

BWC Monthly Employer Update

Welcome!

Note – you will hear webinar audio through your computer speakers.

Click 'Yes' to join the WebEx integrated audio request to hear the audio.

Email questions to:

BWCEmployerWebinars@bwc.state.oh.us



Today's Learning Objectives

Items for Success:

- 2019 Experience Adjustment Factors
- 2019 Premium Size Factors
- My Policy Page Update
- Electronic Notifications Enrollment
- Deadlines and Program Reminders
- Safety & Hygiene Update

7.1.2019 Experience Rating Changes

Make adjustment to overall premium level to better match premium with projected costs

- Introduce a premium-size factor to adjust premiums
- Introduce an experience modifier (EM) adjustment factor
- Revise maximum loss amount and credibility percentages for small employers

7.1.2019 Premium Size Adjustment Factors

Amount of experience rated premium	Premium size range	Premium size factor
First \$5,000	\$1 to \$5,000	1.00
Next \$95,000	\$5,000 to \$100,000	0.85
Next \$400,000	\$100,000 to \$500,000	0.80
Over \$500,000	Above \$500,000	0.75

7.1.2019 Premium Size Adjustment Factors

- Applicable to:
 - Individually experience-rated employers
 - Individual retrospectively-rated employers
 - Deductible employers
 - Group retrospectively-rated employers (with adjustment to basic premium factor table)
 - Professional Employer Organization (PEO) clients
- Not applicable to:
 - Group-experience rating
 - PEO's

7.1.2019 Individual Employer EM Adjustment Factors

Initial individual employer EM range	EM adjustment factor
0.90 and lower	0.95
0.91 to 1.99	1.00
2.00 and above	1.05

7.1.2019 Individual Employer EM Adjustment Factors

- Applicable to:
 - Individually experience-rated employers
 - Individual retrospectively-rated employers
 - Deductible employers
 - Group retrospectively-rated employers
 - PEO client's
- Not applicable to:
 - Group-experience rating, 100% EM Cap, Construction Cap, One Claim Program, Grow Ohio, PEO's

7.1.19 Revised Small Employer Per Claim Maximum Values

Credibility group	Expected historical losses	Current per claim maximum	Revised per claim maximum
1	\$2,000	\$12,500	\$2,000
2	\$4,000	\$12,500	\$4,000
3	\$6,000	\$12,500	\$6,000
4	\$8,000	\$12,500	\$8,000
5	\$15,000	\$12,500	\$12,500

All other per claim maximums in the experience rating table remain unchanged

7.1.2019 EM & Premium Adjustment Summary

Rating Plans

Rating plan	EM adjustment	Premium size adjustment
Base rating	N/A	Yes
Deductible program	Yes	Yes
Group-experience rating	No	No
Group-retrospective rating	Yes	Yes
Individually Rated	Yes	Yes
Professional employer organization	No	No
Professional employer organization client	Yes	Yes
Retrospectively rated	Yes	Yes

Programs: Pre-policy adjustment	EM adjustment	Premium size adjustment
100% experience modifier cap	No	Yes
Construction cap	No	Yes
Grow Ohio Incentive	No	Yes
One Claim Program	No	Yes

7.1.19 EM & Premium Adjustment Summary

Programs

Programs: Post-policy adjustment	EM adjustment	Premium size adjustment
Drug-Free Safety Program	Yes	Yes
Go-Green Rebate Program	Yes	Yes
Industry-Specific Safety Program	Yes	Yes
Lapse Free Rebate Program	Yes	Yes
Safety Council Rebate Program	Yes	Yes
Transitional Work Bonus Program	Yes	Yes
Policy Activity Rebate	Yes	Yes

My Policy Page Updates

My policy

Company information

Policy number

[update](#)

Phone
Email

BWC account representative James K.
Phone number 740-435-4280
Email address James.K.1@bwc.state.oh.us

Account balance

*Total balance \$0.00

[make payment](#)

[view invoice](#)

*BWC + AG + Appealed = Total

Note: Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

Coverage status

Active

[reprint certificate](#)

[request to cancel](#)

Premium installment schedule

Indicates the schedule you selected to pay your premium over the course of the policy year

