

# **BWC July Employer Update**

**Welcome. The webinar will begin at 11 a.m. EST.**

**Note – you will hear the webinar audio through your computer speakers. Click Yes on WebEx integrated audio request to hear the audio.**



**Email questions to [BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us).**

# July Employer Update Topics

- A Third Billion Back
- Payroll true-up for policy year 2016
- Future dating of payments
- July due dates for BWC programs

# A Third Billion Back

- For the third time in four years, BWC will return more than \$1 billion to Ohio employers.
- Rebates will equal 66% of the employer's 2015 premium.
- BWC began sending checks this month.
- Group-retro participants will receive checks in October 2017.
- BWC will also be investing \$44 million during the next two years on safety, health and wellness initiatives.

# Private Employer Payroll True-up

## What is payroll true-up?

- Payroll true-up requires employers to report actual payroll for the policy year that ended on June 30, 2017.
- When do employers true-up?
- From July 1, 2017, through Aug. 15, 2017.
- You must report actual payroll and pay any additional premium due by Aug. 15, 2017.
- Public employer true-up will occur at the end of the year.

# Payroll True-up

## Why should employers true-up?

- Continue to maintain eligibility for rating plans, programs and rebates in the current policy year, prior policy year and future policy years
- Potential eligibility for the Go-green rebate

## What is the best way to true-up?

- On-line using your BWC e-account

Browser address bar: <https://www.bwc.ohio.gov/>

Ohio Bureau of Workers' Compensation

Ohio.gov State Agencies | Online Services

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**Create a BWC e-account**  
[Learn how with this short video](#)

**How to read your invoice**

Online support available Monday through Friday 7:30 a.m. - 5:30 p.m. [Click here to get help!](#)

# Future Dating of Payments

- Allows employers to schedule payments on [www.bwc.ohio.gov](http://www.bwc.ohio.gov)
- Bank transactions automated clearing house (ACH) only
- No credit card payments
- Employer selects payment date (can't be past the due date).
- Lessens the potential to miss a payment

# Future Dating of Payments

## ACH transaction details

- Bank may require a debit blocker (authorization) code from BWC.
- Employer's responsibility to provide to your bank
- Debit blocker code: #3311334187



# Future Dating of Payments

The screenshot shows the Ohio Bureau of Workers' Compensation website. A red arrow points to the URL <https://www.bwc.ohio.gov/> in the browser's address bar. Another red arrow points to the [Make payment](#) link in the Financial Information section of the website.

**Ohio Bureau of Workers' Compensation**  
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# Future Dating of Payments

OhioBWC - Employer - Service: (Accounts receivable balance) - Enter policy number

## Accounts receivable balance

[Details](#) 

Accounts receivable balance is a detailed record of an employer's workers' compensation account. Only employers or their authorized representative(s), who have a user ID and password, can view the accounts receivable balance.

Policy number:  

- OR -

Federal tax ID:

(or) SSN:

# Future Dating of Payments

**Employer:** Sample Business 1 **Policy #:** 12345678-0  
**OhioBWC - Employer - Service:** (Accounts receivable balance) - Summary

Balances are as of 6/28/2017 10:22:36 AM

**IMPORTANT:** Due to BWC's invoice cycle, your next installment may be posted **prior** to the due date of your current installment. That means it will be included in your amount due. In addition, the amount due will reflect any credits we've posted to your account. To view details of your amount due click **Show detail**. To view your Installment schedule go to Premium installment schedule from the optional navigation bar at the bottom of the page.

BWC balance:	\$0.00
Attorney general balance:	\$0.00
Appealed balance:	\$0.00
<hr/>	
Total balance:	\$0.00
Pending balance:	\$0.00
(Not included in total balance)	

[make payment](#)



**Employer:** Sample Business 1

**Policy #:** 12345678-0

**OhioBWC - Employer - Service:** (Quick pay) – Step-by-step instructions

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You may use a credit card or authorize a withdrawal from a checking or savings account. You also can choose to split the payment among multiple credit cards, multiple bank accounts or a combination of the two.

**Make a credit card payment**

Enter your specific credit card information, and then click **ok**. You'll return to the Payment manager page where the Total paid and Total due will be updated. If you've not paid the entire balance, you can select another payment type and enter the required information. After you've entered all of your payment information, you must click **submit payment** to complete the payment process.

**Make a payment from checking/savings account**

Enter your specific bank account information.

**Note:** It's your responsibility to verify you've entered the correct information (routing number, account number, account type and account holder). It's also your responsibility to verify that your account allows/accepts Automated Clearing House (ACH) debits.

Once you enter the correct account information, your payment will be submitted through the banking system the next business day and will be deducted from your account the second business day. If the information you enter is incorrect or if your account does not allow/accept ACH debits, your bank will decline the payment request, your payment will be treated as a dishonored payment and your coverage may lapse.

**Confirmation page**

Once you've completed your payment process, you'll see a confirmation page with bold text at the top. Print this page for your records. Your payment will be reflected on the website within two business days or two days from the selected future date, if applicable. If you do not see the confirmation page, you've not successfully completed your payment.

To verify you've read these instructions, enter your initials below, and click **next**.

Enter your initials |

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| **next** |

# Future Dating of Payments

**Employer:** Sample Business 1

**Policy #** 12345678-0

**OhioBWC - Employer - Service:** (Quick pay) - Payment manager

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Total due: \$0.00

Total paid : \$0.00

Balance due : \$0.00

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[Make a credit card payment](#)

[Make a payment from checking/savings account](#)

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**REMINDER:** If you're done adding payments, you must click **submit payment** to complete your transaction. If you do not see a confirmation page, you've not completed your payment successfully. Please [contact us](#) if this occurs.

