankgatesgroups.com and submit an online AC-3 form

For more information, contact Mike Hayhurst with Frank Gates at 800-777-4283 x27660 or email mhayhurst@avizentrisk.com.



OCRM Insurance Agency, Inc.: Health Insurance Benefits

The Ohio Council of Retail Merchants, Insurance Agency, Inc. is committed to offering quality health insurance products and services to all members, their families and their staffs. A comprehensive package of health insurance benefits include:

- Products: Group Health Insurance, Group Long & Short Term Disability Income Insurance, Group Life Insurance, Group Critical Illness Insurance
- Services: Benefits Review and Analysis, Health Reimbursement Arrangements (HRAs – Section 105), HRA Feasibility Study, Health Savings Accounts (HSAs – Section 223), Flexible Spending Accounts (FSAs – Section 125)

For details on OCRM Insurance Agency benefits call 866-679-6787.



First National Merchant Solutions: Exclusive Members Only Credit Card Processing Program

Take full advantage of your membership benefits with the Ohio Council of Retail Merchants.

- Rates starting at 1.28%
- Full suite of Check, Gift card and web based transaction products
- Free equipment

For more details regarding this Ohio Council of Retail Merchants Members Only program, please contact Perry Taylor with First National Merchant Solutions at 800-516-6242 x4263.



CareWorks: Workers' Compensation Managed Care Organization (MCO)

CareWorks provides more than 165,000 employer customers with high quality medical management of workplace injury claims. We help injured workers get the appropriate treatment and assistance they need to recover from injury and safely return to work.

Each day we strive to provide customer service that exceeds expectations and to make a difference in the lives we touch. To learn more, please visit www.careworks.com or call us, toll-free, at 866-CAREWORKS.

Contact Scott Vaka – Vice President, Sales & Customer Relations
888-627-7586 x3536 or scott.vaka@careworks.com