



BWC Basics

for Employers



Bureau of Workers'
Compensation

Prevention.....	4
When an injury occurs	6
Care	7
Premium, payroll and coverage info	8
Controlling costs	10
Additional info	11

During the past century, workers' compensation has provided a fundamental safety net for both employers and injured workers. At BWC, we understand our responsibility to Ohio's workforce and employers. That's why we want to play a key role in strengthening the state's economic vitality.

Our goal is to serve our customers following the principles of prevention and care. In doing so, we will:

- Keep workers safer on the job;
- Help injured workers recover and return to their lives — at work and home;
- Keep workers' compensation costs down.

From our leadership to our frontline employees, we are committed to working alongside Ohio's employers to help prevent workplace accidents from happening. From industry-specific safety training to on-site consulting services, we offer numerous programs and initiatives specifically designed to protect your company's most valuable resource – its employees.

However, despite everyone's best efforts, injuries and illnesses can occur in any workplace, at any time. In the unfortunate event that a worker is injured, we, along with your managed care organization (MCO), are dedicated to providing quality health care and returning them to a productive life — at home and work.

When prevention and care work together, it reduces costs and lowers premiums for employers and allows businesses to succeed throughout the state. Most importantly, it keeps Ohio's workers healthy and safe on the job.

GETTING STARTED

We're here to provide the answers to questions you may have and to assist you as quickly and conveniently as possible. To help you get started, we have provided the following steps.

1. Be sure to post your **Certificate of Premium Payment** in a highly visible location in your workplace. Required by law, this document lets your employees know you have workers' compensation coverage with BWC. If you need to reprint your certificate, visit www.bwc.ohio.gov, click on Employers then choose the Coverage certificate reprint link under the Policy Information heading.
2. Use the **MCO Selection Guide** you received along with this booklet to help you choose an MCO within 30 days. An MCO manages the medical portion of a claim to ensure injured workers receive the quality medical care they deserve. If you do not choose an MCO within 30 days, we may assign one.
3. Visit our website, **www.bwc.ohio.gov**, to set up an e-account. With an e-account, you can report payroll and pay your premiums, access policy information and much more, 24 hours a day, seven days a week. You may even be able to earn discounts by paying online and on time.
4. Review this booklet to find answers to common questions about workers' compensation in Ohio. Learn more about our cost-saving programs, return-to-work services and other resources we can provide.

Choose a Grow Ohio discount

Our Grow Ohio Incentive Program provides eligible new employers with a significant discount on workers' compensation costs at a critical time — while they are getting started. The choices are:

- A 25-percent discount on your workers' compensation premiums, or;
- The opportunity to join a group-experience-rating program (and receive the group's premium discount) effective on the first day of coverage.

If you are interested in joining a group, please inquire with a third-party administrator. If you choose this option, you have 30 days from the date we finalize the policy to be included on a group roster and to complete an *Employer Statement for Group-Experience-Rating Program* (AC-26).

By joining a group-rating program, you could receive more than a 50-percent discount on your premiums. The sponsoring organization, not BWC, determines eligibility. If you prefer to receive the 25-percent

premium discount, no action is necessary. You can receive the 25-percent discount, as long as you continue to meet the program's eligibility requirements.

To remain eligible, participants receiving the 25-percent discount, must **complete any ONE of the three** components listed below before the end of the first **full** reporting period after acceptance into the program.

1. Complete an online safety survey and acknowledge you've read an introduction to our Division of Safety & Hygiene's offerings.
2. Complete at least two hours of safety training offered by our Division of Safety & Hygiene. You may complete the course work at one of our training locations, at the Ohio Safety Congress & Expo, or online through the BWC Learning Center.
3. Complete the *Safety Management Self-Assessment* (SH-26) available on our website.



PREVENTION

The best workers' compensation claim, of course, is the one that never happens. At BWC, we are deeply committed to keeping Ohio's workplaces safe and preventing on-the-job accidents, injuries and deaths. From training to on-site consulting services and safety programs to grants, our Division of Safety & Hygiene (DSH) is here to help you prevent workplace accidents and injuries. In the end, your company can save money and, more importantly, save lives. The following are brief introductions to some of our products and services.

Safety consultation

Our occupational safety and health professionals will consult with you, learn your business, and assess your needs and resources. From there, they will create a safety-management program tailored to your business and operations. Best of all, we provide these services at no additional cost to your business.

For more details or to request a consultation, visit www.bwc.ohio.gov, click on Safety Services then click on the Safety consulting services link.

