



The secret to happiness is freedom...and the secret to freedom is courage.”

~Thucydides

It might help businesses to think of the workers' compensation year in three parts: *Education, Evaluation, and Enrollment*. Spring is generally the time for “Education”, with our seminars and the Ohio Safety Congress taking place. As we've now moved on to the middle of the year, we've reached the “Evaluation” phase. Here at CareWorksComp, we're working hard and making sure that we form the strongest and most stable programs, as well as, incorporating any BWC changes so that we can offer your business the best possible options for the 2019 policy year. If you're not currently a CareworksComp client, we will be reaching out to you soon so that we can provide you with potential savings in our program. CareWorksComp will soon be sending out our invitations to these various alternative rating programs, which will begin the “Enrollment” phase. In the coming months, CareWorksComp will be contacting you about enrolling in the Program that is the best fit for your business. We look forward to discussing the various Programs with you in the near future.

Important Dates and Upcoming Deadlines (for Private Employers):

- * **July 1, 2018**
 - Start date of the 2018 policy year, including new 2018 rates and programs.

- * **July 31, 2018**
 - Final day to join a safety council for the 2018 policy year.
 - Deadline to complete DFSP accident analysis training for 7/1 program start date (initial year only!). Please note that new supervisors have 60 days from the date of hire to complete.
 - Deadline to complete the online safety management self-assessment (SH-26) for a 7/1 start date for both the DFSP program and the ISSP program.

- * **August 15, 2018**
 - Due date for BWC to receive your 2017 payroll True-Up report, as well as any True-Up payment for the July 1, 2017 through June 30, 2018 rate year.

2017 Rate Year True-up: True-Up reconciliation **must be completed by 8/15/18** for the July 1, 2017 through June 30, 2018 rate year. It is very important that your true-up is done timely or BWC may lapse your coverage and/or remove your company from any alternative rating programs. The BWC considers the True-Up complete when payroll is reported and any related premium payments are made.

- * **August 30, 2018** is the
 - DFSP action plan deadline for 7/1 start date – *advanced level only*.

Unemployment Update: An analogy for paying out an unemployment claim is like a tire warranty! It is only good for a set amount of miles (money) or a set time frame. Claimants that qualify are awarded a total amount of money (current maximum is \$15,548) and a benefit year within which they can collect the money. Like a tire warranty, claimants can only collect on the claim while they still are owed money (or mileage) and are within their time limit. Once either is used up, they cannot collect any more money until the claim year expires. The money they collect is only dispersed one week at a time, and the total awards do not exceed twenty six (26) weeks. They can open up their claim and never collect against it (drive zero miles), they can file weeks sporadically or they can use up their entire award (maximum mileage).

CareWorksComp can assist you in controlling unemployment claims and taxes. If you would like more information on how much a claimant can collect per week, how the amount is determined, and how much you, as an employer, may be charged, please contact Kammy Staton, our Unemployment Manager, at 614.526.7165, or kammy.staton@careworkscomp.com.

Policy Activity Rebate (PAR): Employers may have heard about a new program developed by BWC, which, according to the BWC, is intended to help employers expand their knowledge of key facets in workers' comp, such as claims management and safety. Participation in this plan enables some penalty rated companies to earn a premium rebate, for completion of specific activities. Please contact your CareWorksComp representative if you have questions about this, or any other, BWC program.