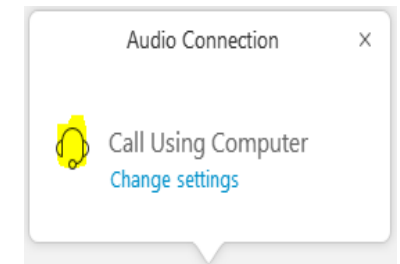


BWC Monthly Employer Update

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

To hear audio:

- Call 415-655-0003 and enter access code **805 743 920 # OR**
- You can also click the HEADSET icon next to Call Using Computer in the audio connection window
- You should hear music, if not, please send a chat to the Panelists



Email questions to: BWCEmployerWebinars@bwc.state.oh.us

May Topics

- BWC Updates – COVID 19
- \$1.6 Billion BWC Dividend
- 2020 Private Employer Annual Premium
- BWC Program Options
- Important Dates
- Monthly Safety Tip



BWC Updates – COVID 19

- Premium Payment Deferral
- Safety Council Update
- Managed Care Organization (MCO) – Open Enrollment
- BWC Programs & Two-Hour Safety Training Requirement
- Frequently Asked Questions (FAQ) located at bottom BWC Home page
www.bwc.ohio.gov

Premium Payments

- Premium installment payments due in March, April and May 2020 may be deferred until June 1, 2020
- Deferment is automatic (employer choice to continue premium payments)
- BWC will not lapse (cancel) coverage or assess penalties for amounts not paid because of the coronavirus (COVID-19) pandemic

BWC Contact - My Policy Page

My policy

Company information

Policy number [update](#)

Phone

BWC account representative Maelana C.
Phone number 614-466-8516
Email address Maelana.C.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.

Safety Council Requirements

7/1/2019 – 6/30/2020

- Attended at minimum FOUR (4) safety council meetings as of February 29, 2020
- Employers provided various credits (cancelled meetings, external training, waiving of CEO attendance)

Managed Care Organization (MCO) Open Enrollment

- Postponed until next year
- Next enrollment period May 3, 2021 thru May 28, 2021
- 2020 MCO report card / selection guide available online

BWC Programs

Private Employers - BWC is waiving all safety education and training requirements for this policy year - July 1, 2019 - June 30, 2020;

- Drug-Free Safety Program, EM Cap Program, Grow Ohio, One Claim Program
Industry-Specific Safety Program, Policy Activity Rebate Program
- Discounts/credits applied automatically
- DFSP annual report deadline extended to June 1, 2020.
- **Calendar year 2020 public employer program participant requirements will be reviewed in June 2020.**

Group Rating / Group Retrospective (Private Employers)

- BWC waiving 2-hour Group Rating / Group Retrospective Rating safety training requirement for private employers for the current policy year (7/1/2019 – 6/30/2020)

2020 BWC Dividend

- \$1.6 billion to Ohio employers
- Dividend equates to 100% of the 2018 policy year premiums paid
- Checks mailed end of April 2020

2020 Estimated Annual Premium (private employers)

- 2020 Estimated Annual Premium available online, mailed late April
- BWC using 80% of current 2019 policy year payroll for 2020 policy year Estimated Annual Premium
- Adjust / update payroll – contact assigned BWC Account Representative

EAP Letter (private employers)

This letter includes your **Notice of Estimated Annual Premium and Premium Installment Schedule** for the renewal of your workers' compensation policy for the **policy year that begins July 1, 2020**. We understand this is a difficult and unprecedented time for many employers, so we've made some changes to help you get through it. **Accordingly, because of the potential impact of COVID-19 on your payroll for the 2020 policy year, we have reduced your estimated payroll by 20% (see page 3).**

You can view your policy information online with a BWC e-account. Visit www.bwc.ohio.gov and click on **My account**, followed by **Create an account**. Once you have an e-account, the system will direct you to the **My policy** page, which provides important information for managing your policy.

You will receive your first invoice for the 2020 policy year in June 2020. Your first installment is due by June 22, 2020. However, **you have the option to receive a 2% discount by paying the full 12-month estimated annual premium** on or before July 1, 2020. You can find details concerning our early payment discount on page 2 of this letter.

EAP Letter (private employers)

Your estimated premium is based on your estimated payroll from the previous policy year. If you are fortunate enough to not be impacted by COVID-19, you can contact us to make the appropriate adjustment to increase your estimated payroll. You can also contact us if you have other changes in your business operations that impact your payroll.

If you would like to request a change in your installment schedule, we ask you to contact us by May 15, 2020, or your premium installment schedule will remain the same. Timely payment of premium installments by the due date will prevent penalties and a lapse in coverage. You will also avoid costs of any claims that occur during the lapse period.

For more on COVID-19 as it relates to BWC business, click on the COVID-19 Information icon at the center of our home page, www.bwc.ohio.gov, and look for Frequently Asked Questions. For other questions about COVID-19 related to BWC, you can email BWCCOVID19@bwc.state.oh.us.

BWC Program Options

- Industry-Specific Safety 3%
- Transitional Work Bonus – up to 10%
- Drug-Free Safety – 4% or 7%
- Safety Council – up to 4%
- Policy Activity Rebate – 50% up to \$2,000
- Go Green, Lapse Free – 1% each, up to \$2,000

Important Dates - Private Employers

- 5/1/2020 Estimated Annual Premium letters mailed
- 5/15/2020 Last day to change installment plan online
- 6/1/2020 DFSP annual report extension
- 6/30/2020 Enrollment deadline – Apply online
 - Transitional Work Bonus (TWB), Drug-Free Safety Program (DFSP), Industry-Specific Safety Program (ISSP)



Important Dates - Public Employers

○ Program Enrollment Deadlines for 2021

- 6/12/2020 Group Experience Rating applications due
- 7/31/2020 Group Retrospective Rating, Deductible, Individual Retrospective Rating, One Claim
- 11/30/2020 Transitional Work Bonus, Drug-Free Safety Program, Industry-Specific Safety

Monthly Safety Tip

Effectively Managing a Lockout/Tagout Program

○ Benefits

- Reduces potential for serious injuries and fatalities
- Reduces potential for OSHA citations and fines

○ Initial Steps

- Review OSHA requirements (29 CFR 1910.147 The Control of Hazardous Energy (Lockout/Tagout) - www.osha.gov)
- Assign responsibilities for program administration
- Identify energy sources for all machines, equipment and processes

Effectively Managing a Lockout/Tagout Program

- Ensure that written procedures are developed and communicated
 - Provide the needed time, training, resources and authority
 - Develop a written LO/TO management program
 - Verify that the LO/TO program and procedures are thorough and effective
- Monitor program maintenance and compliance
 - Conduct periodic inspections of procedures (at least annually)
 - Correct any deficiencies and document and communicate any changes
 - Establish a review and sign-off process for all new/modified equipment

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

Questions?

Todd Spence

614-644-1196

BWCEmployerWebinars@bwc.state.oh.us

Jeff Little

614-752-5917

BWCEmployerWebinars@bwc.state.oh.us

BWC toll free: 1-800-644-6292

BWC website: www.bwc.ohio.gov