RICHLAND AREA CHAMBER & ECONOMIC DEVELOPMENT

CHAMBERLINK





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Letter from Jodie

Dear Members,

As May comes upon us, we enter a new phase

in this crisis – reopening our economy. While we welcome this change, we know that many challenges still lie ahead of us. To navigate these successfully, we are going to have to show some extraordinary leadership. What defines an extraordinary leader? Can it be learned? Read on for some of my thoughts:

First, I believe that leadership is absolutely something that we can (and must!) learn and hone to improve. Some people might have some natural giftings in some of the items below, but I guarantee that if you ask a great leader, you'll find that they have spent a lot of time working to improve. Here is a great article from the Harvard Business Review that backs up this assertion - leadership can be learned.

So, what makes an extraordinary leader? Well the list might be slightly different for everyone, but here are some of the top attributes from my point of view – and all these traits are things we will need our leaders to show as we look to rebound from this crisis:

- 1. Honesty & Transparency In good times and in bad, a hallmark of truly extraordinary leaders is their ability to be honest and transparent. Right now, we are all facing decisions that we never expected to have to make. Those who are in our stewardship are also facing the crisis and are sometimes are left feeling helpless. Are you being upfront with them about the challenges your company is facing? Are you transparent about what you are going through? While you do not want to scare them, if you share what is going on, what you're doing to figure it out, and if there anything they can do to help that can help ease fears. Transparent leaders aren't afraid to admit that they aren't perfect, and they don't have it all figured out. Here is a great blog on this topic to learn more.
- 2. Strong Communication Communication is another skill that is important always...but especially in a crisis! And it is even harder right now as we are all scattered in different locations. Communication is going to be a linchpin to rebounding from this. Are you communicating regularly, consistently and clearly with your employees, vendors, and customers? Maybe you think you are, but it's likely that some things will need repeated before they sink in fully. Are you communicating the same information through different channels and in different forms? If concise communication isn't your forte, who around you can you tap to help? Here is another quick read with some great tips on how to up your communication game.
- 3. Empathy Empathy is not a synonym for sympathy it is the ability to experience the feelings of others, and to see the situation from their perspective. Why does it matter? Well a quick glance at any social media site right now will show you quickly that people do not agree on everything... or anything. Again, that means your employees, vendors, and customers are all approaching this situation from varying personal and professional perspectives. Taking the time to truly examine the situation from another



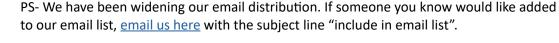
perspective can help you lead with better clarity and communicate to people with different backgrounds and experience. This is one of the hardest traits to practice as it involves a lot of humility but in my experience, it is one of the most important. Here's a great read on why empathy matters.

4. Vision – Truly great leaders have a vision of a brighter future – and they communicate it in a compelling way, inspiring people to follow. On a large-scale, some good examples would be JFK calling for sending a man to the moon, Ronald Reagan calling to end the Cold War, Martin Luther King, Jr. calling for equality. But vision does not have to be that large-scale – it can be a clear, compelling picture of how your business rides out this storm and adapts to a changing world. It can be how we can transform our downtowns into bustling hubs of activity once again. It can be how you plan to keep getting back up after you get knocked down. Own your vision. Believe it. Talk about it. Achieve it. Here's another great read on the importance of vision for leaders.

Here is my vision for our future – I do not want to return to where we were, I want to get <u>beyond</u> where we were. This community had made so many great strides and momentum was slowly building. The virus has knocked us back a few steps, there is no doubt about that – but that does not have to be the final answer.

We are all busy responding to the immediate needs in front of us. But I hope you will join me in sparing some time to refocus on the larger goal of where we are headed. Our forward progress came when we worked together, explored new ways of doing things, and went after big goals. The virus cannot take that away from us, unless we let it happen. Let's double-down on collaboration...and eventually we will all celebrate the progress together.

Onward!



Here is a link to our past emails and other great resources to help your business!



We know our neighbors. Their strength. Their resolve. And their undeniable, undefeatable, we'll-come-out-of-this-stronger spirit. It's what inspires us to say: together, we've got this.

