



ERIE COUNTY

CHAMBER of COMMERCE

604 W. WASHINGTON STREET, SANDUSKY, OH 44870
(419) 625-6421 ERIECOUNTYCHAMBER.COM



Chamber Members:

In a previous edition, I shared with you one of my early goals as Interim Director here at the Erie County Chamber of Commerce was to engage the business community directly in key advocacy issues that could negatively impact or enhance our regional economy.

Issue 2, on the ballot next week in Sandusky, is such an opportunity. Issue 2 would eliminate the current city form of government where all the city's Commissioners are elected at-large to a hybrid system where some would be elected only by a small portion of the community. The ECCOC Board recently voted to strongly oppose Issue 2 and we have organized a city-wide, grass roots coalition to defeat the Issue, called **Sandusky United**.

My experiences and those of many others in communities with political wards has always resulted in situations where some representatives tend not to think of the city as a whole and that leads to factions that bog down the kind of momentum that Sandusky is riding now. Sandusky's current form of all at-large Commissioners has resulted in significant new investments in downtown, the core of the city, and equally in surrounding neighborhoods. That needs to continue and could be at risk if Issue 2 were to pass.

Sandusky United is working not only to defeat the Issue but to do so convincingly so that it doesn't tend to appear every few years on the ballot.

While on its face, this issue impacts only the City of Sandusky, but in truth, it could harm the entire county and region since Sandusky is the flagship brand for our future growth.

Please join many members in opposition to Issue 2 by participating on social media, employing window and yard signs that we can make available to you, and possibly even making a financial donation to the campaign effort. Ballot issues in Ohio can receive the direct financial support of both corporations and individuals. Checks can be made out to **Sandusky United** and sent to us here at the chamber or directly to: Sandusky United, 533 Lawrence Street, Apt. 1F, Sandusky, OH 44870-2368.

Thank you and of course, please feel free to call me with any questions.

Joe Roman
419-625-6421

UPCOMING CHAMBER EVENTS:

BUSINESS AFTER HOURS AT DAVE PROY AGENCY

When: Tues., October 26

Time: 5pm to 7pm

Where: Erie County Chamber of Commerce, 604 W. Washington St.

[Click here to learn more](#)

SPEED NETWORKING

When: Wed., November 3

Time: 7:30am to 9am

Where: Erie County Chamber of Commerce, 604 W. Washington St., Sandusky, OH

[Click here to learn more](#)

BUSINESS AFTER HOURS AT SANDUSKY BAY PANCAKE HOUSE

When: Thurs., November 11

Time: 5pm to 7pm

Where: Sandusky Bay Pancake House, 4710 Milan Rd, Sandusky, OH

[Click here to learn more](#)

BUSINESS AFTER HOURS AT RED LOBSTER

When: Tues., November 16

Time: 5pm to 7pm

Where: Red Lobster, 4016 Milan Rd, Sandusky, OH

[Click here to learn more](#)

Issue 2 rally on October 21st in Sandusky at the Barrel House Saloon



RIBBON CUTTING EVENTS:

BrightView's Ribbon Cutting event was a success! They are located at Operations Manager. They are located at 1012 East Perkins Avenue, Sandusky, OH 44870.

Visit them online at:

<https://www.brightviewhealth.com/locations/sandusky-addiction-treatment-center/>



“ALMOST EVERYTHING WORTHWHILE CARRIES WITH IT SOME SORT OF RISK, WHETHER IT’S STARTING A NEW BUSINESS, WHETHER IT’S LEAVING HOME, WHETHER IT’S GETTING MARRIED, OR WHETHER IT’S FLYING INTO SPACE.”

– CHRIS HADFIELD



State of Ohio Unemployment
Resource for Claimants and Employers

The SOURCE: Ohio's New Unemployment Insurance Tax System

Ohio's new unemployment insurance tax system will go live in December 2021! The SOURCE (State of Ohio Unemployment Resource for Claimants and Employers) will provide a user-friendly, self-service experience, tailored to meet the needs of claimants and employers alike.

How will The SOURCE be different than ERIC, the system employers use now?

The SOURCE will allow employers and their agents to manage all their unemployment tax, benefits and appeals information in one place. It also will have:

- Multiple reporting and payment options
- Online tutorials
- Easier navigation
- An improved way to request information and upload documents
- Electronic notifications to keep users up to date

What can employers and agents do to get ready?

- Make sure the Ohio Department of Job and Family Services has your Federal Employer Identification Number (FEIN).
- Make sure you have working log-in credentials at **eric.ohio.gov**.
- Make sure your demographic information, including your email address, is up to date at **eric.ohio.gov**.
- Make sure your employer/agent authorizations are up to date at **eric.ohio.gov**.
- To receive notifications about upcoming live virtual information sessions on topics such as how to create log-in credentials — please email to **TheSOURCE@jfs.ohio.gov**.



