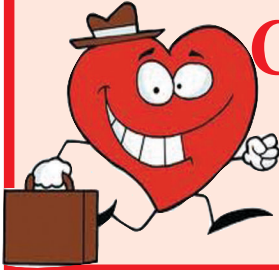


NORTH ROYALTON CHAMBER of COMMERCE Newsletter



February 2012

"We Mind Our Business"

Issue 2

Chamber reviews Health Care Reform 2013

Jamie Debenham, Vice President, Employee Benefits from the Brooker Insurance Agency in Strongsville gave a presentation at the January 18 meeting of the North Royalton Chamber of Commerce on the Health Care Reform. The Patient Protection and Affordable Care Act became law on March 23, 2010. With that act, came the following changes:

2010

-Early Retiree Reinsurance Program, a temporary fund has been established to assist businesses to provide insurance to employees, 55 and older, who retire before they are able to get Medicare benefits..

-Small Employer Tax Credit, can cover up to 35 percent of the premiums a small business pay, up to 50 percent in 2014..

-Closing the Medicare Part D "donut hole", or that area where seniors lose health care coverage for a portion of the year, are covered by discounts and rebates.

-Coverage for Dependent Coverage will continue for children up to the age of 28 in the state of Ohio. Also, it is now illegal for insurance companies that cover children to deny coverage to children up to age 19, based on a pre-existing condition.

-No lifetime limits on benefits.

-100% coverage for preventive benefits within your network.

2011

-Over the counter medications cannot be paid through Flexible Spending or Health Spending Accounts and there will be a 20% penalty for non-qualified expenses from a Health Spending Accounts..

-Medical Loss Ratio, a rule that requires health insurance companies to spend 80 to 85 percent of their premiums on wellness, rather than overhead costs.

-Small Business Grants for wellness programs became available.

2012

-A 60 day notice will be required for changes to benefits, including premium, coverage, etc.

-The value of employer-sponsored health insurance will be reported on individual's W-2 for the tax year 2013, which is issued in 2014.

-Employee notification will be required for exchanges, premium subsidies and free choice vouchers.

-Flexible spending contributions will be limited to \$2,500.

2014

-Penalties for employers with 50+ employees that do not provide minimum coverage to full time employees.

-Employers with 200+ employees will be required to auto-enroll their employees into health coverage.

-There will be a 90-day limit on coverage waiting period.

-There will be no annual dollar limits on essential health benefits..

-Companies can offer up to a 30% incentive to employees who participate in wellness programs.

2018

-There will be a 40% excise tax on high cost "Cadillac" plans.

Debenham noted, however, that the proposed health care system is subject to the Supreme Court ruling, which is expected in June of this year, after they listen to arguments about the constitutionality of imposing the purchase of health care.



Golf Outing

Thursday, May 24
Coppertop at Cherokee Hills.

More information to follow.
Watch your mail
and email for full details!

Welcome Chamber of Commerce New Members

Terry Banfield
Banfield Enterprises LLC
dba FunFlicks of
Ohio Outdoor Movie Events

17781 West 130 Street
North Royalton OH 44133
440.289.2185

bt17781@gmail.com

www.funflicks.com/cleveland-movie-events.html

Outdoor Movie Events
on Jumbo Inflatable Screens

Diane Mastronicolas
Mastro's "The 3 Spot"

13855 Ridge Road
North Royalton OH 44133
440.877.1818 • Fax 440.877.9988

dmastro@wowway.com

www.mastrothe3spot.com

Restaurant

Dr. Michael R. Grguric
Dr. Hart's Animal Hospital

9528 Akins Road
North Royalton OH 44133
440.237.4100 • Fax 330.217.1201

twogrs4@yahoo.com

www.drhartvetnr.com

Pet Care/Veterinarian

We are pleased to introduce these new members. When you meet them, welcome them and remember them when you have a need for the products or services that they provide.

Learn about Internet Selling at the February 15th Chamber meeting

When the tidal wave of social media started to creep into the main stream, Natalie Morris decided it was imperative to develop useful, easy-to-manage products and services to help her customers stay informed and ahead of the game.

