

# BENEFITS OF BEING A YS CHAMBER MEMBER

**YSCHAMBER**

YELLOW SPRINGS CHAMBER OF COMMERCE

enterprising ideas + meaningful support

*The mission of the Yellow Springs Chamber of Commerce is to encourage a Vibrant Business Environment that Drives the Success of our members while Enhancing the Quality of Life in our community.*

## DISCOUNT PROGRAMS

*(Savings from these programs can more than pay for the cost of your membership)*

- **SOCA** Discounts as detailed on the back side of this sheet
- **Arthur Morgan House B&B** Corporate rate, \$90/night single + tax, Sunday-Thursday (937.767.1761)
- **Black Pug Bike Repair** 10% discount on service (Christopher Worrell, 937.206.0980)
- **Brilliant Smiles** 50% discount on 1st comprehensive exam incl cleaning, x-rays; (\$250 off Invisalign 937.376.9975)
- **Clark State Community College** 10% discount on Workforce Development (Lesli Beavers, 937.431.6062)
- **Clay + Stan** Graphic Design & Branding Package Program (Justin Galvin, 937.319.6049)
- **Constant Contact** Email Marketing Program 25% discount for pre-payment (constantcontact.com, 866.289.2101)
- **Elavon Credit Card Processing** Robust array of secure payment options, 24/7/365 (John Webb (937) 671-1606)
- **Tech Advisors** Free technology audit to detect potential areas businesses may be exposed to cybercrime. Call Randall East (937) 528-2460
- **Jailhouse Suites** Business Traveler's Perks - discounts on rooms, food & other perks (937.767.2461)
- **Mills Park Hotel** Conference Room Rental Special ; up to 8 hours for only \$125 including amenities (937.319.0400)
- **Montgomery Insurance & Investments** 10% off Tax Preparation (Montgomery Insurance, 937.372.7646)
- **Matthew Collins Photography** 30 minute professional portrait session for \$150 (816.726.6632)
- **Office Depot** Office supplies, technology, furniture and copy/print services
- **US Bank** Up to \$100 off first check order for any new business account (YS Branch Manager, 937.767.6620)
- **WesBanco** Perks at Work program provides employee benefits valued at up to \$200 (937.767.2606)
- **YS Street Fair** \$15 discount and preferred registration (937.767.2686)
- **YS Chamber Copy & Printing Service** Discounts on B&W and Color printing, copies, laminating, paper cutting

## BUSINESS PROMOTIONS

- Website Listing for your business on the popular Chamber website with a link to your website
- Visitor's Guide Listing for Destination businesses (25,000 distributed/year)
- Web Calendar for posting member events
- Information Distribution Yellow Springs Station offers space for your brochures and business cards

## EDUCATIONAL & NETWORKING EVENTS

- Chamber Events including Chamber Chats, Lunch & Learn, Business After Hours & Annual Meeting
- ChamberNews & Destination Yellow Springs e-newsletters with business and event information
- Business Resources research studies, mentoring, governmental and educational referrals
- Advocacy for member businesses locally and regionally to assist in cutting through the red tape
- Member Referral and Networking connecting members with products and services
- Visibility and Credibility for your business or organization

## COOPERATIVE MARKETING & SPONSORSHIPS

The Chamber has developed a highly sophisticated, strongly branded regional marketing campaign and administers a pooled fund from participating members. Plan participants receive mentions of your business on the web, in social media and in print advertising at a cost far lower than could ever be achieved alone. Sponsorships are available for YS Street Fair and Chamber meetings or we'll develop something specifically for your business. Take advantage of the popularity of Yellow Springs and the marketing power of the YS Chamber to reach your customers.



*These benefits from our partner the Southern Ohio Chamber Alliance increase the value of your membership in the Yellow Springs Chamber of Commerce.*

## HEALTH AND WELLNESS

### SOCA Benefit Plan

- Small business health plans for 2-50 employees.
- A self-funded multiple employer pool with stop loss coverage from Anthem BC & BS
- Competitive rates with fixed, predictable payments
- A variety of plan designs including HSA's & PPO's
- Expanded wellness offerings
- Additional offerings include dental, vision, life, optional life and disability plans
- Provided by these YS Chamber Members:  
Jim Saner, Montgomery Insurance (937) 372-7646  
Randy Gifford, Reichley Insurance (937) 429-0655

### Superior Dental Care

- Plans for sole proprietors & groups of 100 or less eligible employees offering discounts up to 11%.
- EyeMed Vision Care Access Plan D
- Accepted by this YS Chamber Members:  
Brilliant Smiles (937) 376.9975
- Provided by these YS Chamber Members:  
Montgomery Insurance (937) 372-7646  
Reichley Insurance (937) 429-0655

### Appro-RX Discount Card

- A pharmacy discount card. If you have a generic copay of \$10 or higher, the discounted price will be less than your copay 70% of the time.  
Available to you and your employees for FREE!