Department of
Job and Family Services



State of Ohio Unemployment
Resource for Claimants and Employers

Resources to Prepare Transitioning to The SOURCE

- Information about The SOURCE: jfs.ohio.gov/ouio/thesource
- Logging in to The SOURCE for the first time: unemployment.ohio.gov
- JFS 20233, "Employer's Guide to Wage Report and Payment File Specifications": jfs.ohio.gov/form20233

Changes to various processes

- Reimbursable employers will be billed quarterly instead of monthly.
- Beginning in 2023, credits will no longer be included in an employer's rate balance.
- QWRT and IVR quarterly reporting methods will no longer be accepted.

Questions?

For more information about The SOURCE, visit:
jfs.ohio.gov/TheSource

How-to videos for employers and agents:
jfs.ohio.gov/ouio/EmployerOutreach

Call: (614) 466-2319

Email: TheSource@jfs.ohio.gov



BBB TIP: SHOP SAFE AND SHOP SMART THIS HOLIDAY SEASON

The 2021 holiday shopping season promises to be an unpredictable one. The labor shortage and supply chain issues are already throwing a wrench into holiday shopping. Electronics, toys, and other products will be (or already are) in short supply, and retailers are struggling to staff up as the shopping season nears.

Just like in 2020, people are planning to start their holiday shopping early. Watch out for deals well before Black Friday sales. Retailers are also expecting to see even more people shopping online.

Product shortages and increased online shopping are likely to result in even more online purchase scams this year. These scams accounted for nearly 40% of all scams reported to BBB Scam Tracker in 2020, according to the 2020 BBB Scam Tracker Risk Report. Shortages are likely to make purchase scams even more common as desperate shoppers turn to shady websites in hopes of finding this year's must-have gift.

BBB recommends the following tips to “Shop Safe, Shop Smart” this holiday season:

- **Research before you buy.** Use [BBB.org](https://www.bbb.org) and shopper reviews to do your homework before paying. Also, read our tips for [spotting phony reviews](#).
- **If the deal looks too good to be true, it probably is.** The top motivating factor for people who made a purchase, then lost money was price. Don't shop on price alone.
- **Beware of fake websites:** Check the URL, watch for bad grammar, research the age of the domain, and search for contact information. See BBB's tips for [identifying a fake website](#).
- **Professional photos do not mean it's a real offer.** Respondents reported that website photos motivated them to engage with scammers, especially for pets/pet supplies, clothing/accessories, and vehicles.
- **Make sure the website is secure.** Look for the “https” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Never enter payment or personal information into a website with only “http” – it is NOT secure.
- **Be careful purchasing sought-after products, especially during the holiday season.** The risk of online purchase scams rises during the holidays because more people are making online purchases, and scammers offer the most popular products for the season at great prices.
- **Beware of making quick purchases while scrolling through social media.** Scammers have access to tools they need to learn about your buying behaviors, offering exactly what you want at enticingly low prices.
- **Look for the BBB seal.** BBB Accredited Businesses pledge to uphold the BBB Standards for Trust and to deal fairly with consumers. If a business displays a BBB seal, verify it by going to [BBB.org](https://www.bbb.org).
- **Use secure and traceable transactions and payment methods.** According to BBB's research, those who paid with a credit card were less likely to lose money. Be cautious when paying by [digital wallet apps](#), prepaid money cards, or other non-traditional payment methods. Learn more about [payment types and how to use each safely](#).
- **Shipment tracking information can be faked.** Look closely to make sure it is a legitimate business. Avoid clicking on the tracking link; go to the 'shipper's website and type in the code to see if it is real.
- **Count on BBB to help you “Shop Safe, Shop Smart.”** More tips are available at [BBB.org/holiday-tips](https://www.bbb.org/holiday-tips).
- **Report unsatisfactory purchase experiences to BBB.** If you are unhappy with a purchase, file a complaint at [BBB.org/complaints](https://www.bbb.org/complaints). If you never got what you paid for, consider reporting it to BBB Scam Tracker ([BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)) to help other consumers avoid being scammed.

Read more [BBB holiday tips](#). Only make purchases from businesses who adhere to the [BBB Standards for Trust](#). Read more about [BBB's Accreditation Standards](#).