Natalie Morris, Principle and co-founder of Morris MC Ltd., specializes in helping small and medium sized Ohio based companies navigate the murky waters of the internet. With an emphasis on getting the biggest bang for your buck, she has developed a comprehensive list of products and services that can fit into

any budget and almost any time frame.

Morris will be the guest speaker at the Chamber February general membership luncheon on Wednesday, February 15. She will give us tips to using our websites and other online tools to market our businesses. She will be discussing messaging, using our websites, and other marketing tools like search engines, social media, PCs and directories.

The noon luncheon meeting will be held at Carrie Cerino's Ristorante, 8922 Ridge Road, North Royalton. The cost is \$12 for members and \$15 for non-members. To make a reservation, call the Chamber at 440-237-6180 or email rrnews@aol.com

Mega Mixer Wednesday

Members of the North Royalton Chamber are invited to join the Mega Mixer on Wednesday, February 8, from 5:30-8 p.m. at Westside Jaguar-Land Rover, 9600 Brookpark Road, Cleveland.

Members from other area Chambers will also be attending. The event is free. Complimentary Italian wine, cheese and hors d'oeuvres will be served.

More information is available our website at www.nroyaltonchamber.com.

Manufacturing EXPO Feb. 14-15

Metasystems, Inc., in business since 1975, is the author of ICIMERP software for small to midsized manufacturers. ICIM is easily enhance, cost effective, flexible, and seamlessly integrates sales, manufacturing, engineering and financials in real time. The trade show will be at the Galleria in Downtown Cleveland. For more information, go to www.mfgtradeshow.com.

Calendar of Events

February 15 - Membership Meeting
 March 1 - Directors Meeting
 March 21 - Membership Meeting
 April 5 - Directors Meeting
 April 18 - State of the City
 May 3 - Directors Meeting
May 24 - Golf Outing
 June 7 - Directors Meeting
 June 20 - Membership Meeting
 July 5 - Directors Meeting
 August 2 - Directors Meeting
 August 15 - Beauty Pageant
August 24-26 - Community Festival
 September 6 - Directors Meeting
 September 19 - Membership Meeting
 October 4 - Directors Meeting
 October 17 - Membership Meeting
 November 1 - Directors Meeting
 November 14 - Luncheon Meeting
 December 5 - Holiday Luncheon

** Subject to Change*

Additional events will be added throughout the year which will be announced.

Check the Chamber Website at www.nroyaltonchamber.com regularly for newly-added events.

Something to ponder...

"Time is too slow for those who wait, too swift for those who fear, too long for those who grieve, too short for those who rejoice, but for those who love, time is eternity.."

~Henry Van Dyke

Royalton Recorder

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- Voted the #1 Community Newspaper in Northeast Ohio three years in a row
- It is delivered to Every Home and Business in North Royalton with a circulation of 16,000.
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2012 CHAMBER OFFICERS

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Aldo Filippelli, V.P.

Mary Kay Manning, Secretary

Mary Ann Thomas, Treasurer

Maria Magnelli, Editor/ Executive Director

2012 CHAMBER DIRECTORS

Paul M. Dowd

Kathy Gibbons

Dan Holben

Kevin Lynch

This newsletter is an official publication of the North Royalton Chamber of Commerce

North Royalton Chamber of Commerce

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Maximizing Inbound Shipping Savings

Rising overhead is a constant strain on retailers. Costs for rent, utilities and insurance all continue to climb while competitive pressures prevent merchants from raising their own prices to cover any shortfalls. Shipping costs are no exception in the world of rising costs. With annual rate increases by all carriers, skyrocketing fuel costs, and accessorial charges that may increase 30% or more year over year, it's no wonder why many businesses are looking for ways to significantly reduce shipping expenses. But how?

As a retailer, *reducing your inbound shipping costs* is one of the easiest, yet most often-overlooked ways to lower your overall shipping expenses. Vendors typically receive volume shipping discounts from carriers—but do your vendors pass along those volume discounts to you? When you control and route your inbound shipments, you have an excellent opportunity to significantly lower your costs. If you allow your vendors to ship your orders and invoice you for shipping & handling charges, your transportation costs are probably higher than they should be. Let's take a look at two simple steps you can take to lower your inbound shipping costs and add profits to your bottom line.

