

# 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, \$100/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 1<sup>st</sup> comprehensive exam including 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)
- **Tech Advisors** Free technology audit to detect potential areas businesses may be exposed to cybercrime. 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 - up to 8 hours and up to 20 people for only \$150 (937.319.0400)
- **Montgomery Insurance & Investments** 10% off Tax Preparation (Montgomery Insurance, 937.372.7646)
- **Matthew Collins Photography** 30 minute professional portrait session for \$175 (816.726.6632)
- **Office Depot** Office supplies, technology, furniture and copy/print services
- **Park-N-Go Airport Parking** 15% discounted rate with Promo Code YCOC15 (937.890.7275)
- **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)
- **WYSO** 15% discount on underwriting for new clients. Contact Karen Bledsoe (937.367-3713)
- **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 with Enhanced Membership (25,000 distributed/year)
- **Web Calendar** for posting member events
- **Information Distribution** Yellow Springs Station offers space for your brochures and business cards
- **Business listing** in applicable specialty publications; Handcrafted 68, Residential Relocation, Business Relocation
- **Facebook Presence** robust postings on YellowSprings OH and Yellow Springs Chamber of Commerce pages

## EDUCATION, NETWORKING & ADVOCACY

- **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 navigating the regulatory process
- **YS Chamber Advisory Team** to advise new or evolving businesses
- **Member Referral** and Networking connecting members with products and services
- **Visibility & 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 web, social media and 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.



enterprising ideas + meaningful support

*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

### Strategic HR inc.

- Chamber member discount on virtual HR solutions
- Access to 24/7 self-service online tools and resources, plus unlimited access to HR professionals via phone/email/chat.
- Protect your bottom line.
- Call (513)-697-9855 or email [info@strategicHRinc.com](mailto:info@strategicHRinc.com)

### 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

### Trak-1 Background Screening

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

### 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

### 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

### 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

### 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

### strategic HR Inc

- Customized human resources and recruiting services to support HR needs; member discounts for Virtual HR Solutions providing 24/7 resources, and consultation.
- [ChamberSales@strategichrinc.com](mailto:ChamberSales@strategichrinc.com) or (513) 697-9855

**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](http://YSChamber.org)**

# MEET THE SOUTHERN OHIO CHAMBER ALLIANCE BENEFIT PLAN.

OFFERING SMALL BUSINESSES MORE SAVINGS, LESS WORRY.








**Welcome to an excellent opportunity for your business!** The Southern Ohio Chamber Alliance (SOCA) Benefit Plan offers a self-funded solution for small businesses that lets you save on overall costs.

It's a great solution that lets you experience more predictable rates and competitive benefits usually only available to larger groups.

**How's that work? Simple.** The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA). MEWAs allow small employers to join together to share in the overall claims risk. By being part of a large, self-funded pool, employers have financial protection backed by Anthem's stop loss coverage.

**It's time to rest easy. In addition to financial protection, this innovative option 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, you get expanded wellness offerings and innovative tools, programs and resources that all work together to improve health and lower costs. Plus, you have access to specialty rates and plan options created exclusively for SOCA Benefit Plan participants. This includes vision, life, disability and more!

# HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH



## SmartShopper Rewards Program

Employees get rewards for using lower-cost, high-quality locations for certain health care services and procedures. Employees can compare costs, then select a lower-cost location to receive a cash reward and lower out-of-pocket costs.



## 24/7 NurseLine

Registered nurses are on call 24/7 to help with everything from a baby's fever to allergy relief tips and can advise your employees on where to go for care.



## Future Moms

Nurses help moms-to-be follow their doctor's care plan, make healthier decisions during pregnancy and prepare for delivery. Future Moms with Breastfeeding Support is also available on LiveHealth Online. Moms can have private and secure video visits with a lactation consultant, counselor or registered dietician via smartphone, tablet or computer with a webcam.



## MyHealth Advantage

When claims or other health data show gaps or risks, we'll mail a confidential MyHealth Note to the employee outlining specific actions they can take for better health and lower health care costs.



## ConditionCare

If you have employees dealing with a chronic condition like asthma or diabetes, they can get one-on-one help from a health care professional. They'll learn ways to manage their health and reach their health goals.



