

BWC Monthly Employer Update

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

To hear audio:

- Call 415-655-0003 and enter access code 133 185 8884 #

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

April Employer Update Topics

- BWC's Response to COVID-19
- Policy Year 2021 EAP and Renewal Notice
- Important Policy Dates
- Monthly Safety Tip



Amid COVID-19's challenges, BWC delivered in 2020.....

- Nearly \$8 billion in dividends directly to Ohio employers
- Extended, relaxed and eventually waived BWC program deadlines
- Waived some annual requirements for self-insured employers
- Utilized telemedicine to help injured workers get needed treatment

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

- BWC has shipped nearly 40 million face coverings to over 200,000 employers since May 2020
- The remaining 5 million face coverings will be shipped by the end of May 2021
- Employers weren't billed for the masks



COVID-19 Indoor Air Quality Assistance Program

- Up to \$15,000 in reimbursement from federal funds through CARES Act
- Expenses from 3/1/2020 through 6/30/2021
- Eligibility expanded to include additional types of facilities
- Deadline to apply extended to 6/30/2021
- FAQ document and application instructions at bwc.ohio.gov

Virtual Safety Services

- Safety consultations
- Online safety courses and webinars
- Safety council meetings
- Library reference services and streaming safety videos
- Better You, Better Ohio![®]

OSCC

Your
online...

2021 Ohio Safety
Congress & Expo

March 10-11

We've Got You Covered

Ohio's largest safety & workers' comp event

- Second only to National Safety Congress
- A digital expo featuring 75 online exhibitors
- 3,800+ attendees
- 17 live sessions
- 1 on-demand session
- We look forward to seeing you next year

BWC Rate Changes

- BWC's BOD approved 7.1% average decrease for private employers
- Effective PY beginning 7/1/2021
- 220,000 Ohio employers will save \$71.5 million in premiums this year
- 10% average decrease for Ohio's public employers effective PY beginning 1/1/2021
- BWC rates are lowest in past forty years

2021 Policy Year Renewal

Estimated Annual Premium Notice

Workers' Compensation Certificate

2021 Policy Year Renewal, Notice of Estimated Annual Premium and Workers' Compensation Certificate

Dear Employer,

This letter includes your Notice of Estimated Annual Premium and Premium Installment Schedule for the renewal of your workers' compensation policy for the policy year that begins July 1, 2021. **This document is not a bill, but rather an estimate to aid you in budgeting.**

You will receive your first invoice for the 2021 policy year in June. Your first installment is due by **June 21, 2021**. However, you have the **option to receive a 2% discount by paying the full 12-month estimated annual premium** on or before July 1, 2021. You can find details concerning our early payment discount on page 2 of this letter.

If you would like to request a change in your installment schedule, we ask you to contact us by **May 15, 2021**, or your premium installment schedule will remain the same. Timely payment of premium installments by the due date will prevent penalties and a lapse in coverage. You will also avoid costs of any claims that occur during the lapse period.

Your estimated premium is based on your estimated payroll from the previous policy year. Please review the payroll amount estimated to ensure it is in line with your projections for the upcoming policy year. Notify us if you believe the payroll estimate is incorrect. You can also contact us if you have other changes in your business operations.

How to contact us

For any questions related to this letter, your policy, or business operations that might impact your payroll, please visit our **website** at www.bwc.ohio.gov, or call us at **1-800-644-6292**.

E-accounts and policy information

You can view your policy information online through our website. To create a BWC e-account, click on **Account** at the upper right corner of our homepage, followed by **Create an account**. Once you have an e-account, the system will direct you to the **My policy** page, which provides important information for managing your policy, including your **estimated payroll** and your **premium installment schedule**. We encourage you to visit this page often to make sure your information is accurate and up to date.

BWC and COVID-19

For information on how we're helping employers at this difficult time of the pandemic, please click on the COVID-19 Information icon at the center of our homepage. Visit the FAQ link or email us at BWCCOVID19@bwc.state.oh.us.

General information

Payment of premium: If you do not pay premium by the installment due date, it will result in penalties and a lapse in coverage. **If a claim occurs during this lapsed period, you will be responsible for all claim costs associated with that claim.**

2% Early payment discount: If you pay all installments for the policy year in full on or before July 1, 2021, we will credit your account for the 2% discount. The discount cannot reduce the total amount due below the required minimum premium of \$120. To elect this payment option, sign into www.bwc.ohio.gov, and from the navigation Menu, select Paying premiums under Employer. You may also call us at 1-800-644-6292.

Premium size credit: Beginning with the July 1, 2019, policy year for private employers, we introduced a premium size credit to adjust premiums of eligible private employers. The premium size credit is a way to give credits to employers as their exposure increases. For additional premium installment information, sign in to your account at www.bwc.ohio.gov. From the My policy page, select Premium Installment Schedule.

Change in operations: If you have a significant change in operations and would like to modify your estimated premium exposure for the upcoming year, call us at 1-800-644-6292.

Changing the installment schedule: If you would like to change your installment schedule, please do so by **May 15, 2021**, log on to www.bwc.ohio.gov, and from the navigation Menu, select For Employers, then View My Policy and Premium Installment Schedule, then select Update . You may also call us at 1-800-644-6292.