Establish Shipping Discounts

The first key in developing and implementing an inbound shipping program is to establish discounts for your incoming shipments. You can receive discounted shipping rates offered through NOACC's endorsed benefit provider PartnerShip and the **NOACC Chamber Shipping Program**, featuring shipping discounts with FedEx. There are never any minimum shipping requirements or obligations, and it's free to enroll in the program. Members can enroll online by visiting www.partnership.com/89NOACC or contact PartnerShip at 800-599-2902 to receive a hard copy enrollment form by mail or fax to set up an account.

Contact Vendors/Suppliers

After you have enrolled in the **NOACC Chamber Shipping Program**, the second and most important step to begin saving money on inbound shipments is to contact your vendors to arrange for shipping charges to be billed directly to your FedEx account at your discounted rate. This is called routing your orders inbound "Collect". Collect is a billing option which means you are invoiced directly by the carrier at your discounted rate. Collect billing does not mean paying the driver at time of delivery. PartnerShip can assist with creating a customized routing instructions letter, including your shipping account information, and some helpful hints regarding vendor compliance.

Taking control of your inbound shipping costs is one of the easiest, yet most over-looked ways for a business to reduce shipping costs. Please understand that it may take time to set up and perfect this program, but it is definitely worth it as the savings drop straight to your bottom line. As we said before, if you continue to allow vendors to prepay for shipping and add it to your merchandise invoice, you will continue to pay more than you should for incoming product.

PartnerShip LLC administers the **NOACC Chamber Shipping Program**. For more information or to enroll in this free member benefit, please visit www.PartnerShip.com/89NOACC or contact PartnerShip at 800-599-2902 or email sales@PartnerShip.com.

NOACC Benefits 1 Group Deadline for Group Rating Savings

There is still time to get a quote on workers' compensation group rating through the chamber's affiliation with NOACC if request is made before February 17, 2012. Please Note this important update regarding changes from the Ohio Bureau of Workers Compensation.



Workers' comp is notorious for its twists and turns.

We see the whole picture.

And we will make your program work for you.

BENEFITS 1 GROUP

NOACC
NORTHERN OHIO AREA
Chambers of Commerce

Attention Fellow Chamber Member:

SIGNIFICANT CHANGES COMING TO EXPERIENCE RATING EFFECTIVE JULY 1, 2012

In an effort to provide stability of pricing, simplification, and ease of understanding, the Bureau of Workers' Compensation (BWC) has announced two significant changes to the experience rating system effective July 1, 2012.

The first change is a reduction in the maximum credibility table from 65% to 53%. This will provide stability to pricing of premium. Concurrently, the "Break-Even Factor" (BEF) that the BWC has been using to reduce the group rating savings is being rescinded. In the past, group rated employers could be placed in a group at a 65% discount; however, the premium discount would only reach 51% due to the Break-Even Factor. Creating one table for all employers will simplify the rating process and is also a 2% savings increase for employers who qualify for the maximum discount.

Benefits 1 Group, a fellow regional chamber member and NOACC's choice as the association's Workers' Compensation Third Party Administrator, is offering a free evaluation of your workers' compensation program. Benefits 1 Group will determine whether you qualify for a group rating discount, assess your current premium rate and claim activity, and consult on your overall program.

Benefits 1 Group has the NOACC Stamp of Approval

You're in good hands. Our highly trained professionals have an average of 25+ years of experience in the field. Benefits 1 Group provides exceptional claims administration, financial management, and accident and loss prevention for all workers' compensation programs. At Benefits 1 Group, you will find qualified and accessible experts with a passion for service, planning, and solutions.

Take a look at some of the services provided by Benefits 1 Group:

- Group rating placement
- Claims administration
- Risk assessments and analyses
- Financial management and oversight
- Coordination on return-to-work strategies
- Hearing representation by Benefits 1 Group staff

To see if you qualify for a group rating discount or could benefit from other services offered, simply visit www.benefits1group.com and fill out the on-line AC-3 form (temporary authorization to review information).

Or call Benefits 1 Group and they'll get you started! 216.765.4200 (toll free 877.765.4200)