## Case management

Employees who have complex health issues can work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists and others, our case managers have the latest information and treatment options.



## Behavioral health

Employees dealing with depression, anxiety, stress or substance abuse need help. Our behavioral health is integrated with our health plans and includes an extensive network of psychiatrists, social workers and residential treatment centers.



## LiveHealth Online

LiveHealth Online gives your employees easy and convenient access to the care they need through live video on a smartphone, tablet or computer with a webcam. They can see a board-certified doctor anytime, 24/7, with no appointments or long wait times. They can also schedule a visit with a psychiatrist<sup>1,2</sup> licensed therapist<sup>3</sup> or lactation consultant.



## AIM clinical review

AIM Specialty Health (AIM) is a leading specialty benefits management company that uses current evidence-based clinical guidelines to review services and procedures before they're done. This review helps make sure your employees are getting the appropriate care.

## AND, WE'LL BE RIGHT BY YOUR SIDE.

We'll make sure you have an easy transition and simple plan administration with:

- One single account management team empowered to answer your questions and resolve issues.
- One place to manage multiple plans.

## ANTHEM WHOLE HEALTH CONNECTION®

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care and a more personalized member experience. Consider the advantages.

## YOUR TIME MATTERS – REST EASY KNOWING WE'RE WORKING HARD TO GIVE YOU MORE.

To learn more about the SOCA Benefit Plan's 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.

Be sure to ask about adding products including vision, life, disability and more available through the SOCA Benefit Plan.

<sup>1</sup> Appointments subject to availability.

<sup>2</sup> Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

<sup>3</sup> Online counseling is not appropriate for all kinds of problems. If someone is in crisis or having suicidal thoughts, it's important that they seek help immediately. They should call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 for help. If it's an emergency, they should call 911 or go to the nearest emergency room. LiveHealth Online does not offer emergency services.





# EMPLOYER FAQ

## What is a MEWA?

A MEWA is a multiple employer welfare arrangement. It's an employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance. It's 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 is \$500,000. The ODI does a quarterly adequate-risk-based capital monitoring of the plan to ensure the capital is adequate as the MEWA membership grows. Plus, Anthem is providing additional reinsurance protection under a quota share arrangement in addition to the specific and aggregate stop loss coverage provided.

## Who makes the decisions for the SOCA Benefit Plan?

The SOCA Benefit Plan board of trustees is responsible for the oversight of the plan and ensures that the plan complies with all applicable laws and regulations.

## Why would we choose a MEWA over an Affordable Care Act (ACA) plan?

This alternative self-funded solution could be a good fit for you for many reasons, including:

- Competitive rates
- Rating methodology similar to pre-ACA rating
- Predictable, fixed monthly payments
- Protection of being part of a large-self-funded pool backed by Anthem's stop loss
- Anthem's broad Blue Access PPO network
- Flexibility in choice of benefit plans

## How do we determine if we are eligible to participate?

The SOCA Benefit Plan is available to small business employers that have at least two employees enrolled in their medical plan and no more than an average of 50 total employees. The employer's corporate headquarters must be located in Ohio and the business 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)

## Do we need to meet certain participation and contribution requirements?

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.

## How will our 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 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 our 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 Benefit Plan will be calculated based on a projection of the claims for the upcoming policy year for the entire 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 networks in the state. (It's always wise to make sure doctors are in-network prior to any service using the "Find a Doctor" tool on anthem.com.)

## Are vision, life, disability and other plan options available?

Yes, participating employers in the SOCA Benefit Plan are eligible for other plans offered by Anthem. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

**Save 20% to 25%  
on your monthly  
medical spend with the  
SOCA Benefit Plan.<sup>1</sup>**

“SOCA saved our office around \$13,000. We went searching for new health insurance when the county policy was going to increase by around 48%. Since we are a sub-division of the state we are able to either be on the county insurance program or house our own! That's when I found this program! It has been a lifesaver for us and we are now looking into additional coverage from Anthem!”

— Katie Kovaly  
District program administrator  
Monroe Soil and Water Conservation District

<sup>1</sup> Savings estimates were calculated by Anthem from a sampling of small business groups that have recently moved to a SOCA plan in Ohio. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

## 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 [sdc.superiordental.com](http://sdc.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, Find-A-Dentist, online chat and more.



