

OCA JOURNAL

PROVIDING EDUCATION AND SUPPORT TO ALL OHIO CEMETERIES

SEPTEMBER 2013
VOLUME 3
ISSUE 3

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CALENDAR OF EVENTS

FALL MAINTENANCE SEMINARS

OCTOBER 01, 2013
NORTH LOCATION:
ASHLAND COUNTY
MEMORIAL PARK
ASHLAND, OH

OCTOBER 03, 2013
SOUTH LOCATION:
DAVIDS CEMETERY
DAYTON, OH

SALES SPECTACULAR
AWARDS DINNER
FEBRUARY 15, 2014
LOCATION: TBA

SPRING CONFERENCE
MARCH 18, 19, 20 2014
LOCATION: TBA

PRESIDENT'S MESSAGE

The Ohio Cemetery Association held our Annual Convention on August 12th through August 14th at the Embassy Suites in Dublin, Ohio. If you missed it, you should make a special note to attend next year. A good time was had by all who attended this most recent function of the OCA. On Monday there was a golf outing sponsored by Marty Flynn of Vantage Products. We had four teams of four. The weather was perfect and we had several winners for longest putt, longest drive, closest to the pin, etc. As you would expect my team won the overall contest, coming in at four under par. I carried my team to the win by making that one putt in one of the holes. I didn't do anything else but I am confident that I inspired my team. That evening my partner (what's-er-name) and I won the Euchre tournament;

O' yeah, it just came to me, her name was Marilyn Brandt, one of my Board Members. That pretty much ended the first day and I felt good knowing that everyone got to see me.

Tuesday the 13th was an outstanding day. Mark Funke, our Program Chairman, introduced all of our suppliers and convention sponsors. Mark introduced Scott Harmon, another one of our Board Members, and Scott held a panel discussion

on "New Ideas for your Cemeteries". The panel members were Bob Porter of Matthews, Dave Dahl of Milne Construction, Pat Ebright of Union Township Mt. Moriah Cemetery and Brian Perkins of the City of Monroe. The panel was very well prepared and delivered some new, thought provoking material. The afternoon was taken up at the Field Day held at St. Joseph's Cemetery - Lockbourne.

Tuesday after dinner, there was a tribute to our dearly departed friend Greg Roberts. Greg's lovely wife, Mindy, their three charming daughters, Greg's mother Shelby, and his dedicated brothers were present. A special bronze plaque donated by Cold Spring Memorial was presented to Mindy and her family by Jim Wright, OCA Board Member, and Tom McDowell of Cold Spring Memorial Group. It was a very somber and touching moment. It was very moving and you could feel the love in the room toward this wonderful family who has contributed so much to our cemetery industry here in Ohio. The evening ended with 'Casino Night' activities where everyone seemed to have a good time.

Wednesday, August 14th we had Dick Perl from Mobile, Alabama deliver two presentations; "The Building of a Cham-

(continued on page 3)



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(continued from page 1)

pion” and “Working Together Works”. As usual Mr. Perl’s presentations were uplifting, enthusiastic and full of his passion for his work. It was a delight to see Dick again, and for those who do not know him, he is an icon within our industry, nationwide and is active in both the Southern Cemetery Association and the ICCFA. Pat Greeson of Natorps gave an informative presentation on “Landscape a Section” and “Landscape a Columbarium”. Bob Carr brought us a “Workers Compensation” update and Tim Long, our OCA Counsel, gave us a “Legislative Update”.

Thursday, August 15th, Rufus Slade, OCA board member from Woodland Cemetery in Dayton headed up our Cremation Certification Program. We received a much larger turn-out than we expected and due to the strong response the Board of Directors decided to offer this program again next year. Thank you Rufus for chairing this Committee. Good job and well done.

Don’t forget to mark your calendars for our Fall Maintenance Seminars. October 1, 2013 will be held at Ashland County Memorial Park, Ashland, Ohio, hosted by Jeff Roberts. Then on October 3, 2013 another will be held at David’s Cemetery, Dayton, Ohio, hosted by Steve Hopkins. More details will be available as plans are completed.

The Convention closed at 1:30 pm, just after lunch. We thank those of you who attended, and hope that those who did not make it this year will plan to participate next year when Mark Funke of Spring Grove Cemetery in Cincinnati will be your new President.

Thanks to all of you, and be safe.... Hope you got a chuckle out of the first paragraph.