Workplace injuries: Remember to contact your managed care organization if one of your employees has a workplace injury.

Employer discount programs: We offer many opportunities for employers to reduce their premiums and promote workplace safety. Visit www.bwc.ohio.gov for program eligibility requirements.

Safety services: Our Division of Safety & Hygiene (DSH) can assist you in making your workplace safer. We provide these services to you at no additional cost. To contact DSH, call 1-800-644-6292.

Important dates to remember

Date	Item
June 1, 2021	First installment/invoice mailed for 2021 policy year
June 21, 2021	First installment due for 2021 policy
June 2021	Annual payroll true-up reminder notice mailed for 2020 policy year
Aug. 15, 2021	Annual payroll true-up due for 2020 policy year

NOTE: The dates above may be subject to change as a result of the Covid-19 pandemic.

Policy information

Policy number:

Employer Name

Policy period July 1, 2021, to July 1, 2022.

Selected installments: Six

Total estimated annual premium: **\$6,000**

THIS IS NOT A BILL. DO NOT PAY AT THIS TIME. YOU WILL RECEIVE AN INVOICE.

Installment schedule	
Bill date	Amount
June 1, 2021	\$1,000
Aug. 1, 2021	\$1,000
Oct. 1, 2021	\$1,000
Dec. 1, 2021	\$1,000
Feb. 1, 2022	\$1,000
April 1, 2022	\$1,000

We made an election by or on behalf of each person described in the table below to be subject to the workers' compensation law of Ohio. The premium basis for the policy includes the remuneration of these individuals.

Individuals who have elected coverage

Name	Class code	Payroll

Breakdown of estimated premium calculation				
		(A)	(B)	(A X B)/100
Class code	(EM)	Blended rate per \$100 payroll	Estimated payroll	Estimated premium
8810	1.00	0.0789	\$2,535,000	\$2,000
8742	1.00	0.1447	\$2,764,300	\$4,000
Total estimated annual premium			\$5,299,300	\$6,000

Certificate of Ohio Workers' Compensation

This certifies that the employer listed below participates in the Ohio State Insurance Fund as required by law. Therefore, the employer is entitled to the rights and benefits of the fund for the period specified. This certificate is only valid if premiums and assessments, including installments, are paid by the applicable due date. To verify coverage, visit www.bwc.ohio.gov, or call 1-800-644-6292.

This certificate must be conspicuously posted.

Policy number and employer

Period Specified Below
07/01/2021 to 7/01/2022

www.bwc.ohio.gov
Issued by: BWC



John Logue

Interim Administrator/CEO

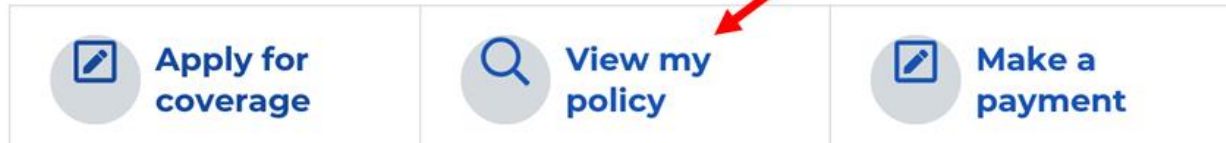
You can reproduce this certificate as needed.

Important PA Policy Dates

- 5/03 - MCO open enrollment runs until 5/28
- 5/15 - last day to change installment schedule
- 5/28 - application deadline for DFSP, ISSP, TWB
- 5/31 - deadline for PAR program requirements
- 6/01 - first invoice sent for PY 2021
- 6/21 - first installment payment due for PY 2021
- 7/01 - 2020 payroll true-up report notice sent
- 7/01 - PY 2021 starts

Important PEC Policy Dates

- 5/03 - MCO open enrollment begins
- 5/28 - Group rating app deadline for policy year beginning 1/1/22
- 5/28 - MCO open enrollment ends



My Policy

This service offering allows authorized users to view a personalized web page that acts as a one-stop shop for an individual employer.

Enter a policy number, federal tax ID or SSN, and then click **next**.

Policy number

Monthly Safety Tip

Measuring and Communicating Safety Performance

- Benefits
 - Conveys the value that management places on safety
 - Clarifies responsibilities and establishes accountability
 - Provides the basis for a continual improvement process
- Cautions
 - Do not base performance solely on outcomes
 - Make sure the measures do not discourage reporting of injuries

Measuring and Communicating Safety Performance

- Determine appropriate safety performance indicators for the organization and for people at all levels
- Make sure people have the knowledge, skills, tools and resources to meet the performance goals
- Communicate how performance will be measured and monitored and provide easy, up-to-date access to the data
- Recognize and reward accomplishment of safety activities and goals

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 classroom-based training for people at all levels;
- Safety intervention grants and wellness grants;
- Video library and research library services
- To request assistance: www.bwc.ohio.gov and click on “Safety & Training”

Questions?

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BWC Toll Free: 1-800-644-6292

BWC Website: www.bwc.ohio.gov