### ONLINE CHAT

Our secure online chat allows members to get immediate answers to questions about their SDC membership from our mobile app or website.



### 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.



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



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# 2020 SOCA DENTAL PLANS





## 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>	\$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)

\* For sole proprietor groups, the sole proprietor base rate must be calculated first by adding 10% to the above rates, then any additional rating options are calculated from that base rate.

**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.

## SDC Ohio SOCA Dental Plans—2020 2-50 enrolled employees

These small group dental plan rates are guaranteed for 12 months when implemented by December 31, 2020. **Employer groups with 30 or more enrolled employees may be considered for other plan options.** Employer groups with 51 or more enrolled employees 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 **more than half a million 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.

### Underwriting guidelines

**Employer contribution:** N/A

**Participation requirement:** Minimum of 2 enrolled employees; minimum of 10 enrolled employees for 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)





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%	SAFEBWAY 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**

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**

# TEAMWORX, LLC

## 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)





We work extremely hard to help our members save money and grow their business and the Chamber Energy Program is saving many members over 15%. You can rely on your Chamber to provide the most trusted services designed to protect you.

## RESIDENTIAL & HOME-BASED BUSINESS

Utilize these services for your residence, home-based business, or employees' homes:

- Low fixed prices for electricity & natural gas
- Favorable contract terms & conditions
- Contract renewal management
- Helpful Ohio-based representatives to answer any energy-related questions

## SMALL BUSINESS

Small business members have many ways to save! Services include but aren't limited to:

- Low fixed prices for electricity & natural gas
- Contract renewal management
- Natural gas sales tax exemptions for restaurants & non-profits
- Utility lighting rebates

## INDUSTRIAL & MANUFACTURING

Services for large businesses are customized to best suit the member's energy needs:

- Comprehensive procurement process with diverse products
- Real-time monitoring of demand & usage
- Demand response
- Utility HVAC & lighting rebates
- Energy efficiency upgrades & financing

For more information, please fill out and return the back of this flyer or call 330-208-2082 and speak with one of our helpful representatives.

**Yellow Springs Chamber of Commerce**  
Karen Wintrow, Executive Director  
101 Dayton St., Yellow Springs, Ohio 45387  
937-767-2686  
[www.yellowspringsohio.org/chamber-home](http://www.yellowspringsohio.org/chamber-home)



# Chamber Energy Program Inquiry Form



Chamber Affiliation Yellow Springs Chamber of Commerce

Name \_\_\_\_\_

Company (if applicable) \_\_\_\_\_

Daytime Phone \_\_\_\_\_

Email \_\_\_\_\_

Best Time to Contact \_\_\_\_\_

Interested in more information about (check all that apply):

- Electricity or Natural Gas Savings for Home
- Electricity or Natural Gas Savings for Business
- Lighting
- Rebates
- Real-time Monitoring
- Demand Response

If you would like a quote for electricity or natural gas supply, please include copies of your most recent month's utility bill(s), all pages.

If you are interested in more information or to receive a quote, please contact us!

**1. Call**

330-208-2082

**2. Email**

chamberenergy@ceateam.com

**3. Fax**

Attention:  
Chamber Energy Program  
330-721-8111

**4. Mail**

Chamber Energy Program  
3725 Medina Rd., Ste. 112  
Medina, OH 44256



# 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\*:

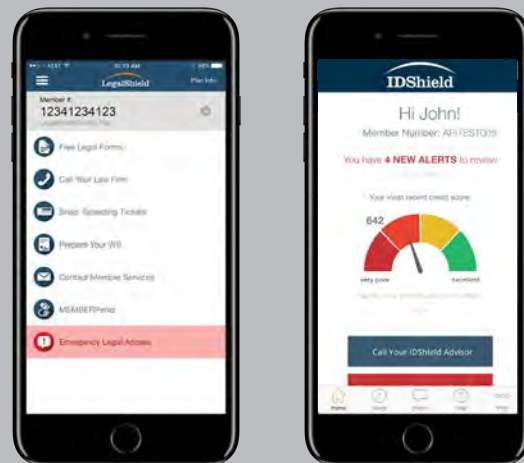
- Legal Consultation and Advice
- Dedicated Law Firm
- Legal Document Preparation and Review
- Letters and Phone Calls Made on Your Behalf
- Speeding Ticket Assistance
- Will Preparation
- 24/7 Emergency Access
- And More!