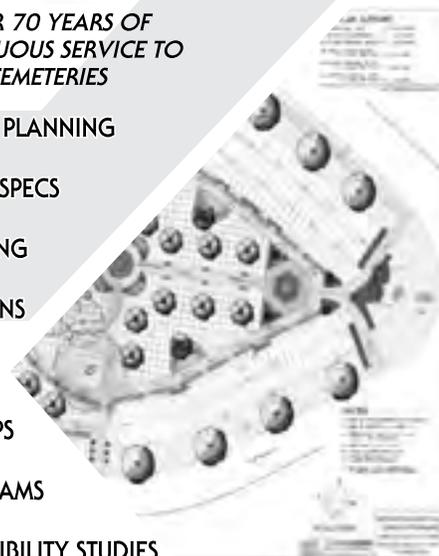
Bob Moses, OCA President

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NEW LONDON CEMETERY

Shandon, Ohio

Jill W. Evans

In 2012 the New London Cemetery Association located in Morgan Township, Butler County, celebrated 145 years of operation. Shandon, once known as Paddy's Run, was the first Welsh settlement in the State of Ohio. Welsh settlers began arriving in the Paddy's Run Valley as early as 1801 when land became available for purchase at the Cincinnati Land Office. The community, originally called New London, appeared so beautiful to these early Welsh settlers. It reminded them of their homeland with its lush green hillsides and fertile valleys and a stream which became known as the Paddy's Run glistening like a "thread of silver" through the valley.

The early settlers were buried in family cemeteries located on private lands or in the Paddy's Run Cemetery within the village. On September 25, 1866, Butler County records show a sale of 9.75 acres of land to the trustees of the New London Cemetery Association from Richard Manuel, a Civil War veteran, to establish a new cemetery

in Paddy's Run (Shandon). The land was located along Alert New London Road in Morgan Township and cost \$1,240.43. Thomas Appleton was elected the first president of the Association and Amos Atherton, clerk. The first lots became available for purchase in the New London Cemetery on February 18, 1867.

One of the earliest activities of the new cemetery was to re-inter several persons from the Old Paddy's Run Cemetery into the New London Cemetery. Through the years the number of graves has grown steadily with over 2000 burials at this time. The original 9.75 acres have been expanded and now comprise 16.75 acres of beautifully landscaped and well maintained land with flowering shrubs, annuals and perennials. A small brook flowing through the center of the cemetery is surrounded by large shade and evergreen trees. A strong stone vault built in the late 1870s is situated along the original winding driveway that is now paved and was once traveled by horse and buggy in bygone years.

Two tombstones of special interest in the cemetery are the Sarah and John Evans monument that was made of Scotch granite and came as ballast on a ship from Scotland. The Francis monument made of charcoal gray slate came from a mine near Llanbrynmair, Montgomeryshire, Wales near the place from whence the Francis family left Wales.

Two internationally known scientists and sons of the community interred in the cemetery are Mark Francis, D.V.M. and Edward Francis, M.D. Dr. Mark Francis was the first and only graduate in 1887 of The Ohio State College of Veterinary Medicine. After graduation he joined the faculty at Texas A&M where he introduced the veterinary science program and is credited with saving the Texas cattle industry for his discovery of a way to immunize against Texas cattle fever. His brother, Dr. Edward Francis, graduated from The Ohio State University and completed his medical studies in 1879 at what is now known as the University of Cincinnati College of Medicine. He served for

37 years in the U.S. Public Health Service where he discovered the rare bacterial disease that comes from animals which he named Tularemia, commonly known as rabbit fever. Others interred in the cemetery include regionally known professionals, business persons, farmers and good citizens of Morgan and nearby townships.

Interred at New London Cemetery are over one hundred fifty courageous veterans who answered the call to serve their country during war and peace. Included are veterans from the War of 1812, Mexican War, Civil War, Spanish American War, World Wars I and II, Korean War and Vietnam War. Their dedication is recognized every Memorial Day weekend as flags fly beside their last resting place and an information booth is open to assist loved ones in locating their graves.

During recent years an Ecumenical Easter

Sunrise Service is held by a local church in the newest section of the cemetery in a picturesque setting with a cross located on the nearby hillside. One evening this summer the community was invited to a Gospel Sing which included a brief and inspiring meditation that was both reverent and in keeping with the serenity of the site.

