



**“A RIVER CUTS THROUGH A ROCK NOT BECAUSE OF ITS POWER, BUT ITS PERSISTENCE.”**

*~ NORMAN MACLEAN*

With many BWC discount program deadlines approaching at the end of May, this is an opportune time to define the different programs; their requirements and program compatibility. If you need any guidance, your CareWorksComp representative can review the savings and viability of these programs.

**Upcoming deadlines (please note that there are no deadlines in April!):**

- \* **May 1, 2018** - policy year (PY) 2018 estimated annual premium notices will be sent.
- \* **May 15, 2018** - last date to request a change to your installment plan for PY 2018.
- \* **May 31, 2018**
  - Drug Free Safety Program (DFSP) application deadline for a 7/1 start date.
  - Industry Specific Safety Program (ISSP) application deadline for a 7/1 start date.
  - Transitional Work Bonus application deadline for a 7/1 start date.
- \* **June 21, 2018** - due date for the first installment for PY 2018! (Please note this was recently updated by BWC.)
- \* **June 30, 2018**
  - Early Payment Discount due date (employer must pay *full* PY 2018 estimated annual premium in order to receive this discount.)
  - Deadline to complete Safety Council participation requirements for PY 2017.
  - Deadline to complete ISSP loss-prevention activities for PY 2017.
  - Deadline to complete the ISSP on-site consultation survey (form SH-29) for PY 2017.

**CareWorksComp Seminars:** Another reminder that our 2018 workers' comp seminars are almost here, and there are spaces still available at all three locations. If you would

like to attend and have not yet signed up, please bring the registration form included and payment to the seminar of choice and you may register the morning of the seminar. Attendance will fulfill the **BWC Two-Hour Group Safety Training Requirement** for the **2017** policy year.

- **April 17, 2018 – Columbus (Bridgewater Banquet Center, Powell)**
- **April 18, 2018 – Cleveland (Holiday Inn Independence)**
- **April 26, 2018 – Cincinnati (Holiday Inn West Chester)**

**BWC Discount Programs:** The BWC offers many programs and options for saving money, and here is a general overview of what these programs are and their compatibility with the various alternative rating programs available.

**Drug Free Safety Program (DFSP):** This program allows employers to implement a drug and alcohol policy, testing, and safety training program to earn a rebate on premiums. There are two levels to the DFSP; a **4% premium rebate** is given at the basic level participation, and a **7% premium rebate** is given at the advanced level participation. The DFSP is compatible with traditional Group Rating, Grow Ohio, Small Deductible Program, and individual rating.

**Go Green Discount Program:** This program is part of the BWC's Destination Excellence Program and it offers a **1% premium rebate** (up to \$2,000) in exchange for an employer conducting their BWC transactions via the BWC's website at [www.bwc.ohio.gov](http://www.bwc.ohio.gov). This includes receiving payroll reports, report payroll, paying premiums, and filing First Reports of Injury (FROI). This rebate is given automatically by BWC to eligible employers. It is compatible with *all* alternative rating programs.

**Industry-Specific Safety Program (ISSP):** This program offers employers the opportunity to receive a **3% premium rebate** for completing an online safety assessment and completing up to three loss prevention activities, depending on amount of payroll. ISSP is compatible with traditional Group Rating, Grow Ohio, individual rating, and the One Claim Program.

**Lapse Free Discount Program:** This program is part of the BWC's Destination Excellence Program and it offers a **1% premium rebate** (up to \$2,000) in exchange for an employer not having any lapses in coverage during the 60 months prior to the rebate eligibility evaluation date. This rebate is given automatically by BWC to eligible employers. It is compatible with traditional Group Rating, Grow Ohio, individual rating, and Group Retrospective rating.

**Safety Council Rebate Program:** This program's goal is to increase safety awareness by joining a local safety council. There is a total **premium rebate incentive of 4%** awarded to employers, broken down as follows:

- **2% Participation Rebate** for attending their safety council's monthly meetings (at least 10 out of 12).
- **2% Performance Rebate** for reducing either the frequency or severity of claims by 10% or with maintenance at zero.

The Safety Council Rebate Incentive Program is compatible with *all* alternative rating programs, however traditional Group Rating is only compatible with the *2% Performance Bonus*, and Group Retrospective Rating is only compatible with the *2% Participation Rebate*.

**Transitional Work Bonus (TWB):** This program is designed to reward employers (**up to 10% of pure premium**) who successfully use approved transitional work plans to facilitate early return-to-work for injured workers with eligible claims. It requires that the employer complete a transitional work bonus application by the deadline. This program is compatible with traditional Group Rating, Grow Ohio, individual rating, and the One Claim Program.