## 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**



# 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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**800.780.6407**

[www.trak-1.com](http://www.trak-1.com)





strategic HR inc.



*Celebrating 25 Years of Providing Outsourced HR Expertise!*

## Chamber Discount Program

**YSCAMBER**

YELLOW SPRINGS CHAMBER OF COMMERCE

enterprising ideas + meaningful support



## Who We Are

strategic HR inc. is a well-established outsourced HR management firm working with organizations that have a lean HR or no HR department. We can partner with you to help develop, strengthen, augment, or manage your human resources function. We give you the benefits of having experienced human resources professionals dedicated to supporting some or all of your company's HR needs without having to create a new position in your organization.

Whether you need help with a short-term project or long-term HR support, we can provide the extra hands and the experience needed to accomplish your goals. Bottom line, we save our clients time by tackling their HR challenges allowing them to focus on what they do best.



## How Can Outsourcing HR Help You and Your Business?

Many organizations find outsourcing to be a cost-effective and advantageous way to get crucial work done. For example, if you have a small HR department that is stretched beyond capacity, we can be the extra hands you need. We can tackle your strategic projects so you can focus on your daily HR work or vice versa. Either way, you achieve your goals!

In addition, if your company doesn't have any dedicated HR staff and you're not quite ready for a full-time HR department, strategic HR inc. can establish the HR function and manage it until your company is large enough to truly need an internal HR staff.

The colorful wheel of our HR Solutions above highlights the array of outsourced HR support that we can provide to your organization. Sample HR Services include:

- Conducting an HR Audit
- Creating or updating your employee handbook
- Providing full-cycle recruiting support
- Conducting employee surveys
- Access to our Virtual HR Solutions for 24/7 self-service access to HR tools and resources

## Our Approach

We understand that a "one size fits all" approach doesn't work. That's why we develop client-focused partnerships and innovative solutions designed to meet our clients' unique needs. Our job is to lighten your load and to help you shine!



## Chamber Member Discounts

### Protect and grow your bottom line with HR.

Whether it's an employee handbook that can serve as the first line of defense in a lawsuit, having a clear understanding of labor laws, or implementing effective hiring and on-boarding practices – expert HR can be the key to protecting and growing your business.

The potential costs of HR violations can range from \$7,000 for a single OSHA violation up to \$125,000 for a small business lawsuit, which can last up to a year to resolve.

strategic HR inc.'s **Virtual HR Solutions** can help you to manage your HR compliance, while supporting your employee relations and training needs.

### Virtual HR Solutions Discounts

strategic HR inc. is pleased to offer chamber members up to a 33% discount on our Virtual HR Solutions.

Contact us today to learn more about how we can help you to protect your business, avoid costly penalties, and provide valuable employee training with our expert HR tools and advice.

#### **BENEFITS TO YOU:**

- 24/7 Online Access
- Do it Yourself Freedom
- HR Best Practices
- Customizable Tools & Documents
- Easy and Cost Effective
- Protection

## Choose from Three Levels of Virtual HR Solutions:

### Virtual HR Support Center

Our cloud-based solution is available 24/7 to help you manage your HR compliance and employee relations issues.

#### Features include:

- Easy-to-use Handbook Wizard to create your own employee handbook
- Wide range of job descriptions
- Quick guides and checklists on common HR topics
- Extensive, searchable, easy-to-understand federal & state law libraries
- Exclusive HR Training On-Demand videos



### Virtual HR On-Demand

Access to the Virtual HR Support Center; plus over-the-phone access to HR Professionals.

#### Features include:

- Custom designed employee handbook
- HR Document customization (i.e. job descriptions)
- Free quarterly Harassment Prevention Training
- Unlimited HR assistance from HR Professionals via live phone call, email, or chat

### e-Learning Solutions

A collection of award-winning online training resources containing thousands of micro videos, covering a wide variety of topics important to today's workforce.