Through generous donations and wise investing the New London Cemetery Association comprised of fourteen board of directors is committed to providing a peaceful, serene place to honor the past generations, to serve present families in time of need and to provide for the future maintenance and growth of this historic cemetery.

For cemetery information, call 513-738-4444 or write to New London Cemetery Association, P.O. Box 56, Shandon, Ohio 45063. Jill Evans is president of the Morgan Township Historical Society.



Peonies blooming in May that were planted over 100 years ago.



‘Betting on the Future with New Ideas’

Embassy Suites - 5100 Upper Metro Place - Dublin, Oh

August 12–14, 2013

CONVENTION PICTURES CAN BE VIEWED AT:
ohiocemeteryassociation.com

A NOTE FROM OUR PROGRAM CHAIR

Well, I just returned from our OCA annual convention “Betting On The Future With New Ideas “ in Dublin and have to say that it was great to see all the new faces along with the our usual faithful. I think everyone had a good time and took away a thing or two that they could use back at their properties. I wanted to thank all of our Suppliers for coming out and helping our organization by sponsoring the dinners, breaks, lunches, and helping with “Casino Night”. I also wanted to thank the Cemeteries that made donations to help offset the cost of putting on this event. On Monday we had sixteen golfers attend the outing at the Rolling Meadows Golf Course. It was a beautiful day for golfing with temperatures in the mid 70’s .. quite different than the past few years that have been hot & humid.

To begin the general sessions, our first speakers were on a panel discussion moderated by Scott Harmon “ New Ideas For Your Cemeteries” was very well received and generated many questions, so I believe we picked a topic that everyone was interested in. Bob Porter (Matthews) Dave Dahl (Milne Construction) were the suppliers on the panel and Pat Ebright from Union Township/Mt. Moriah, Brian Perkins from the City of Monroe, and Scott Harmon from Dover City Cemeteries were the cemeterians on the panel. The rest of the day was spent at Field Day which was hosted by Rich Finn at St. Joseph’s Cemetery. I wanted to thank Rich & his staff for making us all feel welcome at their beautiful cemetery. What a nice property they have there in Lockbourne. We had a great lunch by City Barbecue and then listened to speakers from Eads Fence & The Brickman Group, visited with suppliers & toured the grounds. What a nice day we had. Thank You again for allowing us to visit your property.

Later, we had dinner and then a very moving presentation of a commemorative plaque in honor of Greg Roberts, who we sadly lost this year. Greg was an OCA board member who helped merge the OAC with the OACS&O to become what is now the Ohio Cemetery Association. We will miss all of the knowledge and experience that Greg brought to us from his years of being a leader of the industry.

Casino night was a lot of fun and everyone won hundreds of thousands of dollars playing Black Jack, Roulette, Slots etc. But in the end we all had to turn our chips in and get back to reality. But thanks to our many suppliers generosity we had many door prizes to win and win we did... “ most of us “ sorry Pfeif ! On Wednesday morning we had a very prestigious speaker from Mobile, Alabama. Dick Perl came to share with us in two sessions... “Working Together Works “ and “ The Building Of A Champion” Both were very well received. Next, we had Pat Greeson of Natorps speak to us about what plants to use around columbariums and in general at our cemeteries throughout Ohio. Last, but not least, the business brought us a BWC update from Bob Carr and a legislative update from Tim Long, our Legal counsel.

On Thursday we held the first ever cremation training class for our operators to become certified. We had 55 attendees for the all-day event put on by the OCA & Matthews. I want to say thank you to Rufus Slade for chairing that event.

Again, thanks to everyone who attended & we hope to see you at our upcoming events.

Mark Funke, OCA 2013 Annual Program Chair



**THE ANNUAL GOLF OUTING
WAS HELD MONDAY, AUGUST 12TH
AT ROLLING MEADOWS
GOLF CLUB/MARYSVILLE**



TEAMS:

#1

MARK FUNKE
TOM PFEIFER
JERRY WANTZ
MARK BROWN

#2

DAN APPLGATE
DAVE DAHL
JEFF HOTCHKISS
TIM LONG

#3

JIM WRIGHT
SCOTT HARMON
BOB PORTER
MARTY FLYNN

#4

JOSE' CASTREJON
TOM KAYATI
BOB MOSES
JUSTIN GONZALEZ

WINNERS:

LONGEST PUTT

TOM KAYATI #18

LONGEST DRIVE

TIM LONG #18

CLOSEST TO THE PIN

JOSE' CASTREJON #7

CLOSEST TO THE PIN

MARK BROWN #17

WINNING TEAM: #4

JOSE' CASTREJON
TOM KAYATI
BOB MOSES
JUSTIN GONZALEZ





Convention attendees had a great lunch, demos and cemetery tour at

ST. JOSEPH CEMETERY

Hosted by Rich Finn & staff

RICH FINN – HOST



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for the latest news

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OCA ANNUAL CONVENTION
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THE BRICKMAN GROUP
THE TRIBUTE COMPANIES
VANTAGE PRODUCTS

YOUR SUPPORT WAS GREATLY APPRECIATED

I just wanted to write a quick thank-you to our panel discussion members. As an association we were trying to come up with some up and coming trends to be discussed as possible project ideas. The discussion panel members were: David Dahl (Milne Construction), Pat Ebright (Mt. Moriah Cemetery), Brian Perkins (City of Monroe), Robert Porter (Mathews International), and I, Scott Harmon (City of Dover). Each panel discussion member brought forth great ideas ranging from ossuaries, to scattering gardens, and common roles that all cemeteries take part in when creating memorialization ideas. Each panel member was very prepared and well versed in the topics that were discussed. There were plenty of questions from the audience and hopefully everyone walked away with some new ideas that may work for their cemeteries. As always, the OCA is a great place for networking, so if you have any future project ideas please bring them forward to be discussed with our professional suppliers.

Scott Harmon, Superintendent
 City of Dover Cemeteries Superintendent
 OCA Board Member

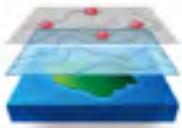


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**On Tuesday evening,
the Roberts family attended dinner
followed by the Presentation of
Greg Roberts' Commemorative Plaque**

Cold Spring Memorial Group donated the bronze plaque.
Representing Cold Spring was Tom Mc Dowell.

OCA President Bob Moses read a tribute to Greg written by his wife, Mindy.

We were pleased to have the following present for this memorial.

Mindy Roberts
Samantha Roberts
Lindsey & Seth Gasche
Ashley Roberts and Colin Saffle
Shelby Roberts
Jeff Roberts & Jaimie Millice
Alex Roberts
Kirk Roberts
Mike Hays, Greg's business partner in LifeSteps



OCA ANNUAL CONVENTION

‘Betting on the Future with New Ideas’

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Lake View Cemetery

Spring Grove Cemetery

TOD Homestead Cemetery

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*Based on test market results
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Crematory Operator Certification Seminar

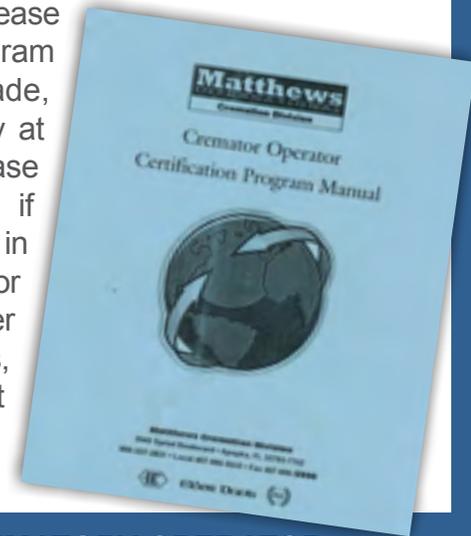
The Ohio Cemetery Association sponsored its first Crematory Operator Certification Seminar on August 15, 2013 at the Embassy Suites in Dublin, Ohio. The program was presented by Matthews Cremation Division and approved by the Ohio Board of Embalmers and Funeral Directors for 7 hours of continuing education credit for Ohio licensees.

There were fifty-three participants from twenty-seven firms in attendance. The seminar brought together funeral directors, crematory operators, and cemeterians to learn about the fundamentals of operating a crematory. Topics that were covered included safety procedures, maintenance, troubleshooting, and proper recordkeeping practices. Throughout the program, there was an emphasis on teaching the participants about being responsible operators and providing cremation services with care and dignity.

At the end of the program, the participants received a Crematory Operator Certification that will be valid for five years from the date of the seminar. Participants also received an Operator

Manual, which serves as a comprehensive guide that can be referred to by the operators to assist them at their facilities.

The program was well received and was sold out in the first year. The Ohio Cemetery Association will sponsor the program again next year. For those interested in attending future certification seminars, please contact OCA Program Chair, Rufus Slade, Woodland Cemetery at 937-228-3221. Please also contact Rufus if you have an interest in Celebrant Training or have ideas for other programs, seminars, or certifications that you would be interested in attending.