### Workers Compensation Group Rating

- Comprehensive claims administration & consulting for worker's & unemployment compensation. Group Rating is designed to reduce your rates providing significant savings.
- Contact Hunter Consulting (800) 486.6652

## BUSINESS SERVICES

### Community Energy Advisors

- Certified energy management firm that provides education, savings and protection on energy expenses for business, industrial and residential customers.
- Call (330) 721.8000

### LegalShield and IDShield

- Small business plans to provide monitoring of financial, personal and social media; identity restoration and password management.
- Contact Todd Goodwin (513) 200-4826

### Elavon US Bank Payment Processing

- Cost-effective, customized payment solutions and personalized support tailored to your business needs whether in-store, over the phone, mobile wallet or online. Preferred YS Chamber member pricing.
- Contact John Webb (937) 671-1606

### Teamworx

- Payroll, taxes, workers comp, unemployment/HR, safety services
- Contact James Baker (513) 315-8834

### Trak-1 Background Screening

- Up to 12% discounts on background screening for employees, renters & volunteers
- Contact Dave Klotz (800) 780-6407

### Bannockburn Global Forex LLC

- Boutique capital markets trading firm specializing in foreign currency; payment, settlement, hedging, and advisory services. Bank neutrality, Chamber Member Preferred Pricing & No Transaction Fees
- Contact John Schuermann (513) 745-9866

**Additional benefits are detailed on the reverse side.  
For more information about these benefits or to join, please  
contact us at 937-767-2686 or visit our website YSChamber.org**



## A new self-funded medical plan for small employers

As today's small businesses continue to search for cost-saving health coverage options, the Southern Ohio Chamber Alliance (SOCA) has taken action to help. SOCA has created a new health program that can lead to more rate stability and is a smart solution that offers potential savings for groups with 50 or fewer employees. SOCA has teamed up with Anthem Blue Cross and Blue Shield to administer this plan and provide stop loss coverage.

This new self-funded medical offering called the SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA). MEWAs enable smaller employers to join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem's stop loss coverage.

**In addition to financial protection, this innovative alternative offers:**

- Competitive rates
- Fixed, predictable monthly payments
- A variety of plan designs
- Anthem's broad Blue Access PPO Network and Essential Rx Formulary
- Coverage for claims run-out /terminal liability coverage

To top it off, we've added expanded wellness offerings so your employees can benefit from your investment in them even further. And we also offer Specialty products that are only available to employers participating in the SOCA Benefit Plan, including dental, vision, life, optional life and disability plans at specially discounted rates.







### Who is eligible for the SOCA Benefit Plan?

The SOCA Benefit Plan is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 total employees. The business must be domiciled in Ohio, and must be a member in good standing with a Chamber of Commerce that is qualified to offer the SOCA Benefit Plan.

These chambers include:

- Southern Ohio Chamber Alliance (SOCA)
- Northern Ohio Area Chambers of Commerce (NOACC)
- Central Ohio Chambers of Commerce (COCC)
- Dayton Area Chamber of Commerce (DACC)
- Youngstown/Warren Regional Chamber (YWRC)

### Why Anthem Blue Cross and Blue Shield?

Get peace of mind knowing that Anthem has been serving millions of members in Ohio for more than 75 years and is:

- Part of the nation's largest health benefits company
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 93% of doctors in the country
- Highly experienced in alternate funding plans

### Find out more today.

To learn more about the SOCA Benefit Plan and its many advantages, call 1-844-MED-OHIO or visit [844MedOhio.com](http://844MedOhio.com), or ask your Chamber of Commerce for a referral to a participating broker.

### We've got you covered with standard health and wellness programs.

Your employees can get help taking care of their health. Our programs include 24/7 NurseLine, Future Moms, ConditionCare, and more. And you have the option to buy dental, vision, life and disability coverage at a discounted rate only available as part of the SOCA Benefit Plan.





Call Now

1-800-808-1213



SOUTHERN OHIO CHAMBER ALLIANCE  
Delivering Value to Chamber Membership.



## RxCut® the Equalizer in Healthcare

**Because you deserve the lowest price on your generic drugs!**

### Have Insurance?

**Is your Generic Copay \$15 or higher?**

If your generic copay is \$15 or higher, have your pharmacist use our card to compare prices.

**Start paying less by asking, "What's my RxCut® Price?"**

The RxCut® price on 21 of the 25 most frequently used generic drugs, for our members, has been lower than insurance copays of \$15 or more.

**Register your FREE card as a secondary form of payment and always ask, "What's my RxCut® Price?"**

### No Insurance?

**Save up to 87% on prescriptions.**

The RxCut® prescription savings card benefits the insured, uninsured, underinsured, and those with high deductibles.

RxCut® is driven to help all people. We negotiate deep discounts with pharmacies to provide low cost prescription drugs to consumers.