#### Training topics include:

- Business Skills
- HR Compliance
- Industry Specific
- Information Technology
- Leadership & Management
- Sales & Service
- Software
- Workplace Safety

**strategic HR inc.**

8160 Corporate Park Dr., Ste. 200, Cincinnati, OH 45242  
 p. 513-697-9855 • ChamberSales@strategicHRinc.com  
 strategicHRinc.com



## Contact Us

If you have questions, concerns, or would like to speak further, please don't hesitate to reach out! You can reach us at [ChamberSales@strategicHRinc.com](mailto:ChamberSales@strategicHRinc.com) or 513-697-9855. If you would like to get in contact with us individually, our information is below.

**Melissa Dern**  
**HR Service Solutions Lead**  
[Melissa@strategicHRinc.com](mailto:Melissa@strategicHRinc.com)  
513-697-9855 (ext. 306)

**Samantha Osborne**  
**Marketing Strategist**  
[Sam@strategicHRinc.com](mailto:Sam@strategicHRinc.com)  
513-697-9855 (ext. 316)







# 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 SPECIAL

2 0 2 0



## *\$150 CHAMBER MEMBER SPECIAL*

Rental Rate Includes:

Up to 8 hours of usage

Up to 20 attendees (open-block setup)

Use of screen and two easels

Two complimentary pots of coffee

Dedicated WiFi

Valid for Yellow Springs, Beavercreek & Dayton Chambers of Commerce only.  
Food or additional beverage must be arranged separately. Setup fee not included



321XENIA AVENUE • YELLOW SPRINGS, OH 45387

937.319.0400

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[RyanA@millsparkhotel.com](mailto:RyanA@millsparkhotel.com)

*Unique Lodging of Ohio - 2019 Property of the Year*



## 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% OFF**

**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



**Montgomery**

Insurance & Investments

CHARLIE DAVIS \* 937.372.7669 X103 \* CHARLIE@MONTGOMERYII.COM \* MONTGOMERYII.COM

**Office DEPOT®**  
**Save on what you  
need to do business**  
**And support your chamber**



Here's how it works:

- 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!

**YSCAMBER**

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."

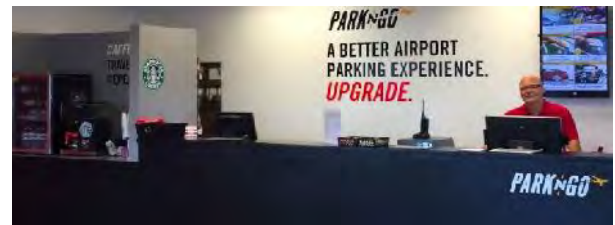
# YELLOW SPRINGS CHAMBER OF COMMERCE

has a special 15% discounted rate at Park-N-Go Dayton Airport Parking

Register your individual vehicle: <https://www.daytonparking.com/corp/?code=YCOC15>

You may also make a reservation using Promo Code YCOC15, or just ask for the discount at check-in

**Save money and enjoy a better parking experience!**  
Valid for business or personal travel for you and your household.



**2 locations to serve you better**

**Check out our great reviews on Google and Facebook!**



## Full-Service Valet Parking

2700 W National Rd, Dayton, OH 45414

## Economy Self-Park

1140 W National Rd, Vandalia, OH 45377

- John Sullivan** on Google  
★★★★★ a month ago  
I was referred to Park-N-Go by a former co-worker who, like me, travels frequently. I started using their valet service a few weeks ago and am very satisfied with them. Drop off and Pickup Service is fast and the drivers and staff are courteous and friendly. I arrive at the airport late on Thursday night each week and want to get my car and get home as fast as possible and they make it happen. Highly recommend them.
- Katherine Cass** on Google  
★★★★★ a month ago  
Park-N-Go Dayton is by far the best team that I have had to interact with! The process is safe and my car is taken care of while I am gone. Their prices are more than reasonable. I have had my car detailed several times and the workmanship has been superior all times and exceeding other detailers that I have used in the past. When I come home with a click on my phone my car is prepared and ready while I am picked up at the airport. There is nothing better than having my car ready and waiting for me! In the summer the car is running and cool; in the winter my car is warm. Another additional perk is there is nothing for me to do but to get in my car and go home.