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COVID-19 Responsible Protocols FOR GETTING OHIO BACK TO WORK

Ohio.gov

GUIDING PRINCIPLES



Protect the health of employees, customers and their families

2

Support community efforts to control the spread of the virus

3

Lead in responsibly getting Ohio back to work

FROTOCOLS FOR ALL BUSINESSES:



Require face coverings for employees and recommend them for clients/customers at all times.



Conduct daily health assessments by employers and employees (self-evaluation) to determine if "fit for duty."



Maintain good hygiene at all times – hand washing and social distancing.



Clean and sanitize workplaces throughout workday and at the close of business or between shifts.



Limit capacity to meet social distancing guidelines.

- Establish maximum capacity at 50% of fire code.
- And, use appointment setting where possible to limit congestion.

Find industry-specific required criteria at Coronavirus.Ohio.Gov/ResponsibleRestartOhio

25.55 25.55

TAKE THE FOLLOWING ACTIONS WHEN A COVID-19 INFECTION IS IDENTIFIED:

- Immediately report employee or customer infections to the local health district.
- Work with local health department to identify potentially exposed individuals to help facilitate appropriate communication/contact tracing.
- ✓ **Shutdown** shop/floor for deep sanitation if possible.

- Professionally clean and sanitize site/ location.
- Reopen in consultation with the local health department.

COVID-19 Work Refusals: Information for Employers

During this unprecedented time, many employers have been forced to lay off employees, in response to stayat-home orders, social distancing restrictions, lack of available work, and concerns about contracting COVID-19. In response, the federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provided expanded unemployment benefits to impacted individuals. The CARES Act provides additional weekly supplement payments, additional weeks of benefits, and a new program, Pandemic Unemployment Assistance, for those who traditionally have not qualified for unemployment benefits.

As employers begin reopening their doors to a "new normal," in compliance with the <u>Responsible RestartOhio</u> requirements, many employees are expected to return to their previous employment.

Ohio law prohibits individuals from receiving unemployment benefits if they refuse to accept offers of suitable work, or quit work, without good cause.

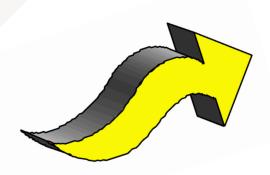
If you have employees who refuse to return to work or quit work, it's important that you let the Ohio Department of Job and Family Services (ODJFS) know so we can make accurate eligibility determinations.

To report these occurrences, please visit <u>unemployment.ohio.gov/employer</u> and click on "Report COVID-19 Work Refusals." This will take you to a web page to report these employees for investigation by ODJFS. Based on an individual examination of the facts from both parties, our claims examiners will then determine whether good cause exists for the individuals in question to continue receiving unemployment benefits.

Next week, the full policy that ODJFS will use to determine individuals' continued eligibility for unemployment benefits after refusing to return to work will be posted here: http://jfs.ohio.gov/ouio/UIPolicy/index.stm. This policy will underscore the presumption that if an individual's job is available for them to work again, they will not be eligible for unemployment benefits.

Visit the Chamber website at www.richlandareachamber.com for this information, along with many other COVID-19 resources.











YEA! Class of 2020

The YEA! Class of 2020 has been meeting weekly since mid October to build their entrepreneurial dreams. They only have a couple more classes before graduating from the program. Stay tuned because over the next few weeks we will continue to showcase this amazing class and their new business ventures. We hope you'll take the time to support a young entrepreneur!



Protect yourself, your friends, your co-workers, your customers, and your business with these five protocols:

- 1. Require a face covering.
- 2. Daily health assessments.
- 3. Maintain good hygiene.
 - 4. Clean and sanitize.
 - 5. Practice social distancing.

richlandhealth.org/restart-ohio



See all the coronavirus information links at richlandhealth.org



THURSDAY May 7th

1-2pm

Protecting your Business from Fraud during COVID-19

Fraud and scams are on the rise in the COVID-19 world. We'll be talking about financial fraud, cyber scams, and other ways that businesses are being taken advantage of during this time. Our panelists include Dennis Fox, CEO of ES Consulting; Jason Painley CFO of Mechanics Bank; and Ryan Anschutz from the Mansfield PD.