**Always ask, "What's my RxCut® Price?" and start saving today.**

Below are actual pharmacy transactions from RxCut® members. Not only was our pricing better than the retail price but was also lower than a generic copay of \$15.00. Pricing as of 11/01/2017

Drug Label Name	Qty	Retail Price	RxCut Price	Savings \$	Savings %	Pharmacy
ZOLPIDEM TARTRATE 5 MG TABLET	30	\$267.99	\$10.19	\$257.80	96.19%	CVS PHARMACY
SIMVASTATIN 40 MG TABLET	30	\$207.92	\$12.04	\$195.88	94.2%	FREEDOM PHARMACY
PHENOHYTRO TABLET	10	\$313.99	\$12.32	\$301.67	96.07%	RITE AID PHARMACY
CAPTOPRIL 50 MG TABLET	90	\$260.99	\$13.01	\$247.98	95.01%	KROGER PHARMACY
AMLODIPINE BESYLATE 10 MG TAB	90	\$220.60	\$13.53	\$207.07	93.86%	GOOD NEIGHBOR PHARMACY
EMVERM 100 MG TABLET CHEW	7	\$442.90	\$13.56	\$429.34	96.93%	WALGREENS
LAMOTRIGINE 200 MG TABLET	30	\$285.99	\$13.77	\$272.22	95.18%	GIANT EAGLE PHARMACY
ROSUVASTATIN CALCIUM 20 MG TAB	30	\$219.99	\$14.03	\$205.96	93.62%	SAVON PHARMACY
PHENOHYTRO TABLET	10	\$244.99	\$14.32	\$230.67	94.15%	SAFEGWAY PHARMACY
CLOPIDOGREL 75 MG TABLET	30	\$270.85	\$14.41	\$256.44	94.67%	TOWN DRUG



www.rxcut.com/SOCA

### PRESCRIPTION SAVINGS CARD

THIS CARD IS ACTIVE

Member ID: URX12031

RxGroup: URX12031

RxBIN: 013824

RxPCN: RXCUT

FAMILY COVERAGE



Helpdesk: 1-800-808-1213

www.rxcut.com/SOCA

Present this free card at the pharmacy whether you have prescription insurance or not. Savings can be as much as 87%. Share this card with your family and friends, it can even be used to fill your pet meds. *This card is reusable and never expires.*



**STEP 1** Visit our website and use the pharmacy price search or call 1-800-808-1213 for the lowest price in your area.



**STEP 2** Present the card at the pharmacy and start saving!

**ATTENTION PHARMACIST:** THIS CARD IS ACTIVATED AND ENTITLES THE MEMBER TO ALL PRESCRIPTION DRUG BENEFITS ASSOCIATED WITH THE BIN AND GROUP NUMBERS (PER STATE AND FEDERAL LAW). IF YOU HAVE ANY ISSUES IN PROCESSING THIS CARD, PLEASE CALL US AT 800-808-1213

**THIS IS NOT INSURANCE-VOID WHERE PROHIBITED BY LAW**  
The program administrator may obtain fees from pharmacies based on your purchases in order to support this program.

The RxCut® Prescription Savings Card is FREE with NO enrollment, activation or expiration date.

There are over 67,000 participating pharmacies across the U.S. and Puerto Rico.

**Use the Above Card to Start Saving Immediately! Tell your Friends and Family too!**

**THIS IS NOT INSURANCE – VOID WHERE PROHIBITED BY LAW**

## SOCA plans

SDC offers these specially rated dental plans to members of participating Southern Ohio Chamber Alliance (SOCA) Chambers of Commerce. These plans are available to groups with 2-50 enrolled employees as well as sole proprietors.

## Superior Wellness Bundles

In addition to truly superior dental plans, SDC offers **Superior Vision** plans through our Superior Wellness Bundles. By adding a fully-funded Superior Vision plan to your SDC SOCA dental plan, your group can take advantage of one-source enrollment, installation and billing for both lines of coverage. These special vision rates are available only through our Superior Wellness Bundles! Contact us at [AccountServices@superiordental.com](mailto:AccountServices@superiordental.com) to sign up!

## Value-added benefits offered with every plan

SDC is pleased to offer these value-added benefits to members at no additional charge with all SOCA dental plans:



### FREE SECOND OPINIONS

Members have the option to get a no-cost second opinion from a participating dentist for covered extensive treatments that include numerous or costly services.



### SMILERIDER™

This is a supplemental cosmetic rider that provides a 15% discount for elective cosmetic services including teeth whitening, veneers, bonding, porcelain facings, etc.



### EYEMED VISION DISCOUNT

Administered through EyeMed Vision Care® Discount Plan, members enjoy discounts on vision products and services.



### PRESCRIPTION DISCOUNT

Savings of up to 20% off retail price on many prescription drugs at participating pharmacies.

## ONLINE RESOURCES



### ONLINE ACCESS

Superior Direct Connect, our secure online account management system, is available 24/7 at [superiordental.com](http://superiordental.com).