**Park-N-Go Airport Parking | [DaytonParking.com](https://www.daytonparking.com) | 937-890-PARK**



# 2019 ANNUAL REPORT



**A renewed sense of discovery, growth and connection for 2020**



## 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.

Membership in the Yellow Springs Chamber has benefits beyond supporting the community, region, and member businesses and organizations. The following benefits provide real financial savings and value-added services that can more than pay for the cost of your membership:

- Financial Benefits through Discount Programs
- Promotional Benefits through Web, Print, and Social Media
- Educational & Networking Opportunities
- Advertising Benefits through the Cooperative Marketing Plan



**350 TOTAL MEMBERS**  
**31 NEW MEMBERS IN 2019**

## BOARD & STAFF



Gery Deer,  
*Chair*



Nick Gaskins,  
*Vice Chair*



Ashley Mangen,  
*Treasurer*



Sarah Courtright,  
*Secretary*



David Ehman,  
*Member at Large*



Minerva Bieri,  
*Member at Large*



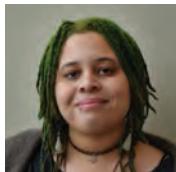
Ari Greenwald,  
*Member at Large*



Gariot Louima,  
*Member at Large*



Karen Wintrow,  
*Executive Director*



Alexandra Scott,  
*Special Events Coordinator*

### Ex Officio Members

Terri Holden, YS Schools, Gene Barnett, WPAFB,  
Brian Housh, Village of Yellow Springs

### Outgoing Members

Wendy Pace, Ara Beal  
*Thank you for your service!*

## COMMUNITY INVESTMENT

### Enhancing our quality of life

- Yellow Springs Graduating Senior Scholarship (Anneliese Fisher)
- Yellow Springs PorchFest Marketing Partner
- Yellow Springs Pride Banner Sponsor
- Shred-It Yellow Springs
- 9 -11 Memorial Stair Climb Sponsor
- Greene Medical Foundation Circle of Victory
- Village of Yellow Springs Staff Appreciation
- Yellow Springs Station Landscaping
- Roads to Recovery Golf Outing Sponsor
- Greene Giving Golf Outing Sponsor
- Tecumseh Land Trust Harvest Auction Sponsor
- Wheeling Gaunt Sculpture Project Sponsor/Partner
- Giving Tuesday Donor

## THANKS TO OUR PARTNERS

**STREET FAIR:** Greene Memorial Hospital, Soin Medical Center, Wagner Subaru, Yellow Springs Brewery, Bonbright Distributors/ MillerCoors, Village of Yellow Springs, Miami Township Fire & Rescue, Yellow Springs Schools, Young's Jersey Dairy, Jackson Lytle & Lewis Life Celebration Center, WYSO, Vectren/CenterPoint Energy, Universal Windows Direct, Leaf Filter

**MARKETING & SPECIAL EVENT SPONSORS:** A-C Service Co, Brandeberry Winery, Clifton Mill, Current Cuisine, Dark Star Books, Dunphy Realty, Glen Helen Ecology Institute, Greene Canteen, Greene Event Center & Tavern, House of Ravenwood, Import House, Little Art Theatre, Ohio Silver, Rails to Trails Conservancy, The Winds Café, Village of Clifton, Wildflower Boutique, Yellow Springer Tees & Promotions, Yellow Springs Brewery, Yellow Springs Pottery, Yellow Springs Toy Company, Young's Jersey Dairy, Yellow Springs Arts Council

**CHAMBER MEETING SPONSORS:** Soin Medical Center, Greene Memorial Hospital, Southern Ohio Chamber Alliance, Reichley Insurance Agency, Friends Care Center, WesBanco, Ehman's Garage, S&G Artisan Distillery, Yellow Springs Brewery, Craig Mesure, Emporium Wines, Mills Park Hotel

**CHAMBER MEETING PRESENTERS/BUSINESS AFTER HOURS HOSTS:** Friends Care Community, GLD Communications, Greene Event Center & Tavern, Honeycomb Digital, Miami Valley Educational Computer Association, Ohio Bureau of Worker's Compensation, Southern Ohio Chamber Alliance, Stillwright's Distillery, Storybook Foundry, The Greene Canteen