Rating plan information

[Video](#)

Policy year 2018 **EM** 0.60

[claim costs](#)

Rating plan GROUP

Total costs paid for experience period \$44,058.25

Payroll true-up reports

[Video](#)

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit

Program/Plan information

For the current policy year, you're participating in:

[eligibility look-up](#)

Electronic notifications

Policy notices **Enrolled**

Electronic Notifications Enrollment

- Electronic notifications
- Replaces paper invoice
- Electronic invoice on BWC's website
- Go Green rebate requirement
 - MUST be enrolled by true-up submission
 - Public Employers prior to 2018 true-up
 - Private Employers prior to 2018 true-up
- Primary e-account user must be used

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Electronic notifications

Policy notices Enrolled

Electronic Notifications Enrollment

Employer:

OhioBWC - Common - Service: (Request eNotices) - Current preferences

Policy #:

You'll see below a list of communication types available for electronic delivery.

To request electronic delivery, click the **add** button underneath the appropriate communication type. To update any of your eNotice preferences, click the box next to the email address you want to update, and then click **edit** or **delete**.

Reminder: Once you enter an email address for a particular category, you will only receive that communication electronically. You will no longer receive that communication via U.S. mail. If you decide to return to postal delivery, simply delete all the email addresses listed under that category.

— Hide all

— **BWC updates:**

Email address

Select

add

— **Policy notices:**

Email address

Select

Invoices are the only communication type available for electronic delivery at this time. We'll list additional ones here as they become available.

— **POLICY INVOICE**

add

Private Employer Policy Reminders

Private Employers

- Group Retro Billion Back Rebate Warrants
 - 90-Day Stale Date
- 2018 Estimated Annual Exposure
 - Updates by March 31, 2019
- 2019 Application Deadline – January 31, 2019
 - Group Retrospective Rating
 - One Claim Program
 - Individual Retrospective Rating
 - Deductible Program

Public Employer Policy Reminders

Public Employers

- 2018 True-up
 - Available - January 1, 2019
 - DUE - February 15, 2019
- 2019 Public Employer Programs
 - Accident Analysis Training - January 31, 2019
 - SH-26 Safety Management Self-Assessment - January 31, 2019
- 2019 EAP Exposure Changes

**Better You,
Better
Ohio!**



An innovative approach to workplace wellness

**Agriculture; automotive repair and service; construction; firefighters;
health care; manufacturing; police and public safety; public employers;
restaurant and food service; transportation and trucking; trash
collection; wholesale and retail*

Policy Activity Rebate

**Rebate:
50% up to
\$2,000 !**

- Cafeteria-style plan
 - Select from 33 activities
 - Must complete 11 credits
 - Concentration on loss prevention and risk management (claims, policy, safety-related activities)
- Public Employer enrollment is NOW open
- Private Employer enrollment closes January 31, 2019

Safety & Hygiene

Conducting a Safety Perception Survey

- Benefits of conducting safety perception surveys
 - Identifies strengths and weaknesses in the safety process
 - Provides data to help prioritize improvement opportunities
 - Increases employee engagement
- Preparing to conduct the safety perception survey
 - Ensure that basic safety compliance and management systems are in place
 - Determine if the organizational culture can support it
 - Secure management commitment

Safety & Hygiene

Conducting a Safety Perception Survey

- Administer the survey
 - Use a validated survey tool
 - Have a third party conduct the survey
 - Get as many participants as possible from people at all levels
- Share the survey results and develop an action plan
 - Highlight the positive findings
 - Identify and prioritize areas needing improvements
 - Conduct structured interviews on issues needing further insight
 - Develop a clear plan of action that involves employees
 - Provide regular updates on progress

Division of Safety & Hygiene Resources

- All services are available at no additional cost and are strictly consultative
 - Safety, ergonomics, and industrial hygiene consultations;
 - Safety management assessment and enhancement;
 - Safety team development/enhancement;
 - On-line and classroom-based training for people at all levels;
 - Safety intervention grants and wellness grants;
 - Video library and research library services
- To request assistance: www.bwc.ohio.gov and click on Safety Services

Questions & Assistance

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