

# Reminders and tips for hassle-free online payroll reporting

## Finish what you start – make sure you complete the entire online reporting process.

You don't want to get a notice in early March that says your workers' compensation coverage has lapsed. We don't want this to happen to you either. So remember to complete each page of the online form. You're done when you see the Payroll Report Confirmation page on your screen.

Employer: OhioBWC - Employer - Service: (Payroll reports) - Confirmation Policy #:

**Print this as proof of your transaction.**  
**Payroll report Confirmation**

Policy number:  
Reporting period: 07/01/2014 - 12/31/2014  
Payroll report number: 12067280  
Total payroll: \$100,000.00  
Total premium: \$1,829.10  
Go-green discount: \$18.29  
Net premium: \$1,810.81  
Payroll reporting email address: test@test.com  
Bank withdrawal payment: \$1,810.81 account ...2739  
Date of submission: 02/20/2015  
Time of submission: 11:29 AM  
Submitter's name: VS Test

Thank you for your payment. It will be posted to your policy within two business days or within two business days from the future date, if applicable.

Click **print certificate** to download and print your Certificate of Coverage. You will NOT receive a copy of this certificate through the mail.

[print certificate](#)

**Note:** Confirmation of payments from checking/savings accounts is contingent on funds availability, account status, and the accuracy of the account information provided. 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 you selected a future date for your payment, the payment will be submitted through the banking system the next business day after the future date. The payment will then be deducted from your account the second business day after the future date.

Also, don't forget to print your certificate and post it in a highly visible area in your workplace. This lets your employees know you have workers' compensation coverage with BWC.

## Please pay timely – there is no grace period.

We care about our customers' needs and, whenever possible, we have some flexibility to set up payment plans when employers are struggling financially. But otherwise, we hold all employers equally accountable for paying in a timely manner. To avoid lapsing and to maintain eligibility for BWC programs, it's crucial that you pay your premiums by March 2.

## Are you leaving money on the table?

How often does a government agency want to give you a break on what you owe? You're right – almost never. If you're reporting online prior to the payroll deadline, and you are eligible for our Go-green discount, you will see a box that says Go-green. You need to click the button next to this box to receive a 1-percent discount on your premiums – up to \$1,000.

	Payment option	Lapse-free discount	Go-green discount	Amount due
<input type="radio"/>	Go-green	N/A	\$18.29	\$1,810.81
<input type="radio"/>	50/50	N/A	N/A	\$914.55
<input type="radio"/>	Full pay	N/A	N/A	\$1,829.10
<input type="radio"/>	Other amount	N/A	N/A	\$1,829.10
<input type="radio"/>	Submit without payment	N/A	N/A	\$1,829.10

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### **Corporate officers – don't leave them out.**

A corporate officer is an employee of a corporation (reporting under "RN" type code), whether the business is for profit or non-profit. You must report payroll for active corporate officers, even if the corporate officer is unpaid (we know, we're actively trying to change the law to fix this). This includes reporting minimum payroll – which was \$425 per week for the 2014 calendar year. The following types of employees are subject to the minimum/maximum reporting requirements.

- President
- Vice president
- Secretary
- Treasurer
- Any other executive officers who are specified in and empowered by the charter or regularly adopted bylaws of the corporation

### **Why do I have a NCCI "SN" type code on my payroll report?**

The "SN" type code is associated with individuals who have elective coverage under a workers' compensation policy. You must report payroll for all individuals that have elected this coverage following the minimum/maximum reporting requirements. The minimum reportable wage for 2014 is \$425 per person per week and a maximum of \$1,274 per person per week. Of course, if the actual wage falls between the minimum and maximum, please report that. The individuals listed below report under the "SN" type code on your reporting form.

- Sole proprietor
- Partnership
- Family farm corporate officers
- Limited liability company (acting as a partnership)
- Limited liability company (acting as a sole proprietor) or,
- An individual incorporated as a corporation (with no employees)

### **Don't go away mad – let us help.**

We realize paying premiums isn't nearly as fun as a trip to Disney World. But remember you're paying for peace of mind – protection in the event one of your workers gets hurt on the job. If you want to keep more of your money, we want to help. We offer 16 different programs and rating plans to help you keep your workers safe while keeping more of your money. To help us customize a plan that suits your company's needs, send us a note by clicking [here](#).

### **One final reminder**

We don't want to belabor the point, but please make sure you complete every page of the online form. You'll know you're done when you see the Payroll Report Confirmation page on your screen.