**GRANT FUNDING:** Greene County Convention & Visitors Bureau

**WEB MANAGEMENT:** Bing Design **DESIGN SERVICES:** clay+stan

# YELLOW SPRINGS DEVELOPMENT CORPORATION

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While economic development has been occurring informally, there is now an officially designated economic development entity for the Village of Yellow Springs and Miami Township...the Yellow Springs Development Corporation. Legally, the YSDC is a quasi-governmental non-profit corporation formed to advance, encourage, and promote the industrial, economic, commercial, and civic development of the Village of Yellow Springs and Miami Township as described in Chapters 1702 and 1724 of the Ohio Revised Code.

In more basic terms, the YSDC is a group of ten community organizations including Miami Township, the Village of Yellow Springs, Yellow Springs Schools, Yellow Springs Chamber, Antioch College, the Yellow Springs Community Foundation, and one community member, formed for the purpose of conversation and collaboration on projects to benefit the economy, business community, and citizens of Yellow Springs. The Vision of the YSDC is to ensure a vibrant and economically healthy community.

The Mission of the YSDC is to serve as a coordinating and planning entity providing funding and oversight for projects that ensure the economic and cultural vitality of our community whether business, residential, or non-profit. This process starts with having major institutions at the table to discuss key topics like infrastructure investment, development opportunities, taxes, and more, to develop a mutual understanding of how to best accomplish community goals in a collaborative way.

The first project of the YSDC is to map local and county property tax levies to allow for a more thoughtful approach to funding. The second project is anticipated to be the old Miami Township Offices and Fire House located in the heart of the central business district. Rather than selling the property to the highest bidder as would be required if the property was retained by the Township, the YSDC would be able to consider a variety of proposals from potential purchasers to determine not only the sale price but the highest and best use of the property to benefit the entire community.

The YS Development Corporation is poised and ready to positively impact our community.

## YS Chamber Business Advisory Team

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We have put together a team of experts in various disciplines to advise new or challenged businesses as they look to launch, grow, and prosper. We believe this is a tool that will serve our members well by providing critical connections to fellow YS Chamber members with specialized expertise in areas that can be a challenge for all businesses at some point in their business cycle.

### BUSINESS ADVISORY TEAM MEMBERS

Insurance - Perk Reichley  
Finance - Ashley Mangan  
Accounting - Matt Cole  
Legal - Laura Curliss  
Marketing - Nick Gaskins  
Communications - Gery Deer  
Zoning/Building Permits - Ted Donnell  
Commercial Real Estate - Ellen Hoover  
Executive Coach - Artie Isaac