CREMATORY OPERATOR CERTIFICATION PROGRAM ATTENDEES

- Arlington Memorial Gardens
- Baker/Hazel & Snider
- Baxter Burial Vault
- Behm Funeral Home
- Bell Vault & Monument
- Brunner Sanden Deitrick
- Cincinnati Cremation Co
- Dwayne R. Spencer Funeral Home
- Eberle-Fisher Funeral Home
- Fowler, Imani
- Geisen Funeral Home
- Littleton & Rue Funeral Home
- Malloy Memorial
- Rutherford-Corbin Funeral Home
- S & S Crematory
- Schoedinger Funeral Svc
- Snyder Rodman Funeral Ctr
- Spring Grove Cemetery
- Tobias Funeral Home
- Western Reserve Cremation Svc
- Wonderly-Horvath-Hanes Funeral Home
- Woodland Cemetery
- Woodside Cemetery

**OHIO CEMETERY ASSOCIATION
PRESENTS**

**2013 FALL MAINTENANCE
SEMINARS**

NORTHERN OHIO

Tuesday, October 1, 2013

8:30 a.m. – 3:45 p.m

Ashland County Memorial Park

1058 U. S. 250

Ashland, OH 44805

SOUTHERN OHIO

Thursday, October 3, 2013

8:30 a.m. – 3:45 p.m.

David's Cemetery

4600 Mad River Road

Dayton, OH 45429

**\$100 Vendor Fee per supplier
\$25 Registration Fee per person**



Ashland County Memorial Park



Website: ohiocemeteryassociation.com

8:30 a.m. – 3:45 p.m.

FALL MAINTENANCE SEMINARS - SPEAKERS/SUPPLIER PRODUCTS & SERVICES/EQUIPMENT DEMOS
PLEASE THE SEMINAR YOU WILL BE ATTENDING

- ASHLAND COUNTY MEMORIAL PARK** **TUESDAY, OCTOBER 1, 2013**
- DAVID'S CEMETERY** **THURSDAY, OCTOBER 3, 2013**

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ADDRESS _____

CITY _____ **STATE** _____ **ZIP** _____

PHONE _____ **FAX:** _____

EMAIL _____

ATTENDEE NAMES

ATTENDEES _____ X \$25.00 = \$ _____

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If you have any questions regarding these seminars please call
Jan Burrowes 937-885-0283 (Office) 937-604-0709 (Cell) email: jburrowes@cemeterydata.com
or your seminar hosts:

Jeff Roberts, Ashland County Memorial Park 330- 345-7700 1058 U.S. 250, Ashland, OH 44805

Steve Hopkins, David's Cemetery 937-434-2255 4600 Mad River Road, Dayton, OH 45429