Dennis Fox's' focus is on how he can help others grow, thrive, and succeed both professionally and personally. The majority of his life has been in delivering technology to businesses, but he finds that it is only the catalyst to helping them succeed. The real core has been empowering a team of well-trained people and giving them a culture and coaching that makes professional life fun. This is what drives each of them to be leaders and passionate about others success. He appreciates the spectrum of personalities, so just being who you really are and working together toward a common purpose is what he loves about people.



Jason Painley, a Certified Public Accountant, joined Mechanics Financial Corporation (MFC) as the CFO and Treasurerin 2017. Previously, Jason was the Cheif Risk Officer at Park National Corporation where he established the Enterprise Risk Management function and assisted the Board Risk Committee in providing oversight to the organization's risk management activities. Mr. Painley started his career at the Federal Reserve Bank of Cleveland (Fed), providing supervisory oversight to large financial institutions, helping to ensure safe and sound operations as well as compliance with laws and regulation. While at the Fed, he contributed to strategic policy initiatives at the Federal Reserve System level. Jason is a Director and Audit Committee Chairman for a publicly-traded diversified holding company, and serves as a board member for several local non-profit organizations.



Ryan Anschutz is currently employed as a detective with the Mansfield Division of Police assigned as a task force officer to the Federal Bureau of Investigation. Ryan conducts cyber investigations including child exploitation crimes, network intrusion and cyber incident response to ransomware and business email compromises. He has received training from various agencies including the Federal Bureau of Investigation and United States Secret Service specializing in mobile, computer, memory, and network forensics. Ryan has been recognized as a subject matter expert by the Richland County Court of Common Pleas in digital forensics. Ryan is also currently pursuing a Masters of Science in Cyber Security.

Register online using the Chamber event calendar at www.richlandareachamber.com. The Zoom link will be sent to you before the event.

#INTHISTOGETHEROHIO

Thanks to our business community for leading the way with your generosity!









Do you have #INTHISTOGETHER photos to share?

Send them to afanello@richlandareachamber.com

















Coronavirus (COVID-19) Frequently Asked Questions

To minimize the spread of coronavirus (COVID-19) and continue business operations, our BWC staff is now teleworking. While we may be operating from a different physical location, we do not currently anticipate major issues with continuing to provide our employers, injured workers, and the many others we serve, with service. Phone numbers and email addresses for our customer service representatives remain the same.

We are monitoring the situation closely and will provide updates as necessary. We know you may have questions that we are just not able to immediately answer. We promise to keep you updated and share information as we have it. In the meantime, thank you for your patience as we all work through COVID-19 together.

For the latest information on coronavirus (COVID-19) visit **coronavirus.ohio.gov**. For questions about COVID-19's effect on BWC, you can email **BWCCOVID19@bwc.state.oh.us**.

Frequently Asked Questions

Claims and Policy Processing

Q 1: What is BWC doing to help employers during this unprecedented time?

A: Ohio Governor Mike DeWine has asked the BWC board to send up to \$1.6 billion to Ohio employers this spring to ease the economic impact of the coronavirus (COVID-19) on Ohio's economy and business community. This dividend equals approximately 100% of the premiums employers paid in policy year 2018. BWC will apply the dividend to an employer's outstanding balances first, including the recent installment deferrals. Any amounts exceeding outstanding balances will be sent to the employer. For those employers, it means one less bill to worry about. As in previous years, the dividend is possible due to strong investment returns on employer premiums, a declining number of claims each year, and prudent fiscal management. It's also due to employers who work hard to improve workplace safety and reduce injury claims. Even with the downturn in the market, BWC is able to provide this important dividend to employers while maintaining funds to take care of injured workers for years to come.

Q 2: Will BWC allow employers to delay installment payments due to COVID-19's hardship?