## COMMUNITY IMPACT

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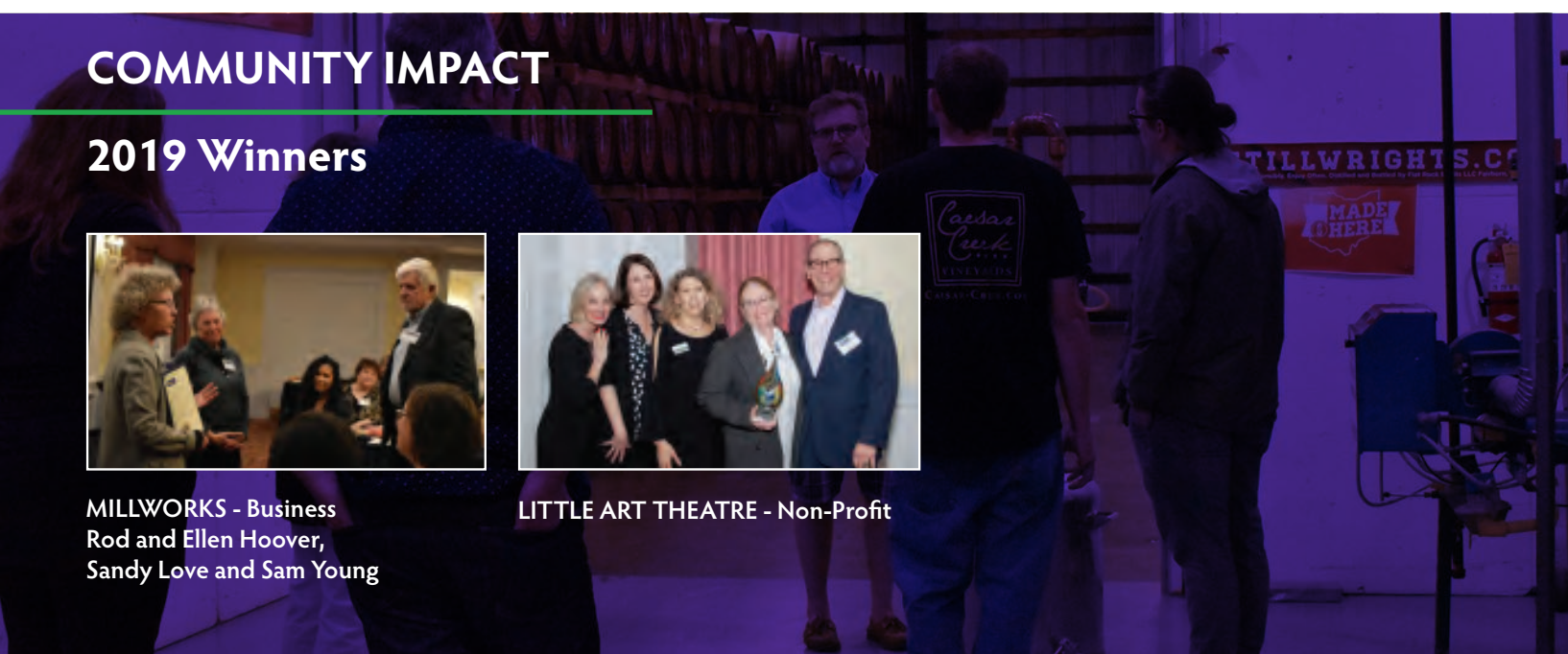
### 2019 Winners



MILLWORKS - Business  
Rod and Ellen Hoover,  
Sandy Love and Sam Young



LITTLE ART THEATRE - Non-Profit





# 2019 ACCOMPLISHMENTS

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- Hosted or co-hosted 11 member events providing networking and education opportunities to 250+ attendees.
- Invested over \$262,000 to support our mission, our members and the community.
- Partnered with Marketing Plan members to invest over \$18,500 in paid media including Ohio Magazine Giveaway Days.
- Hosted two successful Street Fairs and partnered on other successful events including Springsfest, Yellow Springs PorchFest, Yellow Springs Open Studios, and Holiday in the Springs.
- Welcomed new or expanding businesses including The Greene Canteen and Yellow Springer Tees & Promotions.
- Founding member of the Yellow Springs Development Corporation to promote business growth and investment in Yellow Springs.
- Supported the Economic Sustainability Commission to advance business growth in Yellow Springs.
- Collaborated with Rails to Trails Conservancy Midwest and the Village of Yellow Springs to host Opening Day for Trails and promote increased use of the regional trail network.
- Facebook likes increased by over 2500 to nearly 60,000 expanding our reach to 933,000 people. Promoted 214 events 86,700 responses and 989 ticket clicks from our FB page.
- Printed and distributed over 25,000 Visitor's Guides
- Established a Business Advisory Council to provide mentoring and support to small businesses and entrepreneurs.
- Served on the Southern Ohio Chamber Alliance Board to provide expanded benefits opportunities to our members.
- Set viewership records with a WCPO video promotion with 64,160 views and 26,908 unique viewers.
- Facilitated several group meetings to elicit member feedback for the hiring of the Village Manager and the update of the Comprehensive Land Use Plan.
- Collaborated with the Village of Yellow Springs and Vectren to coordinate and communicate with downtown business regarding the complex gas line replacement project.

# 2020 GOALS

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- Support the expansion of existing businesses as well as the attraction of new businesses to Yellow Springs with focus on the CBE, old firehouse site, and 102 Dayton St.
- Advance the work of the Yellow Springs Development Corporation.
- Align chamber services with member investment to deepen member engagement.
- Expand the Marketing Plan with more participants and focused advertising.
- Collaborate with Yellow Springs Home, Inc. and The 365 Project to develop and implement an Affirmative Marketing Program to attract new residents to Yellow Springs.