Training

Knowledge is power when it comes to workplace safety. That's why we offer training courses at our Central Ohio training center, most of our customer service offices and on-site. We offer training in:

- Construction safety;
- Ergonomics;
- Industrial hygiene;
- Industrial safety;
- Risk management;
- Safety management.

To view a complete listing of training options or to register for a course, visit www.bwc.ohio.gov, click on Safety Services and choose from the options under Training Services.

Additionally, we offer our annual Ohio Safety Congress & Expo, the foremost occupational safety and health event in the Midwest. This multi-day event features informative speakers, more than 150 educational sessions and a dynamic Expo Marketplace.



Check out our library services

You also can obtain the most up-to-date information on occupational safety and health, rehabilitation and workers' compensation by contacting the DSH libraries. The video library, a lending library of occupational safety and health videos, has a collection of more than 500 titles. You can also obtain educational guides covering many safety issues. Visit www.bwc.ohio.gov, click on BWC Library and choose the options under the Safety Library heading.

Safety programs

We offer a host of programs to help your company prevent accidents and injuries. As a bonus, they also offer premium rebates for meeting certain requirements.

Drug-Free Safety Program (DFSP)

Prevent on-the-job injuries and illness by integrating drug-free efforts into your overall workplace safety program with our DFSP. This program offers a basic and advanced level to help your company achieve long-term safety and a rebate on your premiums.

Industry-Specific Safety Program

To maintain a safe workplace, it's important to focus on hazards that affect your specific industry. Improve workplace safety and receive a premium rebate simply by using our training and consulting service and/or attending the Ohio Safety Congress & Expo.

Safety Council Rebate Program

Regular attendance at local safety council meetings provides your company with the latest in safety, workers' comp and risk-management information, techniques, products and services. This program provides a potential premium rebate of up to

4 percent for attendance and workplace safety performance.

To learn more about these programs and others, visit www.bwc.ohio.gov, click on Employers then click on Programs.

Grants

Have an idea on improving workplace safety, but don't have the money in your budget? We offer a variety of grant programs to help your company:

- Purchase equipment to substantially reduce or eliminate injuries and illnesses associated with a particular task or operation;
- Cover the costs of implementing our DFSP;
- Start a workplace wellness program to improve the overall health and well-being of your workers.

To view a complete listing of grant offerings, visit www.bwc.ohio.gov, click on Safety Services and choose from the options under Grant and Loan Programs.



WHEN AN INJURY OCCURS

Even with prevention methods in place, workplace accidents and injuries can occur. Please review the information on this page regarding steps to take before, during and after an injury occurs.

Before an injury occurs

Have procedures in place and personnel trained for emergency responses and accident analysis. Make sure to distribute MCO identification cards to every employee and inform them what to do when injuries occur.

When an injury occurs

Make sure the injured worker receives medical attention. Ask him or her to tell the treating physician it is a workers' compensation claim. The health-care provider must report a workers' compensation injury to the employer's MCO within 24 hours of treatment.

After an injury occurs

Report the claim as soon as possible. You can use www.bwc.ohio.gov and automatically receive a claim number, or report the claim to the MCO using the *First Report of an Injury, Occupational Disease or Death* (FROI).

You can ensure we received your claim, and check its status online by logging onto www.bwc.ohio.gov and clicking on Employers, then Claim info.

If a worker misses seven or fewer calendar days from work due to the work-related injury it is a medical-only claim, and we will pay the related medical expenses. If the employee cannot return to work for eight or more calendar days — a lost-time claim — he or she may be entitled to compensation for lost wages and medical benefits.

Claim disputes and appeals

When employers and injured workers disagree on a BWC claims decision, either party may file an appeal with the Industrial Commission of Ohio (IC), the adjudicative branch of the workers' compensation system. You can learn more about the appeals process and other information about the IC online at www.ic.ohio.gov.



CARE

Everybody wins when an injured worker returns to work from a workplace injury. Getting injured workers back to a productive life, at home and at work, requires a partnership between BWC, employers, MCOs, health-care providers *and* the injured worker.

Providing care and assistance in returning injured workers back to the workplace reduces costs and lowers premiums for employers and helps businesses succeed. Most importantly, it returns structure and stability to the lives of those injured on the job.

Transitional work

An effective transitional work program helps injured workers return to productivity in the workplace. It achieves this by providing modified job duties and other methods that accommodate their medical restrictions. Injured workers receive a full paycheck with the goal of returning to their original job. Meanwhile, the employer reduces the costs associated with long-term claims and improves productivity. The following are brief introductions to some of our return-to-work programs and services.

