BWC Monthly Employer Update
June 2019

Welcome

Email questions to BWCEmployerWebinars@bwc.state.oh.us
June Employer Update Topics

- Dividend for Ohio Employers
- Private Employers Renewal
- Navigating BWC’s Website
- Important program dates
- Benefits of Safety Council
- Monthly safety tip
Dividend for Ohio Employers

- BWC Board of Directors to vote on the proposed Dividend on June 28th

- The proposal includes
  - 88% of employer’s premium for the policy year 2017
  - BWC could begin sending checks as early as September
  - 9/6/19 Snapshot to determine eligibility
Private Employers
Premium Renewal Reminders

- Notification of Estimated Annual Premium and Certificate of Coverage
  - Mailed before May 1st of 2019

- First Installment Invoice
  - Mailed June 1, 2019

- First 2019 Policy Year Premium Installment
  - Due June 21, 2019

- Copy of the invoice can be found online
Private Employers
Early Payment Discount

- 2% premium credit
- No cap on the credit
- Annual premium must be paid in full
- Do not need to select an annual (1) installment plan to get the discount, but the entire premium must be paid
- Payment must be posted to the account by July 1, 2019
Navigating BWC’s Website
www.bwc.ohio.gov
Scheduling BWC Payments
My policy

Company information

Policy number 12345678-0

ABC Company
1234 Main Street
Cincinnati, OH 45202
Phone 513-555-5555
Email john@abccompany.com

BWC account representative Kathleen D.
Phone number 513-785-4591
Email address Kathleen.D.1@bwc.state.oh.us

Account balance

*Total balance $17,322.03

Make payment

View invoice

*WBC + 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

Reinstated - Full Payment Received

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

Policy year 2018 FM 0.57

Rating plan EXP
Total costs paid for experience period $107,582.22

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

Program/Plan information

Electronic notifications
Account balance management

Summary

Balances are as of 5/23/2019 2:20:54 PM

Important: The amount due reflects 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.

<table>
<thead>
<tr>
<th>Balance Type</th>
<th>Amount</th>
<th>Show detail</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$17,322.03</td>
<td></td>
</tr>
<tr>
<td>Attorney general balance</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Appealed balance</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

| Total balance        | $17,322.03|             |
| Pending balance      | $0.00     |             |
| (Not included in total balance) | | |

Make payment >

Enter policy number | Demographic information | Coverage history
Elective coverage | Coverage cancellation | Payroll reports
Payroll history | Payroll true-up reports | Account balance management
Account transaction history | Coverage certificate reprint
Premium installment schedule
Make payment

Step-by-step instructions

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.

After you’ve entered all of your payment information, you must click submit payment to complete the payment process.

No matter how you choose to make your payment, it’s your responsibility to verify you’ve entered the correct information.

- Credit cards – Credit card number, expiration date, security code
- Account withdrawal – Routing number, account number, account type, account holder and whether your financial institution allows/accepts Automated Clearing House (ACH) debits.

If you make your payment via account withdrawal, it 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 financial institution will decline the payment request, your payment will be treated as a dishonored payment and your coverage may lapse.

Important: You must see a confirmation page to know you’ve successfully submitted your payment.

Your payment will be reflected on the website within two business days or two days from the selected future date, if applicable.

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

Enter your initials: KJH

[Next]
Make payment

Add payment

Select a payment method

Credit card
Pay with Visa, Mastercard, or American Express

Checking/savings account
Pay using a bank account

Payment summary
Amount due: $17,322.03
Total payments: $0.00
Remaining balance: $17,322.03
Make payment

Bank account withdrawal

Remaining balance  $17,322.03

Payment date

Scheduled payment date

06/21/2019

Amount

Remaining balance: $17,322.03

Bank account information

Routing number

[Blank]

Re-enter routing number

[Blank]

Account number

[Blank]

Re-enter account number

[Blank]

Account type

[Blank]

U.S. Check Sample

Mouse over the numbers for help.
Reprinting Your BWC Certificate

Reprint certificate
My policy

Company information

Policy number 12345678-0
ABC Company
1234 Main Street
Cincinnati, OH 45202
Phone 513-555-5555
Email john@abccompany.com

BWC account representative Kathleen D.
Phone number 513-785-4591
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Account balance

*Total balance $17,322.03

*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

Reinstated - Full Payment Received
Reprint certificate
Request to cancel

Premium installment schedule

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

Rating plan information

Policy year 2018 FM 0.57
Claim costs

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

Program/Plan information

Electronic notifications
Certificate of coverage reprints

Download certificate

To download your certificate of coverage for the current policy period, click **download certificate**. Then, use the print function in your web browser to print the certificate.