A: Unpaid insurance premium installment amounts due for March, April, and May for the current policy year can be deferred until June 1, 2020, at which time the matter will be reconsidered. This is for private and public employers. The deferral is automatic—no application is necessary. Employers that wish to submit payments for March, April, and May are free to do so. BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus (COVID-19) pandemic. Installment payments due for the three-month period total approximately \$200 million.

Q 3: How does BWC's deferral of premium installment payments apply to state fund employers that are Professional Employer Organizations (PEOs)?

A: PEO employers are required to report actual payroll and pay premiums on a monthly basis, but as state fund employers operating under the COVID-19 climate, they may defer reporting and payments for March and April until June 1st, 2020. As for the May payroll report and premium payment, it will be due as normally scheduled, on or before June 15, 2020. The deferral is automatic, there is no "opt in" requirement to take advantage of this option. Please note this scenario may change as the matter will be reconsidered for direction after June 1, 2020.

Q 4: How does this impact state fund clients of PEO employers?

A: A client of a PEO employer must maintain active workers' compensation coverage throughout the duration of any type of PEO agreement. Client employers will be treated the same as all other state fund employers and will have the option to defer payments until June without a lapse in coverage.

Q 5: If I contract COVID-19, is it a compensable workers' compensation claim?

A: It depends on how you contract it and the nature of your occupation. Generally, communicable diseases like COVID-19 are not workers' compensation claims because people are exposed in a variety of ways, and few jobs have a hazard or risk of getting the diseases in a greater degree or a different manner than the general public. However, if you work in a job that poses a special hazard or risk and contract COVID-19 from the work exposure, BWC could allow your claim.

Q 6: If I am quarantined due to COVID-19 can I receive workers' compensation wage replacement benefits?

A: BWC can only pay compensation in an allowed claim for disability resulting from the allowed conditions. An executive order issued by Governor DeWine however, expands flexibility for Ohioans to receive unemployment benefits during Ohio's emergency declaration period. For more information on unemployment benefits go to: the **Ohio Department of Job and Family Services**.

Q 7: Are you making determinations on new claims?

A: Yes. Our staff will be teleworking and have access to our systems.

Q 8: How will my benefits be extended when my doctor's office is closed, and they haven't completed my Medco-14?

A: To minimize the chance of interruption of benefits for injured workers currently receiving temporary total compensation, staff have been instructed to continue payments to April 30, 2020.

Q 9: Will my benefits be extended if I am participating in a rehab program?

A: To minimize the chance of interruption of benefits for injured workers currently receiving living maintenance compensation, payment plans will continue to April 30, 2020.

Q 10: Will my wage loss benefits be discontinued if I'm unable to complete the job searches?

A: Job searches will be suspended until April 30, 2020 and all forms of wage loss payments (working wage loss/non-working wage loss, living maintenance wage loss) will be continued.

Q 11: I have an Independent Medical Exam (IME) scheduled and it has been cancelled, will my benefits be suspended?

A: No, your benefits will not be suspended. If you need to cancel the exam there will be no penalty for doing so. In the future, you will be notified of a rescheduled date.

Q 12: How will BWC be handling 90-day and extent of disability IMEs?

A: Currently, BWC is suspending all IMEs but we are exploring alternative means of obtaining medical evidence including "virtual" examinations. Claims staff will be setting up follow-up reminders.

Q 13: Will I be able to speak with my claim representative?

A: If you are represented by an attorney, call your attorney first. Staff will be monitoring voice mail on a limited basis, but the most efficient method of communication will be via email messaging. The email address for your claims service specialist (CSS) can be found on the bottom of any correspondence you have previously received or look up your claim here. For general questions, you may also call our call center at 1-800-OHIOBWC.

Q 14: What happens if my claim is denied or my employer does not agree with my claim?

A: The normal appeal process remains in place – parties to the claim will continue to have 14 days to appeal. The Ohio Industrial Commission (IC) will continue to have hearings. For the latest information visit the IC website at www.ic.ohio.gov.