**“THERE ARE PEOPLE WHO
MAKE THINGS HAPPEN,
THERE ARE PEOPLE WHO
WATCH THINGS HAPPEN,
AND THERE ARE PEOPLE
WHO WONDER WHAT
HAPPENED. TO BE
SUCCESSFUL, YOU NEED TO
BE A PERSON WHO MAKES
THINGS HAPPEN.”**

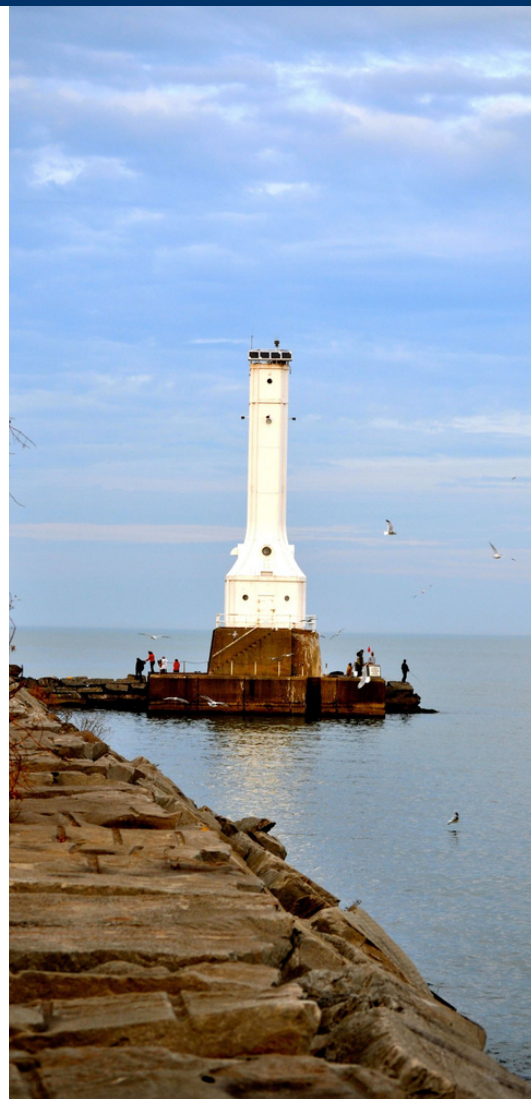
- JIM LOVELL

MEMBER HIGHLIGHT:



Spero Health, Inc., is an integrated healthcare services organization specializing in local and affordable outpatient care for individuals suffering from substance use disorder with a mission to “Save Lives, Instill Hope, and Restore Relationships”. Spero Health utilizes an innovative evidenced-based integrated care model that combines both physical and behavioral healthcare services under one roof to treat the whole patient. This integrated care model combines physician services (including medication assisted treatment), behavioral health counseling, recovery support services, medication management and patient and family education. Its community-based approach to treatment allows patients to continue working and caring for their families as they overcome addiction.

Based in Nashville, TN and privately held by Heritage Group, Health Velocity Capital, South Central, Inc. and Frist Cressey Ventures, Spero Health operates more than 50 freestanding outpatient clinics located throughout Kentucky, Ohio, Indiana, Virginia and Tennessee. Providing care for more than 9,000 patients. Spero is one of the largest office-based opioid treatment providers in the country and is in network with Medicaid and most commercial insurance plans.



Integrated Care: The power of three



Evidence-based physician services

- Physician visit
- Mental and physical health screenings
- Individualized recovery plan

Medication-assisted treatment, which may include Suboxone® or Vivitrol, to ease the symptoms of withdrawal and craving for opioids



Counseling

- Individual and/or group sessions
- Provide safe places to talk and valuable support to help patients achieve lasting recovery



Recovery Support Services

- Assistance in finding employment, housing, healthcare, child care, legal services, transportation and more
- Wellness programs, such as smoking cessation, sleep hygiene and nutrition
- Education to help patients better understand their disorder and the steps toward a successful recovery

SUCCESS IS TO BE MEASURED NOT SO MUCH BY THE POSITION THAT ONE HAS REACHED IN LIFE AS BY THE OBSTACLES WHICH HE HAS OVERCOME.
- BOOKER T. WASHINGTON

For more information, contact SperoHealth in Sandusky at:

- 1725 Columbus Avenue, Sandusky, OH 44870
- (419) 273-0449
- info@sperohealthy.com
- <https://sperohealth.com/>
- <https://www.facebook.com/SperoHealth1/>