**Employer:** Sample Business 1

**Policy #:** 12345678-0

**OhioBWC - Employer - Service:** (Scheduled payment look-up) –  
Maintenance

**Bank account information** \*indicates required field

Scheduled payment date: 10 /03 /2017

\*Routing number: 614000111

\*Re-enter routing number: 614000111

\*Account number: 614000111

\*Re-enter account number: 614000111

\*Account type: Checking

\*Account holder: Corporate

\*Name on account: Firstname Lastname

\*Amount to be paid: 500

Phone: ( ) - Ext

\*Email: donotreply@bwc.state.oh.us

\*Re-enter e-mail: donotreply@bwc.state.oh.us



*Mouse over the numbers for help.*

Please review **Bank account information** for accuracy and click **ok** to continue or **cancel** to return to the previous page.

**Note:** When you click **ok**, you are authorizing BWC to debit your account for the above amount. This transaction will be effective two business days from **scheduled payment date**.

If the account information you enter is incorrect, your bank will decline the payment request, your payment will be treated as a dishonored payment and your coverage may lapse.

ok  cancel





**Employer:** Sample Business 1  
**OhioBWC - Employer - Service:** (Quick pay) - Payment manager



**Policy #:** 12345678-0

Total due: \$0.00  
 Total paid : \$500.00


[Make a credit card payment](#)  
[Make a payment from checking/savings account](#)

You are almost done. Once you've entered all your payment information, you must click the **submit payment** button to submit your payment.

Type	Details	Scheduled payment date	Amount	Action
Bank withdrawal	Account...00111 withdrawal information has been confirmed.	10-03-2017	500.00	 

If you need to make another payment, using another credit card or a bank account withdrawal, click on the appropriate link above. Once you've entered all your payment information, review all the information listed in the table. If you need to make any changes, click on the appropriate icon in the Action column. Click the  to delete a payment or the  to edit a payment.

**Note:** Do NOT use the back browser or refresh buttons at the top of the window to make any changes to your payment information. ONLY use the icons identified above. Otherwise, you may accidentally post a payment twice.

**submit payment** 

## Ohio Bureau of Workers' Compensation Electronic Signature

You have entered a part of our Web site that asks you to provide an electronic signature before we can process your request.

Providing information to BWC is your choice. Clicking "I agree" creates an electronic signature. An electronic signature is similar to your handwritten signature. Through the use of an electronic signature, you agree that the information you provide is accurate and complete to the best of your knowledge. You also acknowledge that you have read and understand the following warning statements. Please read these notices before providing us with your electronic signature:

- **About Information You Give Us**

When you submit sensitive information over the Web site, that information is encrypted and protected by a secured socket layer (SSL). You can identify secured areas by the checkbox or icon that is displayed on the page.

- **About Information You Receive**

It is your responsibility to use the information provided to you on this Web site for its intended purposes and to protect any password(s) issued to you.

- **Fraud Warning**

Any person or entity, who with purpose to defraud or knowing that a person is facilitating a fraud, obtains or attempts to obtain compensation or payment from BWC, an employer, or an MCO, by knowingly (1) misrepresenting or concealing a fact, (2) making a false statement, or (3) accepting compensation or payment to which he/she is not entitled, may be subject to repayment to BWC of all funds that have been overpaid, civil remedies, and/or felony criminal prosecution for fraud or other offenses. You are not entitled to Non-Statutory Permanent Total, Temporary Total, Non-Working Wage Loss or Living Maintenance Disability benefits if you are working.

- **Identity Fraud**

If you are not the person you indicated on this form, and you are attempting to create an e-account or access an existing e-account, you may be in violation of Ohio Revised Code sections 2913.49 and 2913.04. Such identity fraud perpetrated through the unauthorized use of BWC systems shall be prosecuted to the full extent of the law.

- **Employer Fraud Warning**

All employers in the state of Ohio are required to secure and maintain workers' compensation coverage with BWC or be granted self-insured status. Any person or entity who knowingly misrepresents the number or classification of employees or conceals a fact, makes a false statement, falsifies coverage, or makes any other attempt to avoid securing and maintaining coverage, or to avoid paying premiums or assessments in full, may be subject to repayment of funds due, administrative penalties, and/or criminal prosecution.

If you do not want to provide the requested information over this Web site, please click "I disagree" to receive further instructions.

If you are willing to provide the requested information over this Web site, please enter your initials in the box below and click "I agree" to continue.

Enter your initials:



# Future Dating of Payments

**Employer:** Sample Business 1

**Policy #:** 12345678-0

**OhioBWC - Employer - Service:** (Scheduled payment look-up) -  
Confirmation

## Scheduled payment look-up


Policy number: 12345678-0

Date of submission: 6/28/2017

Time of submission: 10:28:03 AM

Submitter's name: Firstname Lastname

**Note:** A confirmation email will be sent to the address you entered with your payment information.

ok 

# Private Employer Due Dates

## July 31 (for policy year effective July 1, 2017)

- Safety council enrollment
- Industry Specific Safety Program
  - Submit online *Safety Management Self-Assessment* (SH-26)
- Drug-Free Safety Program
  - Accident analysis training deadline
  - Submit online SH-26
- EM of .99 construction cap deadline

# Public Employer Due Dates

## **July 31 (for policy year effective Jan. 1, 2018)**

- Safety council enrollment
- Deductible Program application deadline
- Individual-Retrospective-Rating Program application deadline
- One Claim Program application deadline
- Group-retrospective-rating application deadline

# Questions?

Email:

[BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us)

Toll free

800-644-6292

Website

[www.bwc.ohio.gov](http://www.bwc.ohio.gov)