Q 15: Will my Ohio Industrial Commission hearing be cancelled?

A: Please feel free to visit the IC website at <u>www.ic.ohio.gov</u> to view updated information and press releases

Q 16: Will I be able to pick up a check for a compensation payment in a local service office?

A: After March 18, 2020, you will no longer be able to pick up your check from a local service office. We will address requests for overnight delivery on a case by case basis.

Q 17: How will BWC handle additional allowance and Temporary Total (TT) entitlement requests that would ordinarily require an IME?

A: BWC will continue processing additional allowance and TT entitlement requests and seek physician file reviews instead of IMEs when possible. BWC is also exploring alternative means of obtaining medical evidence including "virtual" examinations.

Q 18: How is BWC addressing C-92 applications?

A: Except for an increase to a percent of permanent disability (%PP) award these requests must be sent for an IME. While IMEs are temporarily suspended, BWC is exploring alternative means of obtaining medical evidence including "virtual" examinations.

Q 19: Will BWC be extending program reporting/requirement completion deadlines?

- A: BWC is waiving all safety education and training requirements for this policy year (July 1, 2019 June 30, 2020 for private employers) for participants in the following programs:
 - Drug Free Safety Program.
 - EM Cap Program.
 - Grow Ohio.
 - Industry Specific Safety Program.
 - One Claim Program.
 - Policy Activity Rebate Program.

Calendar year 2020 public employer program participant requirements will be reviewed in June.

Discounts offered through these programs will be applied automatically.

Additionally, the annual report deadline submission for Drug Free Safety Program participants has been extended to June 1, 2020. More on these programs can be found at bwc.ohio.gov.

Q 20: Will BWC be suspending audits of self-insuring (SI) and state fund (SF) employers?

A: Yes, BWC has suspended face-to-face audits for both SI and SF employers. Paper and virtual audits will continue. We will be issuing temporary certificates to SI employers.

Q 21: What are employers supposed to do about the classes that were cancelled? What about the ½ day classroom training?

A: Employers are encouraged to take advantage of online classes for program requirements while we continue to assess other training options.

Q 22: Will BWC extend the public employer taxing district (PEC) true-up grace period that ended March 16?

A: BWC is reviewing policy and legal requirements pertaining to this issue.

Medical Providers

Q 23: Has BWC modified its delivery of care for injured workers through telemedicine and telephone services?

A: Yes. BWC released three policy alerts to date to address the expanded use of telemedicine and telephone services.

- Policy alert <u>2020-01</u> announces a more flexible use of telemedicine and expands the site of care
 delivery to the injured worker's home, as well as relaxing the requirements for using a secure
 platform of communication. It also reduces some administrative burden to notify or request
 additional authorization from the managed care organization (MCO) to change the care-delivery
 method.
- Policy alert <u>2020-02</u> permits telephonic communication as a temporary substitute for some vocational rehabilitation services.
- Policy alert <u>2020-03</u> expands the service providers eligible to provide and bill for virtual check in and/Or telephone services (audio only).

Please continue to monitor the **bwc.ohio.gov** website for updated information.



LEADERSHIP UNLIMITED APPLICATIONS FOR THE CLASS OF 2021 ARE DUE JUNE 22ND.

To apply for this community leadership program, go to www.leadershipunlimited.org. If you have questions regarding the program or application process, please contact Nikki Lewis at nlewis@richlandareachamber.com.



Our new program, Small Business Conversation Series, typically takes place on Mondays at 1pm on Zoom.

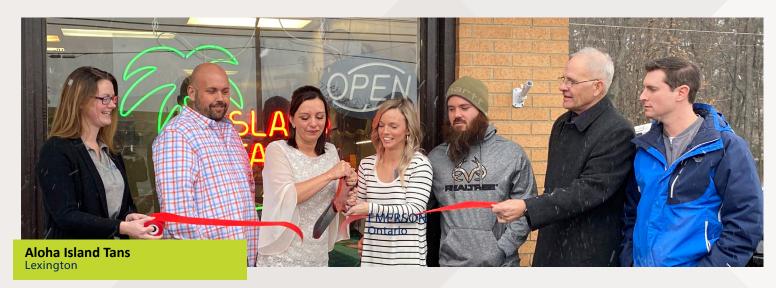
This series will give you a chance to connect virtually with other small business owners in the area and hear more about resources that are available to help you. The Chamber staff will facilitate these conversations, and you can feel free to participate on weeks that you have availability.