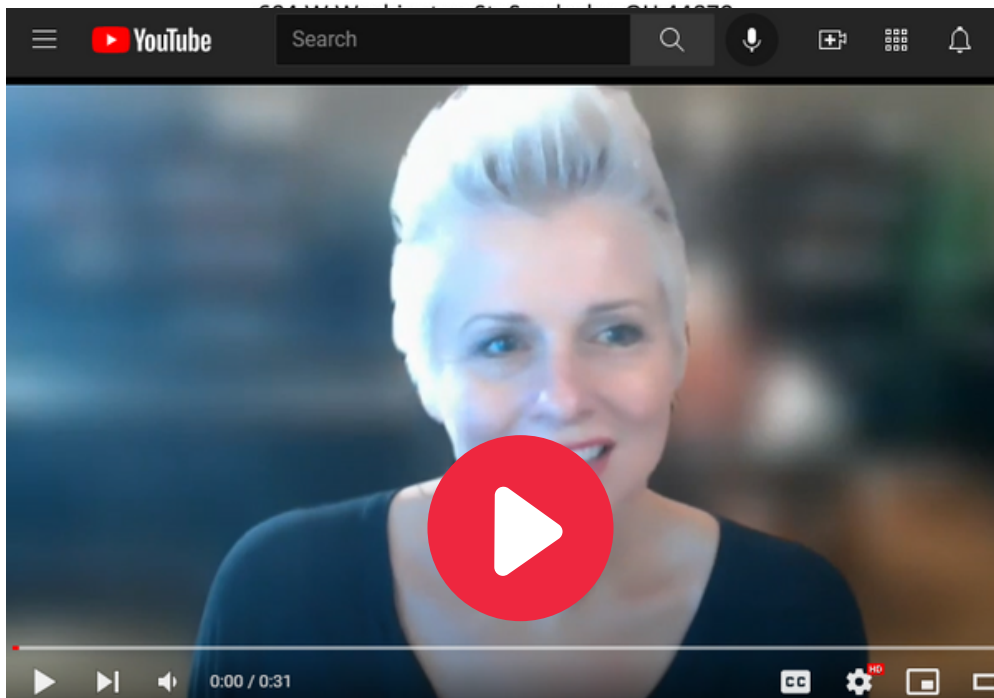
**"EVERYTHING SHOULD BE
MADE AS SIMPLE AS
POSSIBLE, BUT NOT
SIMPLER."
– ALBERT EINSTEIN**

Experience Speed Networking at the Chamber Arrive. Network. Leave.

Wednesday, November 3, 2021

7:30 am – 9:00 am

Erie County Chamber of Commerce



[Click Here to Play Video](#)

The Chamber is hosting a new type of networking session and we are looking for 20 adventurous members to be part of our Beta test.

- Meet new people.
- Fine-tune your networking skills.
- Create a more robust referral network.
- Leave with new professional connections and potential leads.

If you want to create mutually beneficial relationships with fellow Chamber members and you want to do it FAST, Speed Networking is for you.

- Registration limited to the first 20 members
- One member per industry
- Detailed instructions provided at the event.

If our Beta test is successful, the Chamber will consider opening future Speed Networking events to more members. The event will be facilitated by Gayla Zoz, owner of Praesentia, Inc., a marketing consulting firm.

Agenda

7:30 am – 7:45: Grab a quick breakfast bite

7:45 am: Instructions & demonstration

8:00 am: Speed Networking begins

9:00 am: Event ends

Because of the highly choreographed nature of this event, you must pre-register. To reserve your seat, contact the Erie County Chamber of Commerce at kimberlym@eriecountychamber.com.



Spero Health Continues Aggressive Expansion with Opening of Addiction Treatment Clinics in Canton and Sandusky Ohio to Help Save Lives

More than 93,000 Americans fatally overdosed in 2020, a 29% increase from the prior year. This tragic data reflects the urgency of resources needed in local communities to save lives.

October 11, 2021 09:17 AM Eastern Daylight Time

BRENTWOOD, Tenn.--(BUSINESS WIRE)--Spero Health, a national leader who has helped more than 25,000 patients on their journey to stable recovery from addiction, just announced it is opening 2 new clinics. The Canton, OH clinic opened today and is located 4109 Tuscarawas Street West, and the Sandusky, OH clinic, opening Friday, October 15th is located at 1725 Columbus Avenue. These new clinics join a network of more than 60 Spero Health locations throughout Kentucky, Ohio, Tennessee, Indiana, and Virginia and accept Ohio Medicaid and most commercial insurance plans. Both clinics are scheduling immediate appointments and individuals who need addiction treatment services are encouraged to walk-in for help or can call: Canton location, 234-425-6682 or the Sandusky location, 419-273-0449 for more information or to schedule an appointment.

These two new openings are in-line with organizational plans to continue to expand regionally throughout the year to address community needs for individuals to have local access to addiction treatment services close to home. "Overdose deaths in Ohio and the United States set a new record in 2020, and unintentional drug overdose is now one of the leading causes of injury death surpassing motor vehicle crashes. We've continued to see these numbers steadily increase across the country since the start of the pandemic. Initially people felt fearful and vulnerable with loss of social supports; that coupled with cheap access to deadly drugs, our communities were dealt a devastating blow causing many to lose their life. It is critical our communities have local resources and quick access to addiction treatment services, now more than ever, it's simply a matter of life and death" said Steve Priest, CEO of Spero Health. At least 5,215 Ohioans fatally overdosed on drugs last year according to new government [data](#), a nearly 22% increase over 2019 numbers.

Speaking about services at Spero Health, David Hayden Senior VP of Clinical Services said, "Our priority is to meet individuals where they are, and tailor a treatment plan to address specific and unique needs. Treatment plans include a combination of counseling, recovery support and physician services. It is imperative that we continue to make connections with those that want help, and that we are innovative, responsive, and adaptive in delivering addiction treatment services. The use of telehealth is one way we do this so that our patients are able to have virtual appointments from anywhere they are."

