

# BWC eNews

## Two more days to true-up

Did you “true-up” yet? Now is the time because the deadline for private employers is this Wednesday, Aug. 15.

As a reminder, “true-up” means to report your actual payroll for the policy year that just ended on June 30 and reconcile any difference in premium paid.

This important action allows BWC to calculate your premium accurately. Even if your payroll for the year matches the estimate we provided, or you had zero payroll, you must complete a true-up report. It’s also critically important to maintaining your policy and your participation in your current rating plan or discount programs.

BWC will remove employers from their current rating plan or discount program if it does not receive a payroll true-up and any additional premium owed by the deadline.

The quickest and easiest way to true-up is online with a BWC e-account. Online true-up and payment also qualifies eligible employers for a 1-percent premium rebate, up to a \$2,000 maximum.

BWC’s YouTube channel features videos that walk you through [creating an e-account](#) and [completing payroll true-up](#). Instructions are also available at [bwc.ohio.gov](http://bwc.ohio.gov).

## Back-to-school safety tips for drivers as distracted pedestrian numbers rise



It's back-to-school time and that means you'll probably find yourself driving through busy school zones a lot more often. It's important to keep in mind the dangers these congested areas pose for both pedestrians and drivers and to prepare accordingly.

There were nearly 6,000 pedestrian fatalities in the United States in 2017, marking the second year in a row at numbers not seen in 25 years, according to a Governors Highway Safety Association report. One trend that may attribute to the rise is the growing use of smartphones, and distracted driving, walking or cycling as a result.

When you're behind the wheel and in a school zone, or in an area with children walking and biking to school, follow these five simple tips to keep yourself and those around you safe.

- Be extra watchful at intersections. Not paying attention to traffic signals, such as flashing school zone or crossing signals, is a major area of concern when it comes to pedestrian safety and distractions.
- Always come to a full stop at stop signs and crosswalk warning signs and be sure to look both ways before pulling through. Remember, pedestrians have the right of way, so beware of individuals crossing at the last second.

- Be ready for jaywalkers. People don't always use crosswalks and you need to be ready to react if someone steps off the sidewalk, especially if they are distracted.
- If you see a bicyclist with headphones, exercise caution. They may not be able to properly hear what's going on around them, including oncoming traffic.
- While driving, don't engage in distractions yourself. Put your phone away, refrain from playing with the radio and avoid doing anything that takes your attention off the road. In order to drive defensively, you must remain alert at all times.

For more driving-related safety tips, as well as advice on preventing slips, trips, falls and overexertion this fall, visit [BeSafeOhio.com](http://BeSafeOhio.com).

## **Public employer rate decrease proposed**

BWC is [recommending a reduction](#) in next year's rates for Ohio's school districts, cities and other Ohio local government employers. BWC would collect \$21 million less than this year under the proposal.

The 12 percent reduction effective Jan. 1, 2019, would also be the second largest decrease for the state's public employer taxing districts since at least 1985.

"This proposal for yet another overall rate reduction for these 3,700 public employers could free up funds to invest in their communities," said Chris Carlson, BWC Chief Actuarial Officer. "In addition to significantly reducing costs next year, it also supports BWC's goal of maintaining stable and predictable rates in the future."

A number of factors make the 2019 reduction possible, including declining claims and relatively low medical inflation costs that are combining for a favorable forecast for future average claim costs.

The board will vote on the proposal during its next meeting scheduled for Friday, Aug. 24.

**Your workplace safety innovation could be a winner!**



Has your organization developed a new piece of equipment, tool or process to reduce risk to your workforce? Have you made changes to an existing method to improve safety and health in your workplace? If so, you could earn a cash prize for your ingenuity by applying for a BWC Safety Innovation Award.

The application period for our 2019 Safety Innovation Awards is now open! We're seeking innovative and creative solutions that reduce risk, create cost savings, and that have potential application to other workplaces, industries or operations.

If you are an Ohio employer – or know one – that has taken an innovative step to reduce risk of injury or illness, check out the [award criteria and application](#).

We're accepting applications until Sept. 30, 2018. Finalists will receive cash awards, ranging from \$1,000 to \$6,000 and statewide recognition at the Ohio Safety Congress & Expo in Columbus March 6 to 8, 2019.

We hope the [past finalists](#) and their ideas will inspire you to apply for the 2019 awards. If you have any questions about the program, email [bwcsafetyinnovations@bwc.state.oh.us](mailto:bwcsafetyinnovations@bwc.state.oh.us) or call 1-800-644-6292.

We look forward to seeing your innovative approaches to eliminating workplace risks and hazards!

## **BWC eBriefs**

**[Cash those rebate checks before they expire](#)**

# More than **A** **BILLION** back again

Did you recently receive a white envelope from BWC labeled “important documents enclosed.” That’s your rebate check and it’s important to get it cashed quickly because it will expire in 90 days.

BWC is delivering the checks as part of a [\\$1.5 billion rebate](#) announced this spring. The rebate brings workers’ comp savings for all Ohio employers to [\\$8 billion since 2011](#).

If you haven’t received a check but believe you should, please check your mail again and then contact BWC for an update on its status.

While the money is yours to spend as you wish, we encourage employers to invest in workplace safety measures that prevent injuries and reduce workers’ comp costs.

If you participate in the Group Retrospective Rating Program, your check will arrive in October.

## **Interactive charts reveal Ohio workers' comp claims trends**



We were pleased to partner with the National Institute of Occupational Safety and Health to produce data visualization charts that display summaries of 1.2 million Ohio workers' comp injury claims. Data visualization charts, or dashboards, are an interactive way to share information and explore large datasets efficiently. This interactive tool, covering claims from 2001 to 2011, displays injury trends by year, industry, and diagnosis or cause of injury. [Check them out!](#)

### **The first 30 days**



At BWC, we believe the best claim is one that never happens. Unfortunately, we all know workplace accidents do happen and when they do, the first 30 days after injury are pivotal to successful injury outcomes and future performance. In [this video](#), we share some quick and easy tips to manage the first 30 days after a workplace accident occurs

### **Medical marijuana and workers' comp**

Medical marijuana will soon be legal in Ohio. Read more about the law its impact on BWC in our [medical marijuana fact sheet](#).

### **Employer webinars Aug. 14 & 30**

The August employer webinar will provide information about Another Billion Back rebate mailings, private employer annual true-up, the One-Claim and 100% EM-Cap Programs, and employer program updates along with our monthly safety tip.

Join us at 1:30 p.m. on [Tuesday, Aug. 14](#) or 11:30 a.m. on [Thursday, Aug. 30](#).

Interested in viewing a past webinar? Visit the [Employer webinars](#) page to view recorded presentations and slides.

### Fallen Workers Memorial Aug. 30

We'll hold our annual Fallen Worker Memorial Thursday, Aug. 30 at 10 a.m. in our Columbus offices at 30 W. Spring Street.

The event honors the memory of those who lost their lives as a result of a workplace injury or illness. The entire 30-minute ceremony will stream live and later made available for viewing on [The Ohio Channel](#).

### Safety Update

The latest news in occupational health and safety is all right here in the [August edition of Safety Update](#).



Be your own  
**GUARDIAN ANGEL!**  
*Don't let safe habits slip at work and at home*

Learn more at  
**BeSafeOhio.com**



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Questions? Call 1-800-644-6292  
or visit us on the web [www.bwc.ohio.gov](http://www.bwc.ohio.gov)



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