**Employers:** View plan information, manage group enrollment and retrieve E-bills.

**Members:** View benefit levels, check claim status, make changes to contact information, view and print EOB's (Explanation of Benefits), print a temporary ID card, request a new ID card and more.



### FIND-A-DENTIST

Available from any page at [superiordental.com](http://superiordental.com), our Find-A-Dentist tool allows members to find a network dentist near them or quickly determine if their current dentist participates in SDC's network.



### SDC MOBILE

Members can download SDC's free mobile app from their device's app store for instant, on-the-go access to their Mobile ID card, benefit information, claims and Find-A-Dentist.



### ONLINE CHAT

Our website features a secure online chat service that allows members to get immediate answers to questions about their SDC membership.



### SMALL GROUP CENTER

Our convenient self-service center at [superiordental.com/small-group](http://superiordental.com/small-group) includes important forms, renewal information, contact information and more.



# 2019 SOCA DENTAL PLANS



6683 Centerville Business Parkway, Centerville, Ohio 45459  
[superiordental.com](http://superiordental.com) | 800.762.3159 | 937.438.0283



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## Open Access Small Group Dental Plans

	Plan A In/Out of Network	Plan B In/Out of Network	Plan C In/Out of Network
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	50%	80%
<b>Major</b>	30%	50%	50%
<b>Contract Maximum</b>	\$750	\$1,000	\$1,000
<b>Orthodontia (Optional)</b>	See options below	See options below	See options below
<b>Deductible</b> (applies to Basic and Major only)	\$50/\$150	\$50/\$150	\$50/\$150
<b>Copay</b> (applies to Preventive exams only)	\$0	\$0	\$0

### Base Plans without Orthodontia

Employee	\$20.53	\$25.06	\$29.08
Employee + Spouse	\$41.06	\$50.11	\$58.61
Employee + Child(ren)	\$51.33	\$62.64	\$72.70
Family	\$66.23	\$80.23	\$92.64

### Additional Rating Options

First, select the desired base rates, then begin calculations of any additional rating options

No Deductible	Base rates plus 5%	Base rates plus 5%	Base rates plus 5%
Sole Proprietor	Base rates plus 10%	Base rates plus 10%	Base rates plus 10%
\$25/\$75 Deductible (applies to Basic and Major only)	Base rates plus 3%	Base rates plus 3%	Base rates plus 3%
\$50/\$100 Deductible (applies to Basic and Major only)	Base rates plus 2%	Base rates plus 2%	Base rates plus 2%
\$750 Contract max	N/A	Base rates less 5%	Base rates less 5%
\$1,000 Contract max	Base rates plus 5%	N/A	N/A
\$1,500 Contract max	Base rates plus 11%	Base rates plus 11%	Base rates plus 11%
50%/\$750 Orthodontia (minimum 10 enrolled employees)	Base rates plus 7.5% (on any tier greater than EE+Sp)	Base rates plus 7.5% (on any tier greater than EE+Sp)	Base rates plus 7.5% (on any tier greater than EE+Sp)
50%/\$1,000 Orthodontia (minimum 10 enrolled employees)	Base rates plus 10% (on any tier greater than EE+Sp)	Base rates plus 10% (on any tier greater than EE+Sp)	Base rates plus 10% (on any tier greater than EE+Sp)
Endodontics in Major	Base rates less 4%	N/A	Base rates less 4%
Periodontics in Basic	Base rates plus 2%	N/A	Base rates plus 2%
Copay of \$10 (applies to Preventive exams only)	Base rates less 5%	Base rates less 5%	Base rates less 5%

All changes and/or calculations added to the listed rates must be approved by SDC before finalization

No Waiting Periods—No Missing Tooth Clause—No Balance Billing (In Network)—No Claim Forms (In Network)

## SDC Ohio SOCA Dental Plans—2019 2-50 enrolled employees

The small group dental plans are guaranteed for 12 months when implemented by December 31, 2019. **Employer groups with 30 or more enrolled employees may be considered for other plan options.** Employer groups with 51 enrolled employees or more will be individually underwritten based on the group's specifications. Current groups with SDC may not be eligible for these rates.

### National network

SDC is licensed to sell to groups domiciled in Ohio, Kentucky and Indiana. Our network of participating dentists and specialists offers coverage across the country with **nearly 650,000 access points nationwide** and growing. *Enrolled Members are encouraged to seek care from a participating dentist.* Please visit SDC's website [superiordental.com](http://superiordental.com) for a directory of participating dentists.

### SDC group underwriting guidelines

**Employer contribution:** N/A

**Participation requirement:** Minimum of 2 enrolled employees; minimum of 10 enrolled employees for the Orthodontia options.

**Group size:** Employer groups with 2-50 enrolled employees may select 1 plan for their employees and must follow the participation requirements.