About Spero Health

Spero Health, Inc., is an integrated healthcare services organization specializing in local and affordable outpatient care for individuals suffering from substance use disorders with a mission to "Save Lives, Instill Hope, and Restore Relationships." Spero Health utilizes an innovative evidence-based integrated care model that combines both physical and behavioral healthcare services under one roof to treat the whole patient. This integrated care model combines physician services (including medication-assisted treatment), behavioral health counseling, recovery support services, medication management and patient and family education. Its community-based approach to treatment allows patients to continue working and caring for their families as they overcome addiction.

Based in Nashville, Tenn. and privately held by Heritage Group, Health Velocity Capital, South Central, Inc. and Frist Cressey Ventures, Spero Health operates almost 60 outpatient clinics located throughout Kentucky, Ohio, Indiana, Virginia and Tennessee. Spero Health is a national leader who has helped more than 25,000 patients on their journey to stable recovery from addiction and is in-network with Medicaid and most commercial insurance plans.

For more information about Spero Health, please visit www.sperohealth.com

Contacts

Ginger Jackson

Spero Health

ginger.jackson@sperohealth.com

(859) 209-2296



Musculoskeletal Safety Seminar

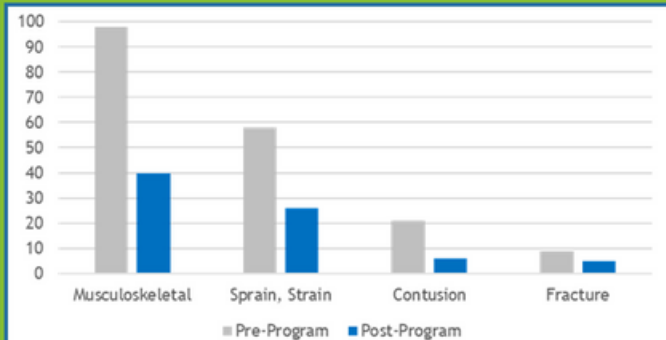
Date: 11/10/21
Time: 7:30-9:00, Breakfast Provided

Location:
PT Services - Fremont
1800 W State St
Fremont, OH 43420

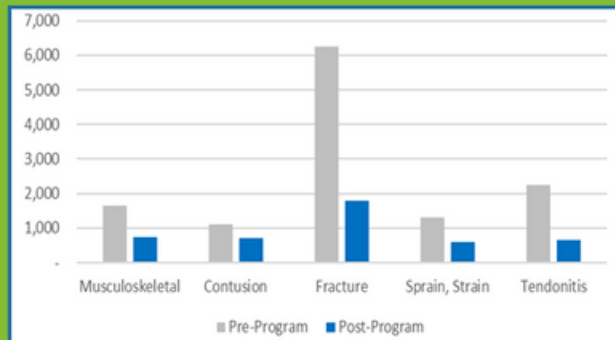
OSHA 2011: Preventative exercises defined in an employer Safety or Wellness program can be used as First Aid to resolve MSD symptoms before they become injuries, reducing work comp claim cost, frequency, EMR, and premiums

- ⇒ Learn how to create a “Industrial Athlete” safety culture that empowers employees to improve and maintain their physical ability to preform the job
- ⇒ Understand how to position new OSHA MSD First Aid services to reduce recordables
- ⇒ Understand the value of pro-active incident management versus re-active claims management
- ⇒ How to prepare for rising trends of MSD injuries in an aging workforce

65% Reduction in MSD claims



55% Reduction in MSD claim cost



WEDNESDAY, NOVEMBER 10, 2021
7:30-9 AM Breakfast provided-
group rating 2 hr training BWC credit awarded to attendees

PT SERVICES Rehabilitation, Inc
1800 W State St
Fremont, Ohio 43420

Speakers:

- ◆ Dale Bugay - Executive Director Occupational Accountable Care
- ◆ Shannon Reardon - Clinic Director PT Services Rehabilitation - Fremont

Seminar will be conducted in accordance with current CDC guidelines

For more information and to RSVP, contact:
Marilyn Stoner: mstoner@ptsrehab.com 419-260-2428





Chamber members can save on health coverage with ChamberSaver

If you want to offer your employees high-quality benefits at a special price for you, consider ChamberSaver.

The ChamberSaver program, offered through a partnership between Anthem and NOACC, includes a full range of benefits with 100% coverage for preventive care. That's added peace of mind and improved health for your employees, all at no extra cost for you.

Your chamber membership creates value

Although savings is important, ChamberSaver also provides:

- A choice of plans, from industry-leading, consumer-driven health plans to preferred provider organization (PPO) plans.
- The administrative convenience of one carrier for all your coverage options, including prescription drugs, dental, vision, life insurance, long-term and short-term disability, and employee assistance programs.
- An extensive selection of providers and lower costs when employees use providers in the plan's network.
- Strong local service in your community that's there when you need it.