We've developed two primary components to our transitional work program, Transitional Work Grants and the Transitional Work Bonus Program. Both support and reward employers for incorporating transitional work into their workers' compensation program.

Transitional Work Grants

We offer 3-to-1 matching grants to help employers contract with a BWC-accredited transitional work developer to establish a transitional work program in their workplace. Employers ranging in size from 11 to 200+ employees can apply for these grants. We also can help employers with fewer than 11 employees set up a program.

Transitional Work Bonus Program

Employers with a BWC-approved transitional work plan may receive a bonus, up to 10 percent, for using the plan to return injured workers back to work.

For more information on either of these programs, visit www.bwc.ohio.gov, click on Employers then click on the Transitional work links under Programs.

Vocational rehabilitation

We will actively partner with you and health-care providers to help develop vocational rehabilitation plans to return seriously injured workers back to the workplace. Plan services may range from on-the-job training to assisting with purchasing tools for a worker's job.

Your company can receive negotiated payments from BWC as well as defraying of rehab costs through the BWC surplus fund.

PREMIUM, PAYROLL and COVERAGE INFO

Elective coverage options

BWC does not require all employers to carry workers' compensation insurance. However, they may opt for elective coverage through BWC. The types of employers who qualify for elective coverage include:

- Sole proprietors;
- Partnership;
- Family farm corporate officers;
- Individual incorporated as a corporation (with no employees);
- Limited liability company (LLC) acting as sole proprietor;
- LLC acting as a partnership;
- Ordained or associate ministers of religious organizations in the exercise of their ministries.

Employers can apply for elective coverage within the initial *Application for Ohio Workers' Compensation Coverage (U-3)*, or at a later date with the *Application for Elective Coverage (U-3S)*.

Basic guidelines

Private employers pay a premium based on the July 1 to June 30 rating year. You selected a preferred installment option on your application for coverage. However, you may choose from a number of installment plans: monthly (12), bimonthly (six), quarterly (four), biannually (two) and annually (one). Minimum payers – those paying only the \$120 administrative fee per year – must pay their premium by June 30 each year. All installment payments are due 30 days after the invoice date.

We base your installments on the projected payroll you submitted on your application for coverage. If you have a significant change in payroll at any time during the policy year, we encourage you to call us at 1-800-644-6292 to report it. This allows us to adjust your premium installments accordingly.

We must receive installment payments by the due date. If not received by that date, coverage will lapse. If an employee is injured during a lapse in coverage, BWC may charge you appropriate penalties. In addition, you are responsible for any claims costs and unpaid premiums.

In July of each year, we will require you to reconcile the payroll amount used to estimate your premium with your actual payroll amount for the policy year. We call this process the payroll true-up. You will receive more information about the payroll true-up in the future. Your company must true-up even if you have zero payroll.

Reporting payroll, paying premiums online

You can guarantee we receive your installment payments on time by submitting them online at www.bwc.ohio.gov (please allow two days for processing). Your company can receive a rebate for reporting payroll and paying premiums online thanks to our Go-green incentive.

To pay online, establish an online account by clicking Create e-account on the www.bwc.ohio.gov home page; then log on and click the Report & pay icon on the home page.



How we establish premium rates

We determine premiums using a number of factors, including your total payroll, type of work your employees do and your workplace injury record. We assign your business manual classifications based on the types of work performed. We base this on the information you supplied on the application for coverage. Having the most accurate and up-to-date classifications is important because we base your premiums on these classifications. Contact us immediately if you think they are inaccurate or if you have changed your operations.

With an e-account you can look up your company's manual classification(s) on www.bwc.ohio.gov by:

- Clicking Employers;
- Clicking on the Rating plan information link under Rating Information;
- Entering your policy number then clicking Active Manuals.

Find more payroll info on www.bwc.ohio.gov

Want to know what BWC considers reportable payroll? What about the minimum and maximum reporting requirements for certain individuals or employer types? You can find this and more by:

- Visiting www.bwc.ohio.gov;
- Clicking on Employers;
- Then choosing the Payroll reporting info link under Financial Information.

