

BWC Monthly Employer Update

**Welcome. The webinar will begin
at 1:30 p.m. EST.**

Note – you will hear 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

May Employer Update Topics

- 2019 Estimated Annual Premium
- Destination Excellence Programs
- Policy Activity Rebate (PAR)
- Better You, Better Ohio
- True Up Process for Private Employers
- Monthly Safety Tip

Estimated Annual Premium Letters

- Letters mailed out in May
- The letters contain the installments for the upcoming policy year as well as their estimated annual payroll
- If an employer determines their payroll is inaccurate, they can contact their Employer Services Specialist or Business Consultant to make an adjustment
- A change in payroll will result in a change in estimated premium

What is Destination: Excellence?

- It's a customizable BWC rating plan
- Helps employers build a risk-management plan
- Made up of programs including:
 - Drug Free Safety Program
 - Industry Specific Safety Program
 - Transitional Work Bonus
 - Go Green and Lapse Free Discount
 - Safety Council

Go Green Rebate

Purpose: Encourages employers to interact with BWC electronically

Actions: Pay BWC invoices on line at:

www.bwc.ohio.gov

Incentive: 1-percent premium rebate; up to \$2,000 annually

Note: must be enrolled in electronic notifications to qualify

Lapse Free Rebate:

Purpose: Encourages timely payments from employers

Actions: Have no lapses in last 60 months

Incentive: 1-percent premium rebate; up to \$2,000 annually

Drug Free Safety Program

- Purpose
 - To eliminate the effects of drugs and alcohol in the workplace
- Levels
 - Basic – 4-percent rebate
 - Advanced – 7-percent rebate
 - Comparable program – no rebate

Drug Free Safety Program

- Requirements (Basic and Advanced programs):
 - Safety review, accident analysis training and accident reporting
 - Employee/supervisor training
 - Drug/alcohol testing
 - Employee Assistance (EAP)

DFSP Self Help Resources-BWC Website

Resources to get started:

- DFSP Guide – detailed overview
- Drug-Free Vendor Directory – online search
- DFSP Self-Implementation Workbook
- DFSP Safety Resource Guide
- DFSP Safety Grant Procedural Guide – DFSP start-up funds

To apply:

- *Application for Drug-Free Safety Program (U-140)*
- *Safety Management Self-Assessment (SH-26)*

Industry Specific Safety Program

- **Purpose:** Encourages employers to conduct a risk assessment and participate in activities to reduce accidents
- **Actions:** Includes completing a risk assessment; providing data; and completing between one and three safety activities
- **Incentive:** 3-percent premium rebate

Industry Specific Safety Program

- Attend industry-specific training classes
- Attend Ohio Safety Congress & Expo
- On-site field consultation by BWC
 - Small employers (less than or equal to \$100,000 in payroll) = one of the above
 - Medium employers (more than \$100,000 and up to \$300,000 in payroll) = two of the above
 - Large employers (more than \$300,000 in payroll) = three of the above

Transitional Work

Purpose: Encourages employers to bring workers back to work quickly and safely

Actions: Set up a program for addressing lost-time claims

Incentive:

- Grants for employers to set up program
- Up to 10% bonus for using an established program to return injured worker(s) to work – any claim with date of injury in that policy year

Transition Work Bonus Program

Application Deadline

- PA – The last business day in May
- PEC – The last business day in November

Safety Council Rebate

- Safety council members can receive up to a 4% rebate on premiums
 - 2% participation rebate
 - 2% performance rebate by reducing severity or frequency by 10%
- Group experience rated employers are eligible for 2% performance rebate
- Group retro employers are eligible for 2% participation rebate

Private Employer Deadlines:

- Deadline to apply for the Drug Free Safety Program, Industry Specific Safety Program, and the Transitional Work Grant Program is the last business day in May
- Enrollment deadline for Safety Councils is last business day in July
- Employers can apply online for these programs
- Questions about these programs can be answered by employer services staff

Policy Activity Rebate (PAR)

- Variety of Options – Concentration on loss prevention and risk management
- Cafeteria Style plan –Employers must select 11 activities from a list of 33 activities
- Employers earns 50% rebate up to \$ 2,000
- Activities must be completed by:
 - 5/31/19 for private employers
 - 11/30/19 for public employers

Better You, Better Ohio! – What is it?

- Innovative design tailored to employees
- No administrative requirements or costs for employers
- Uses proven, effective wellness program elements
- Monetary incentives for participation

True Up Process- Private Employers

- Employer pay their premium over the course of their policy year
- Premium is based on estimated payroll
- Between 7/1/and 8/15, employers are required to report actual payroll for the preceding twelve months at www.bwc.ohio.gov
- Once actual payroll is reported, premiums are recalculated
- Employer will either have a credit, or will owe additional premium at that time

True up Process- Private Employers

- Employers should review the payroll that BWC has estimated and make sure that it is accurate
- Failure to true up timely will result in the employer being removed from all discount programs for the current policy year and the succeeding policy year

Improving Return-to-Work Programs with Safety

- Benefits of Return-to-Work Programs
 - Reduces injured worker's lost wages
 - Helps employer retain skilled workers
 - Helps control workers' compensation premiums
- Initial Steps
 - Develop a written process for post-injury Return-to Work and communicate it
 - Document the physical requirements of all job tasks
 - Develop a bank of potential "light-duty" tasks for each job function
 - Communicate your program with medical providers
 - Make sure that return-to-work assessments focus on capabilities, not limitations

Improving Return-to-Work Programs with Safety

- Conduct an analysis of the job where the injury occurred
- Conduct an ergonomics assessments of the job to which the worker is returning
- Make improvements to the job
- Take advantage of financial incentives for developing and utilizing RTW programs and for making job modifications

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 and click on Safety Services

Questions?

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