

BWC Monthly Employer Update

Welcome..... We will begin at 11:30 a.m. EST

To hear audio:

- Call 415-655-0003 and enter access code **133 845 9680 #**
OR
- Choose “Use Computer For Audio” in the connection window
- If you don't hear music, please send a chat to the Panelists

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

November Employer Update Topics

- BWC COVID-19 Response
- BWC Services
- Handicap Reimbursements
- Important Dates
- Monthly Safety Tip



BWC COVID-19 Response

- 2nd Dividend (\$1.3 Billion) approved in Sept 2020
- Qualified employers will receive 100% of 2019 premium
- Checks released in October 2020
- Newly approved December 2020 Dividend
- Visit our website for FAQ on Dividends

Protecting Ohio's Workforce - We've Got You Covered

- BWC has shipped 20.6 million face masks to 197,000 employers since May 2020
- In this 2nd round, BWC will ship approximately 23 million masks
- Employers will not be billed for masks and do not have to order them



Employer Services

- Employer Services Specialists/Business Consultants will be working from home at least until January 2021
- Employer Services Specialists/Business Consultants can conduct virtual visits:
 - Policy Review
 - Program Review
 - Financial Review

Safety & Hygiene Services

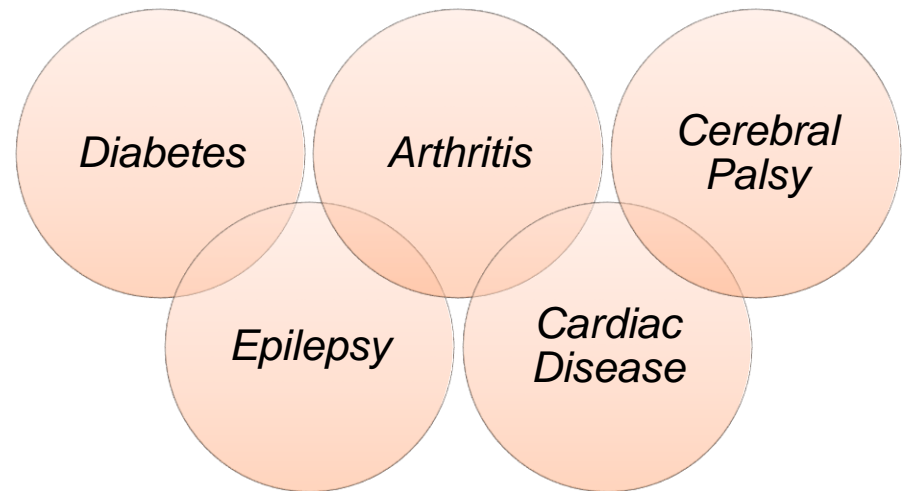
- Virtual Safety Visits available via MS teams
- Safety Consultants
 - Safety team evaluations, Safety review
- Ergonomic Consultants
 - Workstation review and design evaluations
- Industrial Hygienist Consultants
 - Assessment for noise, vapors, dust etc. Review programs

BWC Learning Center

- Needed to completed training requirements for programs
- Sign in at www.bwclearningcenter.com
- You must set up a username and password that is not your e-account address
- Utilize the Safety Catalog to register for classes

Handicap Reimbursement

- 26 Allowed Conditions
- Discount based on relationship to injury
- Prolongs healing process
- Contributes to the injury
- The % of discount is charged to the surplus fund



Handicap Reimbursement

- Applies to only lost-time claims
- Injured worker claim or treatment not affected
- Potentially can reduce premiums at no added expense
- Award is applied to costs throughout experience

Example of a 50% Award

Before the Award

- Experience Modifier: 1.11
- Premium: \$129,511



After the Award

- Experience Modifier: .99
- Premium: \$116,131

Savings: \$13,420

Program Still Available

- Policy Activity Rebate (PAR program)
 - Private Employers can enroll until January 2021
 - Public Employers can begin enrolling in December 2020
- Employers need to complete 11 of 33 activities
- Training Activities available On-line

Private Employer Important Dates

- **November 2020 - Application Deadline**
 - 11/23/2020 - Group Rating

- **January 2021 - Application Deadlines**
 - 01/29/2021 - Deductible Program
 - Group Retrospective Program
 - One Claim Program
 - Individual Retrospective
 - Policy Activity Rebate

Public Employer Important Dates

- **November 2020**
 - 11/15/2020 - Deferral Payment Option deadline
 - 11/15/2020 - Deadline to change installment plan
 - 11/30/2020 - Application for Drug-Free Safety Program, Industrial-Specific Safety Program, Transitional Work Bonus Program

Public Employer Important Dates

○ December 2020

- 12/1/2020 - Last day for Individual Retro Settlements
- 12/1/2020 - PAR Program Enrollment Begins
- 12/21/2020 - First Installment due date for 2021 policy year
- 12/31/2020 – Industrial-Specific Safety program activity deadline, along with SH-29 application deadline

Enhancing Employee Engagement in the Injury Prevention Process

- Provide high-quality education and training on the various safety and health issues that employees might encounter in the jobs they perform
- Identify processes and activities where employees can get involved
 - Job safety analysis (JSA) and policy/procedure development
 - Safety training/mentoring/coaching
 - Safety committees/teams
 - Safety audits/observations
 - Safety communications and promotions
 - Safety suggestion systems
 - Accident analysis
 - New equipment/process evaluation, selection and implementation

Enhancing Employee Engagement in the Injury Prevention Process

- Establish expectations for employee involvement
 - Emphasize a “See something, Say something” mentality
 - Realize that “What gets measured, gets done”
 - Remember to “Give thanks and praise”
- Regularly communicate the importance and value of safety and health
 - Follow-up on concerns and suggestions in a timely manner
 - Encourage sharing of best practices and continuous improvement
 - Celebrate accomplishments and performance!

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 virtual training for people at all levels;
 - Video library and research library services
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- To request assistance: www.bwc.ohio.gov and click on Safety Services

Questions?

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