**Continued eligibility:** Determined at the time of renewal based on group size and specifics.

**SOCA criteria:** To receive the SOCA discount, confirmation of a current SOCA membership must be submitted to SDC with the completed group application. Sole proprietors with a confirmed SOCA membership are eligible and expected to pay quarterly in advance.

**SIGN UP  
IS EASY!**

Contact SDC's Account Services team  
[accountservices@superiordental.com](mailto:accountservices@superiordental.com)  
800.762.3159 | [superiordental.com](http://superiordental.com)

**Sole Proprietor Enrollment, Billing and Terminations:** Eligible effective dates for sole proprietor **groups and members** are: January 1st, April 1st, July 1st, or October 1st. SDC will not accept sole proprietor effective dates for any other month. All paperwork, including the group application, enrollment form, auto pay form, and a copy of a voided check must be fully completed and submitted on or before the 10th of the month prior to the effective date. For example, a sole proprietor with an effective date of January 1st would need to have all forms submitted on or before December 10th. Sole proprietors that miss this deadline will be enrolled on the next eligible effective date. Sole proprietors are expected to pay quarterly in advance. The premium billing statement will be sent on or around the 15th of the last month in each quarter and will include the three months in the upcoming quarter. The quarterly premium payment will be deducted from your designated business account on or around the 10th of the first month in each quarter. Full payment for each quarter is expected for coverage to continue. For example, for the first quarter starting January 1st, the premium billing statement will be sent on or around December 15th and will include January, February and March and the quarterly premium payment will be automatically deducted on or around January 10th for the same three months.



The Bureau of Workers' Compensation offers a number of programs that allow employers to receive discounts on their workers' compensation premiums.

**Hunter Consulting Company** assists employers in choosing the most cost effective program for their company and then continues service by assisting the employer in meeting all program deadlines and requirements.

### Group Experience Rating

The Ohio Bureau of Workers' Compensation (BWC) permits "like" employers to pool their experiences, which results in an overall premium discount. While the BWC does set the maximum discount for each group year, Hunter Consulting is able to offer a number of discount levels in a number of industry groups; not to exceed the BWC preset maximum.

### Group Retrospective Rating

Under this form of group rating, employers are allowed to pool together through a sponsoring organization and receive periodic refunds or assessments based on the performance of the group.

\*\*Recommended for those employers that have claims in their experience.

### Eligibility

To be eligible for these program employers must:

- Be a member of a sponsoring association
- Be a private, state-fund employer or a public employer taxing district
- Be current on any and all premiums or other monies owed to the BWC
- Not have cumulative lapses in excess of 40 days within the 12 months preceding the application deadline.



Employers are reviewed annually for eligibility to participate in this program. **Private employers must submit enrollment forms by the fourth Monday in November and public employers must submit by the end of May.**

**Private employers must enroll in this program by the last business day in January and public employers by the last business day in July.**

Don't qualify for Group Experience Rating; don't like the risk involved with Group Retrospective Rating? Call Hunter Consulting for a complete program analysis to find out which BWC program will be most cost effective for your business.

**Call Today!**  
**800.486.6652**

# Member Benefit

Energy Education, Protection, & Savings



YS Chamber members have access to free energy advice as part of their membership!



- Feel like you are paying too much for electricity and natural gas, but aren't sure how to reduce your costs?
- Receiving calls from suppliers but not sure who has the best offer?
- Considering a lighting upgrade but need help finding and filing for the best rebates?
- Need rate protection so that your electricity and gas prices don't spike while you are using the most?
- Want a partner to manage your supply contracts so you never roll to a monthly variable rate and erode your savings?

Simply call 330-208-2082 or email [chamberenergy@ceateam.com](mailto:chamberenergy@ceateam.com).



Home  
and  
Business



Chamber Energy Program is Powered by:



For more information, visit [ceateam.com/chamber](http://ceateam.com/chamber).



# Affordable Legal and Identity Theft Protection

LegalShield and IDShield provide the legal and identity theft protection you and your family need and deserve.

## LegalShield Plan Benefits\*:

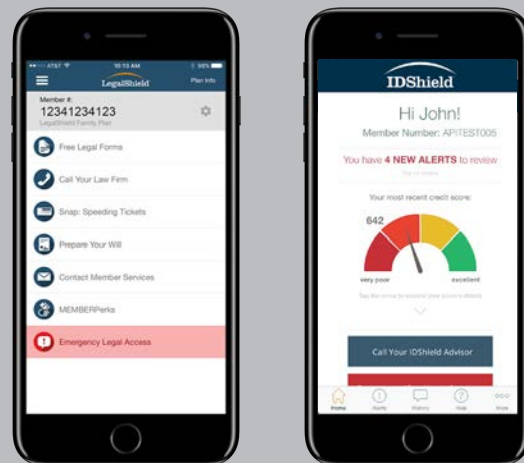
- Legal Consultation and Advice
- Dedicated Law Firm
- Legal Document Preparation and Review
- Letters and Phone Calls Made on Your Behalf
- Speeding Ticket Assistance
- Will Preparation
- 24/7 Emergency Access
- And More!