Related links

Enter policy number | Demographic information | Coverage history | Elective coverage |
Coverage cancellation | Payroll reports | Payroll history | Account Balance Management |
Account transaction history | Coverage certificate reprint | Premium installment schedule

Connect with us

- News
- Contact us

Agency

- About us
- Careers
- Board of Directors
- Locate a service office
- Privacy
Certificate of Ohio Workers' Compensation

This certifies that the employer listed below participates in the Ohio State Insurance Fund as required by law. Therefore, the employer is entitled to the rights and benefits of the fund for the period specified. This certificate is only valid if premiums and assessments, including installments, are paid by the applicable due date. To verify coverage, visit www.bwc.ohio.gov, or call 1-800-644-6292.

This certificate must be conspicuously posted.

Policy number and employer
12345678-0

ABC Company
1234 Main Street
Cincinnati, OH 45202

Period Specified Below
07/01/2018 to 07/01/2019

www.bwc.ohio.gov
Issued by: BWC

You can reproduce this certificate as needed.

Stephanie B. McCloud
Administrator/CEO
Experience Modifier Calculation
My policy

Company information

Policy number: 12345678-0
ABC Company
1234 Main Street
Cincinnati, OH 45202
Phone: 513-555-5555
Email: john@abccompany.com

BWC account representative: Kathleen D.
Phone number: 513-785-4591
Email address: Kathleen.D.1@bwc.state.oh.us

Account balance

*Total balance: $17,322.03

*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

Reinstated - Full Payment Received

Premium installment schedule

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

- **Policy number**: 12345678-0
- **ABC Company**
  - Address: 1234 Main Street, Cincinnati, OH 45202
- **Phone**: 513-555-5555
- **Email**: john@abccompany.com

- **BWC account representative**: Kathleen D.
- **Phone number**: 513-785-4591
- **Email address**: Kathleen.D.1@bwc.state.oh.us

### Account Balance

- **Total balance**: $17,322.03

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

### Coverage Status

- **Reinstated - Full Payment Received**

### Premium Installment Schedule

Indicates the schedule you selected to pay the course of the policy year

- **Reprint certificate**
- **Request to cancel**
View rating by policy number

View detailed rating information by policy number

As an employer, you (or your authorized party) can view your detailed premium rate information by policy number using the following options.

- **Experience modifier (EM) history** – An EM is a relative measure of expected future claims cost, and it plays a pivotal role in determining your premium rates. An employer with more claims or more severe claims than average will have a higher EM than the average employer. Conversely, an employer with fewer claims or less serious claims than average will have a lower EM than the average employer. View rating information for a policy including EM for specific rating years, rating plan and discount program information for specific rating years.

- **Experience period data** – Download detailed EM, premium rate calculation, payroll data, claims data and administrative cost details for a policy.
- **Rating adjustment history** – View any adjustments made to the EM for a policy
- **Rating plan information** – View data used in the calculation of EM premium rates by rating period.

**Other Important Resources**
- View claim costs by policy number
- Rating Information
- How rates are calculated
- Assessments and blended rates
OhioBWC - Employer - Service: (Experience period data) - Enter policy number

Experience period data

This service offering allows authorized users to view detailed information about their experience, including experience modifier, premium rate calculations, payroll and claims data.

Please enter a policy number, and click next.

Policy number 12345678 - 0
- OR -
Federal tax ID -
(or) SSN -

next
Employer: ABC Company

OhioBWC - Employer - Service: (Experience period data) - Rating period

Rating period: 07/01/2019 - 07/01/2020

Experience modifier (EM): 0.57
EM cap: NO

Our records indicate that you're participating in:
• Deductible Program

Here are the details for your Deductible Program:
Selected Deductible: $200,000
Premium Discount: 55.00%
Hazard Group: C
Industry: 08 SERVICE

Click the button below to download the data from the rate letter and experience exhibit for the rating period 07/01/2019 - 07/01/2020. 
Note: The data displayed is as of the survey date for the specific policy year and will not reflect any adjustment to claim costs or payroll. To view the most up-to-date data, click on Experience period claims data or Experience period payroll below.

Download

Note: If you have Microsoft Excel 2007, you will receive a Microsoft error message. You can disregard this message. Simply click Yes to download the file.