See the savings on all of Anthem's fully insured plans

- Employer groups with 2 to 50 eligible employees can save **1.4%**.
- Employer groups with 51 to 500 eligible employees can save **1%**.



Receive discounts on Anthem dental, vision, life, and disability

Product	Group size	Discount
Dental	2-50	5%
	51-99	4%
	100+	2%
Blue View Vision	2-499	5%
Life and disability	2-9	5%
	10+	10%

Dental

- Local and national networks with deep discounts, saving members an average of 36% on covered services when they visit a dentist in the plan's network.
- No waiting periods for major services when 60% of net eligible employees enroll.
- Flexible plan designs that include annual maximum carry-over, implants, posterior composites, and brush biopsies.
- A dedicated dental service department that provides fast and accurate claims processing surpassing the industry standard, with the average claim paid in less than three days.¹
- Expanded care with our clinically integrated program, Anthem Whole Health Connection®, at no extra cost including additional dental services for members with certain health conditions. Additional services do not count towards the annual maximum.

Blue View Vision

- One of the largest vision networks in the nation, including independent eye doctors as well as Glasses.com, ContactsDirect, 1-800 CONTACTS, LensCrafters®, Pearle Vision®, and Target Optical®
- Extra pairs of glasses at 40% off from any provider in the plan's network and UV-blocking Transitions® lenses discounted for adults and at no extra cost for kids under 19.²
- Access to a dedicated and knowledgeable customer support team seven days a week.
- Enhanced care with Anthem Whole Health Connection at no extra cost including market-leading collaboration between primary care doctors and eye doctors.

Life and disability

- A broad portfolio of life and disability products and an A.M. Best financial rating of A (excellent).
- Value-added programs at no extra cost, including emotional, financial and legal support, online will preparation, and identity theft recovery services.
- Standard claim intake by phone with a dedicated call center available during business hours.
- Outstanding claims turnaround time and payment accuracy, and with Social Security disability filings and approvals.
- Integration of short-term disability and health benefits to improve employee health and productivity.

Learn more about ChamberSaver

Contact NOACC at 216-447-9900
or visit noacc.org.

Ask your broker for a quote today.



¹ Anthem internal data, 2017.

² Except when discounting of noncovered services is prohibited by state law. Standard broker commissions apply. Offer available to Ohio-headquartered businesses adding new Anthem dental, vision, life, and /or disability plans. This discount program can be changed or terminated at any time.

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.



SAVE MORE WITH A SOCA BENEFIT PLAN

The Southern Ohio Chamber Alliance (SOCA) has teamed up with Anthem to offer a self-funded solution for small employers and sole proprietors.¹ The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that lets small employers and sole proprietors join together to share in the overall claims risk. By being part of a large, self-funded pool, they receive financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, employers receive:

- Competitive rates.
- Fixed, predictable monthly payments.
- A variety of plan designs.
- Anthem's broad Blue Access PPO provider network and Essential Rx drug list.
- Coverage for claims run-out/terminal liability coverage.
- Expanded wellness offerings.
- Exclusive rates and plan options including vision, life, disability and more.²

FIND OUT HOW YOUR GROUP CAN SAVE

Contact the Northern Ohio Area Chambers of Commerce (NOACC) at 216.447.9900 or www.noacc.org to learn more about The SOCA Benefit Plan today.



SAVE 20 - 25% ON YOUR MONTHLY MEDICAL SPEND WITH THE SOCA BENEFIT PLAN.³

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, due to regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. A sole proprietor must meet certain underwriting requirements and must demonstrate they are working more than 30 hours per week. Sole proprietors must submit a cover page for Form 1040 with a Schedule C or a Schedule F and a Schedule SE as proof of sole proprietorship status. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.

² Sole proprietors are not eligible for group specialty benefits. Please contact your broker or agent for individual specialty products.

³ 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.

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^{1,2} licensed therapist³ 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, 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.

¹ Appointments subject to availability.

² 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.

³ 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.



Anthem  | SMALL BUSINESS

STEADY RATES, RICH BENEFITS ARE YOURS WITH THE SOCA BENEFIT PLAN

As a sole proprietor, you may be looking for a cost-saving benefit solution. The SOCA Benefit Plan is a multiple employer welfare arrangement (MEWA) that offers predictable rates and competitive benefits usually reserved for larger groups. This means eligible businesses join together to share in the overall claims risk. By being part of a larger, self-funded pool, they have financial protection backed by Anthem's stop loss coverage.

In addition to financial protection, sole proprietors receive:



Competitive rates.



Fixed, predictable monthly payments.



A variety of plan designs.



Anthem's broad Blue Access PPO Network and Essential Rx drug list.



Coverage for claims run-out/terminal liability coverage.



Expanded wellness offerings and innovative tools, programs and resources that all work together to improve health and lower costs.

Who is eligible?