## IDShield Plan Benefits\*:

- Identity Consultation and Advice
- Dedicated Licensed Private Investigators
- Identity and Credit Monitoring
- Social Media Monitoring
- Child Monitoring
- Complete Identity Restoration
- Identity Threat and Credit Inquiry Alerts
- 24/7 Emergency Access
- And More!

## We have an app for that!

With the LegalShield and IDShield mobile apps, you can easily prepare your Will, call your law firm, track your identity and credit score and have on-the-go access, 24/7.



## Affordable legal and identity theft protection

Payroll Deduction Monthly	Individual	Family
<b>LegalShield</b>	\$23.95	\$23.95
<b>IDShield</b>	\$8.95	\$18.95
<b>Combined</b>	\$32.90	\$38.90

For More Information, Contact Your Independent Associate:

Nicholas Goodwin

[www.myidpros.com](http://www.myidpros.com)

[Nickg@dataguardpartners.com](mailto:Nickg@dataguardpartners.com)

513.646.4458

\*Restrictions may apply. See your summary plan description for details. GENERAL EXCLUSIONS: (1) matters against the Employer, Company, or Provider Law Firm, (2) matters deemed by the attorney to lack merit, or violate any ethics rules, (3) matters outside the United States, (4) matters involving any Member which arises due to business matters or interests including: Ownership, management, or association with a business, partnership, corporate entity, or trust, any income producing property or venture no matter the nature, full time or part time including use of a commercial vehicle, (5) Fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and out of pocket expenses, (6) any person who is a party in a lawsuit against the Company or is named as a defendant in a lawsuit by the Company shall not receive Services during the lawsuit, (7) matters covered by any insurance policy, (8) services related to patent, trademark or copyright matters, (9) Services where, in the Provider Law Firm's Professional Judgment, the requested Service is unnecessary or unwarranted for adequate advice, or would be in violation of any ethics laws, or with no merit, and (10) Native American legal issues including matters related to Indian Tribes and tribal governments including legal issues before federal, tribal and/or state courts, administrative bodies, arbitration panels or arbitrators, tribunals and/or hearing panels, judges, or officers.





## Paying too much for your current merchant processing?



Get a FREE rate analysis and see how U.S. Bank can help you reduce your processing expenses. With two months of your current statements we'll show you how we can save you money every month. What do you have to lose, *except those higher fees?*

### Payment Solutions

- › Accept the payments your customers want to use
- › Mobile and tablet payment acceptance solutions for additional flexibility
- › EMV ready terminal solutions
- › Contactless payments including Apple Pay™ and Android Pay

### Process with US – Top 3 Reasons

- › Faster Funding! It's your money, why wait for it?
- › A layered approach to security
- › Simple and easy to understand pricing



**FOR MORE INFORMATION  
CONTACT US TODAY**

## What Advantages can Teamworx provide?

Partnering with a **PEO (Professional Employer Organization)** will add extra layers of protection to your business.

**Client** Advantages include:

- Backed by Hunter Consulting with over 34 years of Self-Insured experience
- Self-Insured claims costs are less expensive than State Fund claims costs
- One Point of Contact (payroll, workers comp, back-office HR)
- Labor/Employment Practices Consultation included
- Workers Comp premium savings exceeds Group Rating (avg 20%)
- Teamworx discounts can exceed -53% Group Discounts
- Teamworx Safety Services integrated

Save time, money, and enjoy piece of mind by knowing your company is backed by Teamworx!

"Teamworx has not only saved us real money, but they helped with our employee handbooks which has reduced liabilities" —Sandy Ambrose- ESJ Carrier

"Teamworx has been very responsive and professional-I'm glad I made the switch" Coy Compton-The Painting Contractor

"These guys have saved us thousands of dollars-they have become a trusted advisor" Jim Guenther- Guenther & Sons

For more information call (513) 372-8726, or

Visit our website at [www.teamworxhr.com](http://www.teamworxhr.com)



# NEW BENEFIT OFFERED TO CHAMBER MEMBERS.



Trak-1 is a **NAPBS Accredited Member**



## EMPLOYMENT BACKGROUND SCREENING

In an uncertain world, Trak-1 provides security by enabling organizations of all sizes to accurately and responsibly assess human risk and improve decision making.

Our clients rely on our unsurpassed data quality and return time, leading-edge technologies, deep industry experience, true commitment to compliance, and respect and dedication to both them and their applicants. In short, our clients experience increased profits, reduced risk and improved efficiency through Trak-1 solutions and products. *Your solution is here...with at least a 12% discount for your business! That's even better!*

### Your Business Can Use Trak-1 to:

- Establish an **accredited and compliant** way to screen potential or current employees.
- Verify education and employment history.
- Increase workplace safety and minimize loss.
- Assess credit history to avoid financial improprieties.
- Check driving records and access criminal records.
- Conduct other types of screening including residential and volunteer.