How does BWC calculate my insurance premium

Enter policy number | Rating period | Active manual premium rates
Calculation of experience modifier | Experience period claims data
Experience period payroll | Administrative cost breakdown
Experience modifier history | Experience period data
Rating adjustment history | Rating plan information
<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
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<td>11/14/2016</td>
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<td>N</td>
<td>$172.69</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

- **Legend:**
  - **Handicap %:** Percentage of disability.
  - **Motor Accident:** Indicates if the injury was caused by a motor accident.
  - **Non-at-fault:** Indicates if the injury was caused by someone else.
  - **Indemnity Paid:** Amount paid to the injured worker.
  - **Reserve Amount:** Amount still reserved for future payments.
  - **Total Unlimited Losses:** Cumulative total of all losses.
  - **Total Modified Losses:** Cumulative total of modified losses.
My policy

Company information

Policy number: 12345678-0
ABC Company
1234 Main Street
Cincinnati, OH 45232
Phone: 513-555-5555
Email: john@abccompany.com

BWC account representative: Kathleen D.
Phone number: 513-785-4591
Email address: Kathleen.D.1@bwc.state.oh.us

Account balance

*Total balance: $17,322.03

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

Coverage status

Reinstated - Full Payment Received

Premium installment schedule

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

Rating plan information

Policy year: 2018
FM: 0.57
Total costs paid for experience period: $107,582.22

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

Program/Plan information

Electronic notifications
E-notices

Electronic notifications

Policy notices Not enrolled
Coverage status

Active

Premium installment schedule

*\(BWC + AG + \text{Appealed} = \text{Total}\)

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

Rating plan information

Policy year 2019 EM 0.95

Rating plan RETRO

Total costs paid for experience period $3,672,470.02

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

Program/Plan information

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

- Individual-retrospective rating

Electronic notifications

Policy notices Not enrolled
Request eNotices

Current preferences

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

To request electronic delivery click the (+) sign next to the name of the communication type.

**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.

**Note:** To ensure you receive these updates, please add donotreply@bwc.state.oh.us to your address book.

<table>
<thead>
<tr>
<th>Policy notices</th>
<th>BWC updates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No emails added</strong></td>
<td><a href="mailto:john@abccompany.com">john@abccompany.com</a></td>
</tr>
<tr>
<td>Invoices are the only communication type available for electronic delivery at this time. We'll list additional ones here as they become available.</td>
<td></td>
</tr>
<tr>
<td>• POLICY INVOICE</td>
<td></td>
</tr>
</tbody>
</table>
View Invoice

[View invoice button]
My policy

Company information

Policy number 12345678-0
ABC Company
1234 Main Street
Cincinnati, OH 45222
Phone 513-555-5555
Email john@abccompany.com

BWC account representative Kathleen D.
Phone number 513-785-4591
Email address Kathleen.D.1@bwc.state.oh.us

Account balance

*Total balance $17,322.03

*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

Reinstated - Full Payment Received

Premium installment schedule

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

Rating plan information

Policy year 2018 FM 0.57
Rating plan EXP
Total costs paid for experience period $107,582.22

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

Program/Plan information

Electronic notifications

Make payment
View invoice
Important: As this is a new service offering, the only document type available at this time is invoices. Additionally, users can only see invoices generated after 11/13/2016.

### Filter

<table>
<thead>
<tr>
<th>Start date (optional)</th>
<th>End date (optional)</th>
<th>Document type (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>mm/dd/yyyy</td>
<td>mm/dd/yyyy</td>
<td></td>
</tr>
</tbody>
</table>

Show 10 entries

### Policy documents list

<table>
<thead>
<tr>
<th>Date</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/31/2019</td>
<td>Invoice</td>
<td>Policy Invoice</td>
</tr>
<tr>
<td>04/26/2019</td>
<td>Invoice</td>
<td>Policy Invoice</td>
</tr>
<tr>
<td>03/29/2019</td>
<td>Invoice</td>
<td>Policy Invoice</td>
</tr>
<tr>
<td>03/29/2019</td>
<td>Invoice</td>
<td>Policy Invoice</td>
</tr>
<tr>
<td>02/22/2019</td>
<td>Invoice</td>
<td>Policy Invoice</td>
</tr>
</tbody>
</table>
Policy number: 12345678-0
Coverage status: Active

ABC Company
1234 Main Street
Cincinnati, OH 45202

Important - please read!
Your policy will lapse and penalties will be billed if installments are not paid timely and in full.

