BWC Monthly Employer Update

Welcome to the January 2020 Monthly Employer Update

- Email questions to BWCEmployerWebinars@bwc.state.oh.us
January Topics

- Managing the Financial Impact of an Injury
- Policy Activity Rebate (PAR)
- Enhancement to My Policy Page
- Policy/Program Reminders and Important Dates
- Monthly Safety Tip
Managing the Financial Impact of a Claim
Claims Costs Drive Rates

- Medical
- Indemnity
- Reserves
Medical Costs

- Provider visits, diagnostic tests, prescriptions, etc.
Indemnity Costs

- Compensation paid for lost wages or permanent impairment
Claim Reserves

- Anticipated future cost
  - Medical
  - Indemnity
Managing the Financial Impact of an Injury

- Timely Reporting of Claims
- Salary Continuation
- Transitional Work
- Vocational Rehabilitation
- Handicap Reimbursement
- Subrogation
- Non-At-Fault Motor Vehicle Accident
- Settlement

Ohio Bureau of Workers’ Compensation
Timely Notification of Claims

- Early reporting leads to better medical management, earlier return-to-work, and reduced costs
Salary Continuation

- Employer continues to pay normal wage
- Employee continues to accrue seniority, retirement, leave, etc.
Transitional Work

- Progress back to original job
- Tailor to physical capabilities
- Contact MCO or BWC for assistance
Vocational Rehabilitation

- Assist injured worker to return to pre-injury activity
- Focus on returning to original job
- Funded out of the BWC Surplus Fund
Handicap Reimbursement

- 25 eligible conditions
- Condition(s)
  - Pre-existed date of injury
  - Caused claim or delayed recovery
Subrogation

- BWC recovery of costs from an at-fault party
- Common types of subrogated claims
  - Motor Vehicle Accident
  - Premises or product liability
  - Construction site accidents
  - Dog bites or animal attacks
  - Malpractice
Non-At-Fault Motor Vehicle Accident

- Excludes claim costs from employer’s experience
- Accident occurred after July 1, 2017
- Third party at-fault driver is insured or your business has uninsured motorist’s coverage
Settlement

- Resolves all past, present or future medical and compensation issues
- Removes claims cost fluctuations
My policy

Company information

Policy number 1288944-0
Dmax Ltd LLC
3100 Dryden Rd
Dayton, OH 45439
Phone 937-425-9734
Email sally.mowell@dmax-ltd.com

Account balance

*Total balance $0.00

*BWc + AG + Appealed = Total

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

Policy partners

MCO

Coverage status

Active

Authorized representatives
# My policy

## Company information

<table>
<thead>
<tr>
<th>Policy number</th>
<th>1288944-0</th>
</tr>
</thead>
<tbody>
<tr>
<td>DMAX LTD LLC</td>
<td>DRYDEN RD</td>
</tr>
<tr>
<td>3100</td>
<td>DAYTON</td>
</tr>
<tr>
<td>OH</td>
<td>45439</td>
</tr>
<tr>
<td>Phone</td>
<td>937-425-9734</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:sally.mowell@dmax-ltd.com">sally.mowell@dmax-ltd.com</a></td>
</tr>
</tbody>
</table>

BWC account representative: Kathleen D.

Phone number: 513-785-4591

Email address: Kathleen.D.1@bwc.state.oh.us

## Account balance

*Total balance: $0.00

*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
Policy Activity Rebate (PAR)
Policy Activity Rebate

- Cafeteria-style plan
- Choose 11 of 33 activities to complete
- 50% premium rebate up to $2,000
- Private Employers: Enroll by 1/31/20
Important Dates
Private Employer Dates

- Application Deadlines - January 31\textsuperscript{st}
  - One Claim Program
  - Individual Retrospective Rating
  - Deductible Program
  - Group Retrospective Rating
  - Policy Activity Rebate
Public Employer Dates

- 2019 True Up
  - Available January 1st
  - Due February 15th
  - Electronic Notification enrollment prior to submitting true up to receive the Go Green Rebate
My Policy Page

Policy partners
- MCO
- Authorized representatives

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

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

Rating plan information
- Policy year 2019 EM 0.76
- Rating plan RETRO
- Total costs paid for experience period $92,719.59

Program/Plan information
For the current policy year, you’re participating in:
- Individual-retrospective rating

Claim history
Allows you to view a list of all claims associated to this policy, including those associated as a result of combination, transfer or merger of accounts.

Electronic notifications
Policy notices Enrolled
Program Deadline January 31st
- SH 26 Safety Management Self-Assessment
- Accident Analysis supervisor training for new DFSP participants
January Safety Tip
Effectively Managing OSHA Recordkeeping and Reporting

- Benefits
  - Reduces potential for OSHA citations and fines
  - Ensures that management is aware of all injuries and illnesses so corrective action can be taken
  - Allows calculation of incidence and severity rates for comparison

- Initial Steps
  - Review OSHA recordkeeping and reporting requirements - [www.osha.gov](http://www.osha.gov)
  - Make sure you have all the necessary forms
  - Develop, communicate, and enforce an injury reporting policy
Effectively Managing OSHA Recordkeeping and Reporting

- Develop written procedures for OSHA recordkeeping and reporting
  - Assign responsibilities
  - Provide the needed time, training and resources

- Monitor program maintenance and compliance
  - Verify that an acceptable injury/illness report is on file for each recordable injury
  - Conduct periodic reviews of the OSHA 300 log and 300A posting
  - Make sure that forms and records are retained per OSHA requirements

- Ensure implementation of effective corrective actions
  - Develop action plans to address injuries and trends
  - Document that effective action was taken
Division of Safety and 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](http://www.bwc.ohio.gov) and click on Safety
Questions?

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