### Your Business Will Receive:

- Clean, easy to read online PDF reports...for better informed decisions.
- Fast turn-around times...with many results instantly.
- Adverse action letters built right into the system... how are you handling this process?
- Local, LIVE customer support.
- User friendly web-based system, available 24/7.
- No monthly minimums, no monthly support fees.

Learn More. **CALL TODAY!** Dave Klotz at Trak-1 **800.780.6407** or **dave.klotz@trak-1.com**.

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# Business Solutions

## COLLABORATION

Clark State has an extensive network of partners including consultants and subject matter experts, local and state government agencies, training partners and funding sources to help your company perform and grow. We work with companies in creating customized onsite training programs, help companies improve or establish quality systems, and connect companies with state funding programs for training and other incentives.

## WORKFORCE TRAINING

Clark State can help you better understand the regional workforce and align your strategy and resources to cut costs and expand. We run short term open enrollment trainings to quickly prepare individuals for entry level positions in manufacturing, welding, pharmacy technician, dental assisting, STNA and other healthcare related fields. We can also create new programs quickly and efficiently to meet the region's demands. In addition, we connect to our college program students and co-op and internship opportunities.

## WORK READY COMMUNITY

Clark State can provide ACT Work Keys National Career Readiness Certification testing to assess potential employee's abilities to learn the skills needed for specific positions. We can also access a large library of pre-hire and pre-training assessments that range from specific skills to personality assessments. These assessments can help make sure your workforce matches the strengths, interests and values needed for both the specific position and your company culture to ensure a successful fit which can, in turn, reduce turnover and the associated costs.

## CURRENT TRAININGS INCLUDE (BUT ARE NOT LIMITED TO):

- LEAN Six Sigma
- Process Improvement
- ISO 9001:2015 and other standards
- Leadership Training
- MSSC Certification
- Professional Supervisor Certification
- Customer Service Online National Certification
- OSHA-10 General Industry

Bonus Coupon

# SAVE 10%

As a Yellow Springs Chamber Member,  
SAVE 10% on any Clark State training and  
consulting service.



## FOR MORE INFORMATION CONTACT:

**Lesli Beavers**

Workforce and Business Solutions

beaversl@clarkstate.edu | 937.431.6062

## Branding Package Program

**Clay + Stan**, in partnership with the **Yellow Springs Chamber of Commerce**, has developed an innovative new branding program designed to help small business owners. A strong brand identity is the most important aspect to establishing and growing your business. However, in today's economic climate most small business owners cannot afford the prices that ad agencies and design firms charge.

**We're going to change all that.**

Every chamber member can now have a brand that's about big ideas without having to pay big agency prices. The main purpose of this program is to add extra value to your chamber membership by helping to improve marketing communications, maintain a professional looking brand and making sure every customer experiences a high level of creativity. The costs associated with these branding packages covers creative services for one concept that includes:

- Logo
- Business Cards
- Identity Collateral (letterhead, envelope, menu)
- Signage (outdoor & indoor)

Additional advertising materials can be developed at a reduced rate but would be out of the scope of branding packages. These would include, but are not limited to:

- Web Design
- Print Ads
- Brochures
- Direct Mail

### **Branding Package Costs & Terms**

**\$500.00** for non-chamber members. **\$420.00** for current chamber members.

Additional advertising materials can be done at a **reduced rate of \$35/hour**.

### **Payment Terms:**

- Option 1 – Full payment due at the completion of project.
- Option 2 – Half due at the start of project and half due upon completion.





# CHAMBER MEMBER BENEFIT



## MILLS PARK HOTEL

• EST. 2015 •

### CONFERENCE ROOM RENTAL SPECIAL



#### ROOM FEATURES

Hand-crafted wood tables  
20 custom leather chairs  
Seating for additional 20  
A/V equipment including AppleTV and Chromecast (Black-out window shades  
Dedicated Wi-Fi connection  
Beverage bar and fridge

## 2019 Chamber Member Package



#### \$125 Conference Room Rental includes:

- Up to eight hours
- Up to 20 attendees (standard open-block setup)
- Use of screen and two easels
- Two complimentary pots of coffee
- Dedicated Wi-Fi



Valid for Yellow Springs, Beavercreek, or Dayton Chambers of Commerce only. Food or additional beverage package must be arranged separately.

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## Montgomery Insurance & Investments

is excited to announce the arrival of Charlie Davis, our newest Tax Preparation Specialist.