The due date shown only applies to items billed in the current billing cycle.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>Charges</td>
<td>$12,758.00</td>
</tr>
<tr>
<td>Payments/credits</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Amount due</strong></td>
<td><strong>$12,758.00</strong></td>
</tr>
</tbody>
</table>

**Current billing cycle**

<table>
<thead>
<tr>
<th>Bill date</th>
<th>Description</th>
<th>Period dates</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/31/2019</td>
<td>Installment</td>
<td>07/01/2019 - 07/01/2020</td>
<td>$12,758.00</td>
</tr>
</tbody>
</table>
2018 True-Up

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.
My policy

Company information

Policy number 123456788-0
ABC Company
1234 Main Street
Cincinnati, OH 45202
Phone 513-555-5555
Email john@abccompany.com

BWC account representative Kathleen D.
Phone number 513-785-4591
Email address Kathleen.D.1@bwc.state.oh.us

Account balance

Total balance $17,322.03

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

Coverage status

Reinstated - Full Payment Received

Premium installment schedule

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

Rating plan information

Policy year 2018 FM 0.57
Rating plan EXP
Total costs paid for experience period $107,582.22

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

Program/Plan information

Electronic notifications

Video
Employer: ABC Company
Policy #: 12345678-0

OhioBWC - Employer - Service: (Payroll true-up reports) - Policy period

Click the drop-down arrow, click on the period you want, and then click next.

Policy period: 07/01/2018 - 07/01/2019

Non-Ohio payroll
For employers who have workers’ compensation coverage in another state and have notified BWC by completing the Notice of Election to Obtain Coverage from Other States for Employees Working Outside of Ohio (U-131), use the Payroll reports service offering to submit your non-Ohio payroll true-up report.

Note: The deadline to submit your non-Ohio payroll true-up report is the same as your Ohio one.
**Employer:** ABC Company  
**Policy #:** 12345678-0

**OhioBWC - Employer - Service:** (Payroll true-up reports) - Enter actual payroll

Policy period: 07/01/2017 - 07/01/2018

<table>
<thead>
<tr>
<th>Class code description</th>
<th>Number of employees</th>
<th>Payroll</th>
<th>Rate</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>6645 CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS</td>
<td></td>
<td></td>
<td>0.086486</td>
<td>$0</td>
</tr>
</tbody>
</table>

1 - 1 of 1
Private Employers
Important Dates

- 6/30/19 - Safety Council requirements due
- 6/30/19 - Industry Specific Safety Program activities completed
- 6/30/19 - Policy Activity Rebate activities completed
- 7/15/19 – Claims settlement application deadline to be applied to the 2020 rating year
- July 1, 2019 to August 15, 2019 – the time period to complete the 2018 Payroll True-Up
Public Employers
Important Dates

- 7/31/19 - Deadline to apply for policy year 2020 Individual retrospective Rating, Group retrospective rating, Deductible or One Claim Programs

- 7/31/19 – Deadline to enroll in the 2019 Policy Activity Rebate
Safety Councils

- Learn techniques for increasing safety in your workplace
- Learn how to better manage your workers’ compensation program
- Access workers’ compensation and risk management information
- Network with other employers in your community
Safety Councils

- Earn up to a 4% premium rebate
  - Join your local safety council by July 31, 2019
  - Attend 10 Safety Council Meetings
  - Send a senior-level manager to one safety council meeting
  - Submit semiannual workplace accident reports

- 2% is for Participation

- 2% is based on Performance
Monthly Safety Tips

Developing Organizational Safety Goals
Developing organizational safety goals

- **Benefits**
  - Conveys the value that management places on safety
  - Helps provide focus and direction for safety efforts
  - Provides an objective basis for gauging progress

- **Caution**
  - Avoid basing safety goals solely on outcomes which may lead to under-reporting of injuries
Developing organizational safety goals

- Review injury trends, accident analyses, hazard assessments, safety audits, etc. to identify focus areas
- Develop SMART (Specific, Measurable, Attainable, Relevant and Time-Bound) goals
- Develop SMART activities that will help to reduce injuries in the focus areas
- Assign the activities and provide the needed support and resources
- Share progress on a regular basis and celebrate success!
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
Questions?

Kathleen Davenport
513-785-4591
BWCEmployerWebinars@bwc.state.oh.us

Jason Dickey
937-264-5234
BWCEmployerWebinars@bwc.state.oh.us

BWC Toll Free:  1-800-644-6292
BWC Website:   www.bwc.ohio.gov