The SOCA Benefit Plan is available to sole proprietors who¹:

- Meet underwriting requirements.
- Work more than 30 hours per week (attested to on the employee application).
- Submit a cover page for Form 1040 with Schedule C or Form 1040 with Schedules F and SE.
- Are headquartered in Ohio.
- Are a member in good standing with a chamber of commerce that is qualified to offer the SOCA Benefit Plan.

These chambers must belong to one of the following Associations/Alliances:

- 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)

The Anthem difference

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

- Part of the nation's largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 95% of doctors in the country.²
- Highly experienced in alternate funding plans.

HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH

Count on Anthem's outstanding core health and wellness programs and services, including 24/7 NurseLine, Future Moms, ConditionCare, LiveHealth Online and more.

For access to high-quality health care at an affordable cost, you can rely on the SOCA Benefit Plan. Contact your broker for a quote. If you don't have a broker, call 1-844-Med-Ohio or visit 844medohio.com.

Frequently asked questions

Are there any restrictions on the number of sole proprietors eligible to participate in the plan?

Regulations limit sole proprietor membership to 10 percent of total SOCA Benefit Plan membership.

If a sole proprietor has employees, are they eligible?

To be eligible, a sole proprietor with employees must register as an employer with the IRS. The IRS will assign an Employer Identification Number (EIN). For the purposes of the SOCA Benefit Plan, the sole proprietor will be considered an employer group once the EIN has been assigned.

If a sole proprietor without employees hires employees during the plan year, do they need to re-apply?

A new employer application indicating EIN should be provided, but no rating change will happen until renewal.

If a sole proprietor with employees is enrolled as an employer group, but drops to one employee during the plan year, do they need to re-apply?

A new employer application indicating sole proprietor should be provided, but no rating change will happen until renewal.

How does a sole proprietor differ from an LLC or S Corp comprised of one individual?

Whether a business is a sole proprietor, LLC or S Corp is based on how the individual has legally structured and filed the business. A sole proprietor is an unincorporated business owned and run by one individual. LLC and S Corps are filed as corporations and have EINs. An LLC files a Schedule SE and a Schedule K-1. An LLC has an EIN. If an LLC has only one enrolling they are a "group of one" which is not eligible to participate in the SOCA Benefit Plan. A sole proprietor files a Schedule C or Schedules F and SE.

What if a sole proprietor was just established and does not have tax documents yet?

The sole proprietor would not be eligible to participate in the SOCA Benefit Plan until tax documents are available.

Is the SOCA Benefit Plan required to provide a proposal or enroll a sole proprietor upon request?

No, a sole proprietor can be declined by underwriting.

How can a sole proprietor meet the requirement to demonstrate that they work 30 hours?

The Anthem employee application asks for full-time hours worked. A sole proprietor must attest that they are working the required 30 hours.

¹ Sole proprietors are eligible to participate in the SOCA Benefit Plan. However, because of regulatory requirements, total sole proprietor membership cannot exceed 10% of the total membership in the plan. "Groups of one" are not eligible to participate in the SOCA Benefit Plan. Final participation and premium equivalent rates must be approved by Underwriting and the SOCA Benefit Plan.
² Blue Cross Blue Shield Association website: Personalized HealthCare Nationwide (accessed September 2019): bcbs.com.

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.

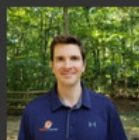


SECURING YOUR REMOTE WORKFORCE

This talk will explain the various types of remote work scenarios and their impact on cybersecurity. Next, we'll dive into the world of remote access security solutions, and take a look at which ones should be used for each remote work scenario. The webinar will conclude with a brief Q & A session.

Register Today at:
firelandsit.com/register

Speaker 1



Jonathon Bauer
Cyber Security Professional

Speaker 2



Jeff Grenier
IT Solutions Professional



26 Oct 2021,
10:00AM - 11.00 AM



Online

100 Seats Only



Firelands IT Services
Helping you make the right connection with your technology.

Registration
firelandsit.com/register

Questions or email:
contactus@firelandsit.com

Questions or Call:
419-626-6767 or 888-841-4795



This Month at the Sandusky Mall

Week 1 (Oct. 4th-Oct. 10th) - FINDING GRATITUDE

Blue's Community Pumpkin Patch. Decorate a pumpkin that represents who you are. It can be a craft, store bought or even a live pumpkin. Bring your pumpkin to the Mall Office anytime starting **Oct. 4th – Oct. 29th**. We'll add it to the Pumpkin Patch and add your name into a pumpkin box for a random drawing for a \$100 Mall Gift Card. Drawing will be on October 29th and the winner will be notified by phone. (We ask that carved-live pumpkins not be brought in until after October 18th).

Kindness Rocks. Two kindness rocks per day (this week only Mon-Fri) will be hidden in the concourse. Find one, take it to the Mall Office to redeem a free \$10 Mall gift card!

WEEK 2 (Oct. 11th – Oct. 17th) - KINDNESS WEEK

Oct. 16th - Kids Costume Contest in Center Court at 11am.