*Accounting professional with 7 years experience  
Graduated from Wright State University with a double major in  
Finance & Accounting.*

*Lifelong Greene County resident.*

*Actively working toward CPA certification with a completion date of  
February 2014*

*Member of National Society of Accountants*

*Member of National Association of Tax Professionals*



**10%<sup>OFF</sup>**

**TAX PREPARATION**

### Montgomery Insurance & Investments

Offer exclusive for **Yellow Springs Chamber** members and their employees.  
Offer valid on tax preparation fees only.  
Present coupon at time of tax preparation.  
EXPIRES 10/15/2014



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**Office DEPOT.**  
Save on what you  
need to do business  
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- Save up to 45% on 500+ items that businesses purchase most often, including exclusive discounts on national brand ink & toner
- Save up to 10% off just about everything Office Depot stocks in stores and the Business Solutions Division annual catalog
- Plus, members get deep discounts on our Copy & Print services - 2.5 cent black & white, 24 cent color copies and 40% off finishing services every day!

**YSCHAMBER**

YELLOW SPRINGS CHAMBER OF COMMERCE

enterprising ideas + meaningful support



## Store Purchasing Card Application

Your Store Purchasing Card allows you to receive the lower of the retail store price or your custom business account pricing when you shop in our Retail stores. You may pay by cash, check, credit card or account billing (if you have account billing on your business account.) Any single transaction may not exceed \$1,000. Daily transactions are limited to 5 per day and may not exceed a total of \$2,000. To request different payment options or transaction limits, please contact your account manager.

Please fill out the top section and fax it to 888.438.9066. Please allow up to 3 weeks for processing. If you need assistance filling out this application or you have any questions on the Store Purchasing Card, please contact your Account Manager or call 888.438.4037. By signing below you acknowledge that you have read and agree to the Store Purchasing Card terms and conditions on the reverse side of this application.

### CUSTOMER

.....  
Please complete the information below as it should appear on the card. Please fill out all fields in this section. If you would like more than one card with different cardholder information, a separate application is necessary.

Company Name: \_\_\_\_\_ (Up to 25 characters)


Account #: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Company Contact: \_\_\_\_\_

Company Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip / Postal Code: \_\_\_\_\_ Phone Number: \_\_\_\_\_ E-Mail: \_\_\_\_\_

 How many cards would you like?

By signing here you acknowledge that you have read and agree to the Store Purchasing Card terms and conditions on the reverse side of this application.

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### INTERNAL USE ONLY (Account Manager)

.....  
Account Manager: \_\_\_\_\_ Sales ID: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Extension: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Account Manager's Signature: \_\_\_\_\_ Date: \_\_\_\_\_





## HOW TO PROTECT YOUR DIGITAL ASSETS

Leominster Public School System in Massachusetts surrendered \$10,000 to ward off their attackers. Hancock Regional Hospital in Indiana paid \$55,000 to stop their company take-down. A South Korean web provider forked over more than \$1 million after the company's servers were taken hostage.

All these instances are recent examples of hackers taking advantage of unprotected servers and using ransomware to demand payouts in untraceable Bitcoin. Ransomware is just one example of the growing volume and types of cybercrime, which can strike businesses and organizations large and small.

With ever-evolving technology, threats will continue to rise. Cyber economy researching and publishing firm Cybersecurity Ventures predicts cybercrime costs will grow to \$6 trillion annually by 2021. Security software development firm Symantec reports 43% of cyberattacks target small business, and the Small Business Innovation Research program reports the average cost of a cyberattack for a small business is \$20,752.

In the Dayton area, local business technology support company TechAdvisors is prepared to assist organizations and companies take necessary steps to protect from cybercrime. "One of the most important things you can do to defend your business against cyber-attacks is to secure your servers and email," said TechAdvisors President Randall East. "According to a report from phishing research group PhishMe, 91% of cyberattacks start with email scams. This can lead to a dangerous gateway, providing hackers with access to your digital systems, personnel files, and other vulnerable data."

In addition to ransomware and phishing, intellectual property theft is another way crooks can bring a company to its knees. "Trade secrets, customer information, copyrighted material — anything of economic value can be confiscated by hackers if your tech systems are left defenseless," East said.

The first step to ensuring protection against cybercrime is to assess the current risk of a business or organization. Assessments include:

- What software is mission critical?
- What hardware/software (if any) currently is in use to detect and stop threats?
- What training/guidance is provided to employees?

Understanding the ways systems and structures are susceptible to attack is important to identify appropriate and cost-effective measures to secure data and guard against potential threats. "Once we get a comprehensive picture of a company's weak points, we can devise a plan to strengthen those spots and reinforce anything that's already working well," East said. "This initial step is so important, **TechAdvisors is offering a free technology audit to any Chamber member.**"

The free technology audit will detect potential areas businesses may be exposed to cybercrime, offering pathways to defense and cyber security. Tackling this step sooner rather than later reduces the risk of ending up like the City of Atlanta, whose totals for payout and remediation after a recent ransomware attack are now more than \$5 million. "Don't wait for an emergency catalyst like a ransomware attack to protect yourself and your digital assets," East said. "The old maxim 'an ounce of prevention is worth a pound of cure' is just as true in today's digital world."