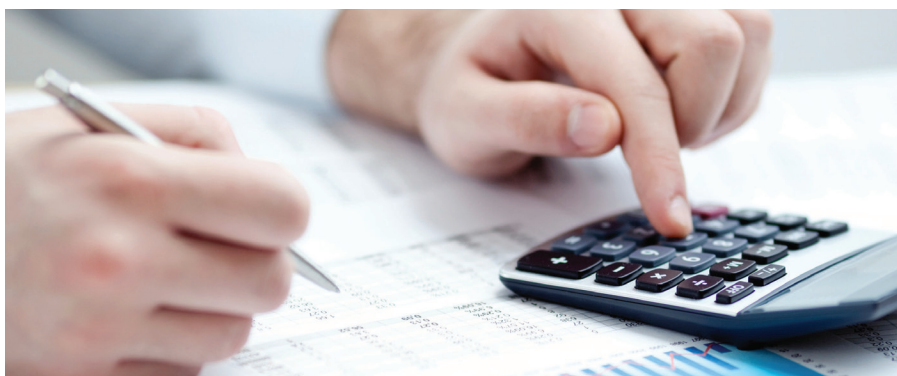
Who should be covered?

If you control the working hours, selection of materials, traveling routes and a worker's performance reviews, an employer-employee relationship exists. This means you must provide coverage for the worker. Also, we recommend you verify that anyone hired as a subcontractor has his or her own workers' compensation coverage. BWC cannot cover employees who work exclusively in another state.

You must provide workers' compensation coverage to:

- Corporate officers*;
- Domestic household employees (e.g., cooks, gardeners, etc.) who earn \$160 or more during a calendar quarter;
- Employees working temporarily out of state if they file a claim with BWC.

**Corporate officers include the president, vice president, secretary, treasurer and any other executive officers, who are specified in, and empowered by, the charter or empowered by regularly adopted bylaws of the corporation. Anyone who is elected, appointed or empowered by the directors and performs duties for the corporation also must be covered. Individuals incorporated as a corporation (with no employees) are an exception.*



CONTROLLING COSTS

Alternative rating programs

You can help control costs by keeping workplaces safe, getting injured workers back to work as safely and quickly as possible, participating in BWC's alternative rating programs and reporting suspected fraud.

Our dedicated staff will work with you to develop a plan that addresses your needs and implements a variety of cost-control strategies. These can include:

- The Deductible Program;
- Group-experience rating;
- Group-retrospective rating;
- Individual-retrospective rating;
- Self-insurance.

Destination: Excellence

Destination: Excellence is a package of programs that rewards your company for keeping your workplace safe and getting injured workers healthy and back to work sooner. Compatible with existing rating programs such as group-experience rating, Destination: Excellence is a cafeteria-style plan that lets you choose from seven program options to help protect the health and

well-being of workers while saving money on workers' comp costs. From rebates for paying premiums online and on time to focusing on safety hazards specific to your industry, Destination: Excellence has something for everyone.

For more information about Destination: Excellence, log on to www.bwc.ohio.gov and visit the Employers page.

Fraud: A hidden cost

Fraud is a hidden cost of workers' compensation insurance that impacts both employers and injured workers. Industry estimates show that between \$80 million and \$160 million could be lost to workers' compensation fraud each year in Ohio.

Examples of fraud include injured workers going back to work while collecting benefits; doctors billing for services not rendered; and employers underreporting payroll to lower their costs.

To ensure we only pay for legitimate claims, we aggressively attack fraud through our special investigations department. To report workers' compensation fraud, call 1-800-644-6292, or log on to www.bwc.ohio.gov. Tipsters may choose to remain anonymous.

Additional assistance

More detailed information is available in BWC's Workers' compensation guide for state-fund employers and their employees. Visit www.bwc.ohio.gov and choose:

- Employers;
- State-fund guide on the left-hand side of the page.

Local customer service offices can provide information for all your policy and claims questions. To find the customer service office in your area, log on to www.bwc.ohio.gov and click on:

- Contact us;
- Automatic office locator.

- or -

Visit www.bwc.ohio.gov, and chat one-on-one with a BWC representative between 7:30 a.m. and 5:30 p.m., EST, Monday through Friday.

- or -

Call 1-800-644-6292, and listen to the options to reach key information areas and customer service representatives ready to respond to inquiries. Automated information is available from 7 a.m. to 7 p.m.

Ombuds Office

Have concerns you can't resolve through BWC or the Industrial Commission of Ohio? Contact the independent Ombuds Office between 7:30 a.m. and 5 p.m. EST. Call toll-free 1-800-335-0996, or email ombudsperson@bwc.state.oh.us.

Looking for the latest information?

Visit www.bwc.ohio.gov, or call 1-800-644-6292.

Para asistencia en Español, llame a 1-800-644-6292 opción 9.



**Bureau of Workers'
Compensation**

Governor Mike DeWine
BWC Administrator/CEO Stephanie McCloud

**www.bwc.ohio.gov
1-800-644-6292**