Oct. 16th - The Kindness Squad will be here! If they spot you doing a random act of kindness, they will give you a free \$25 Mall gift card. While supplies last.

Pick up a **Random Acts of Kindness** activity sheet in Center Court. Have a parent fill it out as you do the activities on the sheet. Turn it in to the Mall Office and receive a "Boo Bag" and a **free cookie from Mrs. Fields**. Only one per person please.

WEEK 3 (Oct. 18th – Oct. 24th) – DIVERSITY IS "BOO-TIFUL"

Pick up a **Pumpkin Scavenger Hunt** activity sheet from Center Court. Match all the pumpkins on the sheet with the pumpkins in store windows. Turn your sheet in to the Mall Office and receive a free "BIG TOTE Boo Bag". Only one per person please.

Pick up a "**Story of Blue**" activity sheet from Center Court. Finish Blue's story using your own imagination. Turn it in to the Mall Office for a Boo Bag and a **free pretzel from Auntie Anne's**. Only one per person please.

WEEK 4 (Oct. 25th – Oct. 29th) – CARING & SHARING FOOD DRIVE

Bring in any **canned food or non-perishable food item** to the Mall Office and we will match all donations up to a total \$500 value. All donations will benefit the Salvation Army.

INAUGURAL BEST OF THE BAY



A FOOD COMPETITION LIKE NO OTHER

Join us for Cedar Point Sports Center's Inaugural Best of the Bay food competition! Sample menu items from various restaurants in the area and vote for your favorites to be named "Best of the Bay!"

- Tickets - \$35 each
- Each ticket includes 20 sample vouchers and 1 drink ticket
- Guests must be 21 years of age
- 8 Different Categories
 - Best Sandwich
 - Best Seafood
 - Best Dessert
 - Best Taco
 - Best Food Truck Dish
 - Best Pizza
 - Best Wings
 - Best Breakfast
- VIP Tables available
- Great networking opportunities
- Only 800 tickets to be sold!

WHERE

Cedar Point Sports Center

WHEN

November 10th

TIME

6 - 9 PM

[CLICK HERE TO PURCHASE TICKETS!](#)



INAUGURAL BEST OF THE BAY



VENDOR INFORMATION

Tables: 3 8' tables (skirted) will be provided. You may decorate booths however you see fit. 1 table designed for prep and storage while 2 tables will be designed to be guest-facing.

Signage: a 3'x4' sign will be produced to help identify your business at the guest-facing tables. You will be required to send a high-resolution logo to jkijowski@sportsfacilities.com 30 days prior to the event.

Samples: Please plan on bringing 800 samples. Each attendee will be given 20 tickets as part of the registration. We ask that the samples be valued at between 1-3 tickets.

Electrical access: Vendors needing electrical access will be provided with 1 power strip by the Cedar Point Sports Center. Any additional extension cords must be requested and cost \$50 each. Vendors are asked to please provide 1 extension cord at each booth they rent for the evening.

Serveware: The Cedar Point Sports Center will **NOT** provide any plates, silverware, etc. Vendors serving liquids will need to provide plastic cups. Napkins will be provided throughout the facility. Please bring all necessary items for consumption of your products.

Setup: Vendors are asked to be completed with setup no later than 5pm the day of the event. Doors will open for setup at 1pm, November 10th.

Registration Deadline: October 10th, 2021. Vendor registration form provided in form attached. Please email jkijowski@sportsfacilities.com with completed registration forms or questions.

Additional: Vendors will be provided water for chaffing pans. Each booth will be provided with a dump bucket and trash can. Ice will **NOT** be provided. Vendors are encouraged to provide coupons, incentives, etc. to visit your establishment in the future.

CONTACT

JUSTIN KIJOWSKI

jkijowski@sportsfacilities.com

419.609.5644 ext. 65703



INAUGURAL BEST OF THE BAY



VENDOR REGISTRATION

Please completely fill out all of the information below.

Company Name:

Company Phone:

Company Email:

Company Contact:

Categories Entered (Circle all that apply):

Best Sandwich

Best Wings

Best Pizza

Best Seafood

Best Dessert

Best Taco

Best Breakfast

Best Food Truck Dish

Additional Electric Needed? (\$50) YES NO

CONTACT

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Alzheimer's Community Forum

Alzheimer's disease, dementia and memory loss

Tuesday, October 26 | 5 p.m. -6:30 p.m.

Sandusky Black Community Forum

Ebenezer Baptist Church | 1215 Pierce St. Sandusky 44870

Hear a brief overview on Alzheimer's, dementia and memory loss. Bring a friend who has been affected by the disease. Share your thoughts about how we can help people in your community.

Those with personal/ professional experience and community members who represent our black community are encouraged to attend. Masks and social distancing are required. A meal will be provided

Registration is required, please call 800-272-3900 to register

alzheimer's  association®