



## BWC eNews - October 2012

### Shale business growth brings reminder to verify workers' comp coverage

Are you doing business with an out-of-state or new Ohio company involved in the development of Ohio's oil and gas industry? The industry is attracting employers to the state from across the U.S. With this in mind, BWC is reaching out to those employers that are setting up operations in Ohio, or will have employees working temporarily in the state. Specifically, BWC is informing these employers about the importance of obtaining the proper workers' comp coverage.

Ohio is a monopolistic workers' compensation system. This means private insurers cannot underwrite workers' compensation policies for employers doing business in the state. Because of this, there are key coverage requirements that differ from the private coverage most oil and gas companies use.

For instance, you may assume an all-states endorsement exempts a company from obtaining Ohio workers' compensation coverage for employees working temporarily in Ohio. However, Ohio law says this assumption is only partially true.

More specifically, Ohio will extend an exemption to employers from another state for their employees working temporarily in Ohio only to the extent the other state extends an exemption for Ohio employees working temporarily in the other state.

It is important to ensure proper coverage for workers before beginning operations in Ohio. Please contact a [BWC business consultant](#) if you have any questions or concerns. Please also share this important information with your colleagues in the industry.

### Destination: Excellence deadlines approaching

Oct. 31 is the deadline to apply for several offerings available through Destination: Excellence. BWC designed this program to help Ohio employers focus on safety, accident prevention and opportunities to bring injured workers back to work sooner.

The program allows you to select from seven program options to help create a program that meets your company's specific needs. This includes discounts for paying premiums online and on time to

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focusing on safety hazards specific to your industry. Destination: Excellence's safety, return-to-work and savings options offer something for every business.

Be sure to apply for these programs by Oct. 31.

- Private employers: Drug-Free Safety and Transitional Work Bonus
- Public employers: Drug-Free Safety, Transitional Work Bonus and Industry Specific Safety

Visit [ohiobwc.com](http://ohiobwc.com), or send us an email if you have questions or want to learn more.

## BWC, ODADAS observe Drug-Free Workplace Week

A skilled, healthy and drug-free workforce is the engine that drives Ohio's economic recovery. That's why BWC is partnering with the Ohio Department of Alcohol and Drug Addiction Services (ODADAS) to support National Drug-Free Work Week Oct. 15-20. This annual awareness campaign underscores the importance of drug-free workplaces and encourages workers with substance abuse problems to seek help.

Employers can insulate their businesses from the negative effects of substance use in the workplace by developing drug-free workplace programs. Such programs educate employees about alcohol and drug use and encourage individuals with related problems to seek help.

BWC offers Ohio's employers assistance in maintaining safe workplaces. This includes targeting the prevention of workplace injuries related to substance use with the Drug-Free Safety Program. Employers can receive a premium discount for implementing a loss-prevention strategy addressing workplace use of alcohol and other drugs. Nearly 7,000 Ohio employers participate in the Drug-Free Safety program.

More information about the Drug-Free Workplace Program and all of BWC's workplace safety services is available at [ohiobwc.com](http://ohiobwc.com).

## BWC offers free ergonomic consultation and training

BWC is recognizing National Ergonomics Month by reminding employers about the importance of creating work environments conducive to their employees' health and comfort. BWC's Division of Safety and Hygiene (DSH) offers a number of services to help create safe and ergonomically friendly workplaces. Such workplaces can reduce the risk of injury and lower workers' compensation insurance costs.

BWC's ergonomics experts can provide assessments of physical stressors and make recommendations for improvements. They can

also help employers improve workstation designs or work arrangements to reduce awkward, fatiguing postures and forceful exertions that can cause ergonomic injuries.

In addition, DSH offers courses on ergonomics. These include basic principles, identifying risk factors and developing effective processes. You can take DSH courses at several BWC locations across the state. Also, many courses are available online. Employers can register for classes through the [BWC Learning Center](#), or register by phone at 1-800-OHIOBWC.

Learn more about all safety services and request onsite ergonomic consultation at [ohiobwc.com](http://ohiobwc.com).

## Group marketing season is under way

Group-Experience Rating Program sponsoring organizations such as chambers of commerce, trade associations or Third Party Administrators will soon begin soliciting private employers for enrollment in their programs beginning July 1, 2013.

These sponsoring organizations may contact you to determine if you're an appropriate candidate for their programs. You may give them approval to access your information by completing a *Temporary Authorization to Review Information (AC-3)*. You may also simply provide a verbal authorization.

Please call your [local service office](#), or 1-800-OHIOBWC with any questions or concerns. More information about the Group-Experience Rating Program is available at [ohiobwc.com](http://ohiobwc.com).

*Please take a moment to [forward this email](#) to other managers in your organization and to your colleagues who may find it of value.*

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