Simply click register using the events calender at www.richlandareacharmber.com to participate. As always, our staff is available to answer questions or connect you to resources that are available, don't hesitate to reach out. Our COVID-19 resource page on www.richlandareachamber.com tracks all the emails and resources we are sending out.

We're here to help you through this time!

RIBBON CUTTINGS from March







NEW MEMBERS

PLEASE JOIN US IN WELCOMING THE NEWEST MEMBERS TO YOUR CHAMBER

90 BLYMYER AVE.LLC

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Ashland Railway Inc

Category: Transportation 1427 Sprang Parkway, Mansfield (419) 525-3312 www.ashlandrailway.com

Badnell & Dick Co LPA

Category: Attorneys 21 N Walnut Street, Mansfield (419) 525-0800

Brennan's Barber Shop & Shave Parlor

Category: Barber Shop 52 Park Ave West, Mansfield (419) 755-5098 www.brennansbarbershop.com

Dream Huge Realty

Category: Real Estate Services/ Residential 1 Marion Ave Suite 301, Mansfield (419) 566-8637 www.dreamhuge.com

Energy Network - Jill Kehoe Energy Advisor

Category: Energy Consulting Mansfield 1-833-410-0397 www.energynetwork.net/our-mission

First Choice Home Health

Category: Medical & Health Services 2267 Village Mall Drive, Ontario (419) 521-2700 www.firstchoicehomehealth.com

Formation Dance Studios

Category: Health & Fitness 522 Park Ave. West, Mansfield (419) 528-8212 www.formationdancestudios.com

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Category: Construction, Contractors & Services 309 Monroe Street. Monroeville (419) 465-4611 http://www.janottaherner.com

Joseph L Keller

Farms Mansfield (419) 295-4150

Lennox Real Estate

Category: Real Estate Services/ Commercial 1471 Sprang Parkway, Mansfield (419) 747-7198

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Category: Retail/Specialty Stores 950 Ashland Rd Mansfield (419) 774-0211 www.metrobyt-mobile.com

Metro by T-Mobile- Park Ave

Category: Retail/Specialty Stores 1149 Park Ave West, Mansfield (419) 709-9845 www.metrobyt-mobile.com

MWD Logistics

Category: Warehousing 222 Tappan Drive, Mansfield (419) 522-3510 http://www.mwdlogistics.com

Ora K Beauty Products

Category: Beauty Ontario (419) 529-9982 http://www.orakbeauty.com

Redwood

Category: Apartments 7510 E Pleasant Valley Rd Independence (440) 454-2943 http://www.byredwood.com

Sallie's Wholesale Inc

Category: Wholesale Distributor Mansfield (419) 524-7973 www.salieswholesale.com

Ultimate Veteran Adventures

Category: Nonprofit Organizations PO Box 2501, Mansfield (610) 451-6757 www.Ultimateveteranadventures.org

Village of Lexington

Category: Government 44 W Main Street, Lexington (419) 884-0765 http://www.lexingtonohio.us

Village of Shiloh

Category: Government 13 W Main Street, Shiloh (419) 896-2011

Wise Medical Staffing

Category: Medical & Health Services 2003 W. 4th Street, Ste 200, Ontario (419) 318-7992 www.wisemedicalstaffing.com

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- Document Destruction







Selecting the right health insurance plan shouldn't be a guessing game.

CLEARLY THE RIGHT CHOICE

Learn more about a Medical Mutual health plan through the Richland Area Chamber of Commerce, and why it can be your company's clear choice, by visiting RichlandAreaChamber.com.



THANK YOU TO OUR CATALYTIC LEADER INVESTORS

