DETAILED AGENDAS TO FOLLOW

ASHLAND COUNTY MEMORIAL PARK

FALL MAINTENANCE

TUESDAY, OCTOBER 1, 2013



AGENDA

8:30 – 9:00

REGISTRATION/COFFEE & DONUTS

9:00 – 9:15

**WELCOME / ANNOUNCEMENTS/
INTRODUCTIONS**

JEFF ROBERTS

Ashland County Memorial Park

9:15 – 9:45

**WHAT WE ARE HEARING REGARDING
CEMETERY COMPLAINTS**

LAURA A. MONICK

KELLY J. NEER

State of Ohio – Div. of Real Estate
& Professional Licensing

9:45 – 10:30

HEALTH & SAFETY

LAURA SMITH

American Red Cross

10:30 - 10:45

BREAK

10:45 – 11:45

**THE RISING RATE OF CREMATION
& THE CHALLENGES TO CEMETERIES**

PANEL DISCUSSION

11:45 – 12:15

DISCIPLINING DO'S & DON'TS

KIMBERLY CONN

American Cemetery Services

12:15 - 1:15

LUNCH

1:15- 2:15

REFINISHING A BRONZE MEMORIAL

JEFF WARD

Ashland County Memorial Park

2:15 – 3:15

VISIT SUPPLIERS/EQUIPMENT DEMOS

CONCLUSION

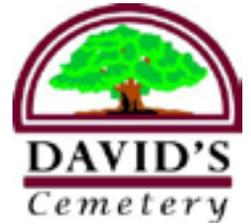




DAVID'S CEMETERY

FALL MAINTENANCE SEMINAR

THURSDAY, OCTOBER 3, 2013



AGENDA

8:30 – 9:00	REGISTRATION/COFFEE & DONUTS	
9:00 – 9:15	WELCOME / ANNOUNCEMENTS/SUPPLIER INTRODUCTIONS	STEVE HOPKINS- MARK FUNKE
9:15 – 9:45	WHAT WE ARE HEARING REGARDING CEMETERY COMPLAINTS	LAURA A. MONICK KELLY J. NEER State of Ohio – Div. of Real Estate & Professional Licensing
9:45 – 10:15	CEMETERY MAINTENANCE	BRICKMAN GROUP
10:15 – 10:45	CHAIN SAW SAFETY & LIGHT MAINTENANCE	BRYAN EQUIPMENT
10:45 - 11:45	BREAK – SUPPLIER INTRODUCTIONS/VISIT SUPPLIERS	
11:45 – 12:30	FALL TURF TIPS TO BUILD HEALTHY TURF ALL WINTER LONG	GREEN VELVET SOD FARMS, LTD Randy Tischer, President
12:30 - 1:30	LUNCH	
1:30 - 2:15	CRITTERS IN THE CEMETERY	CRITTER CONTROL
2:15 – 3:45	VISIT SUPPLIERS/EQUIPMENT DEMOS CORN HOLE COMPETITION/EQUIPMENT COMPETITION	
	DOOR PRIZES AWARDED DURING SEMINAR GRAND PRIZE AWARDED AT CONCLUSION	





OHIO CEMETERY ASSOCIATION GROUP RATING PROGRAM

As you know, workers' compensation costs can be one of the most expensive operating costs for Ohio employers. One minor claim can result in lost time and a severe penalty imposed by the Ohio Bureau of Workers' Compensation in addition to the already high premiums paid by Ohio employers. It is important that you select the right TPA that knows your business best and the TPA that can provide the best service. **BMSO is endorsed by the OCA and has been offering a group rating program to OCA members for the last seven years.**

We will ensure that your organization receives the highest maximum discount available to you through the Ohio BWC group-rating discount program. Over the past few years, Benefit Management Services of Ohio has worked with and represents more **employers in the Cemetery Industry** than most other service companies and we have qualified these companies for maximum savings under the current Ohio workers' compensation group-rating discount program.

Participation in our group-rating program provides your company with significant savings off workers' compensation premiums, and aggressive, effective claims management to ensure your continued participation in the group-rating process. There are no additional dues to participate and we offer extremely competitive enrollment fees.

The process is very easy. Simply complete the enclosed **AC-3 form** and return it by mail or **fax to (330) 856-6662 or (330) 609-6000**. We will notify you of the savings within the next couple of weeks.

We encourage all organizations to complete the enclosed **AC-3 form**, even if you are currently in another group or not eligible for group savings. You may be pleasantly surprised at the amount of savings you can enjoy with this great program!

Please call our Group Rating Coordinator, Molly Moon, at **(330) 856-9213** if you have questions or require more details.



To: Ohio Bureau of Workers' Compensation
C/O BENEFIT MANAGEMENT SERVICES OF OHIO, INC.
400 NILES CORTLAND RD. SE
WARREN, OH 44484-3333
PHONE: (330) 856-9213
FAX: (330) 856-6662
www.bmsoinc.com
info@bmsoinc.com

From: Policy number
Entity
DBA
Address

Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that Benefit Management Services Of Ohio, Inc., REP ID #: 001484-80, including its agents or representatives identified to you by them, has been retained to review and perform studies on certain workers' compensation matters on our behalf.

The limited letter of authority provides access to the following types of information relating to our account:

1. Risk files;
2. Claim files;
3. Merit-rated or non-merit-rated experiences;
4. Other associated data.

This authorization does not include the authority to:

1. Review protest letters;
2. File protest letters;
3. File form *Application for Handicap Reimbursement (CHP-4)*;
4. *Notice of Appeal (IC-12)* or *Application for Permanent Partial Reconsideration (IC-88)*;
5. File self-insurance applications;
6. Represent the employer at hearings;
7. Pursue other similar actions on behalf of the employer.

I understand this authorization is limited and temporary in nature and will expire on 2/28/2014 or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone number		Fax number		Email address	
Print name	Title	Signature	Date		
		X			

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a TPA to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.
- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year; No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.