

# BWC Monthly Employer Update

**Welcome..... We will begin at 1:30 p.m. EST**

**To hear audio:**

- Call 415-655-0003 and enter access code 177 215 9136 #
- **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](mailto:BWCEmployerWebinars@bwc.state.oh.us)**

# BWC Update Topics

- Restart Ohio – Covid-19 Updates
- True-Up Report and Estimated Annual Premium
- Winter hazards
  - Coming Going rule
  - Non-At Fault Motor Vehicle Accidents
- Important Dates
- Monthly Safety Tip



# 2020 Dividends Total Nearly \$8 Billion

- April
  - \$1.4 Billion
  - 100% of net 2018 premium
- October
  - \$1.34 Billion
  - 100% of net 2019 premium
- December
  - \$5 Billion
  - 372.46% of net 2019 premium

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

- BWC has shipped over 23 million face masks sent to 197,000 employers since May
- In this second round, BWC will ship another 23 million face masks
- Employers will not be billed for the face masks and they do not have to order them



# True-Up Report and Estimated Annual Premium

Why should employers True-Up?

- Maintain eligibility for rating plans, programs, and rebates
- Potential eligibility for the Go-Green rebate

# True-Up Report and Estimated Annual Premium

- Public Employer True-Up - Jan. 1, 2021 – Feb.15, 2021
- Private Employer True-Up - July 1, 2021 – Aug. 15, 2021
- On-line using your BWC e-account
- Allow additional time if mailing your payment
- Contact BWC with questions

# 8871 / 9444 Clerical Telecommuter

- A temporary revision to the manual assignment rule applies during time of Governor DeWine's "state of emergency" order, beginning 3/15/2020
- Employers may report operational staff currently teleworking to class code 8871(private) or 9444(public) - Clerical Telecommuter
- To request an additional manual to your policy,
  - Call 1-800-644-6292 or
  - Send an email to [RTSclass@bwc.state.oh.us](mailto:RTSclass@bwc.state.oh.us)

# My policy

## Company information

Policy number 123456789-0

[Update](#)

ABC Company  
1234 Main Street  
Anywhere, OH 44444-1111

Phone 330-555-1212

Email [john@abccompany.com](mailto:john@abccompany.com)

BWC account representative Lorrie G.  
Phone number 330-471-0950  
Email address [Lorrie.G.1@bwc.state.oh.us](mailto:Lorrie.G.1@bwc.state.oh.us)

## Account balance

\*Total balance \$0.00

[Make payment](#)

[View invoice](#)

*\*BWC + AG + Appealed = Total*

**Note:** Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

## Policy partners

[Managed Care Organization](#)

[Authorized representatives](#)

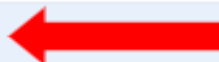
## Coverage status

Reinstated - Full Payment Received

[Reprint certificate](#)

[Request to cancel](#)

## Premium installment schedule



Indicates the schedule you selected to pay your premium over the course of the policy year

## Payroll true-up reports

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit



# Premium installment schedule

ABC Company  
Policy number 123456789-0

To see an estimated annual premium breakdown for a different policy period, click the drop-down arrow, and then click the period you want to see.

If you would like to see a breakdown of how your estimated annual premium was calculated, click **Show detail**.

Policy period

7/1/2020 - 7/1/2021

Estimated annual premium  
\$257,976.00 [Show detail](#)



Current installment plan  
Bimonthly (6)

Bimonthly installments for policy period 7/1/2020 - 7/1/2021

Bill date	Lapse effective date	Amount	Due date	Status
6/1/2020	7/1/2020	\$42,978.79	6/22/2020	Billed
8/1/2020	9/1/2020	\$42,978.79	7/21/2020	Billed
10/1/2020	11/1/2020	\$42,978.79	7/21/2020	Billed
12/1/2020	1/1/2021	\$42,978.79	7/21/2020	Billed
2/1/2021	3/1/2021	\$42,978.79	7/21/2020	Billed
4/1/2021	5/1/2021	\$43,082.05	4/21/2021	Pending

Showing 1 to 6 of 6 entries

## Payroll history Results

ABC Company  
Policy number 123456789-0

Policy period  
07/01/2020 - 07/01/2021

Estimated annual premium  
\$257,976.00

Show 10 entries

Search

Payroll history

Class code ↑↓	Description ↑↓	Number of employees ↑↓	Rate ↑↓	Estimated payroll ↑↓	Premium ↑↓
7219	TRUCKING NOC	N/A	0.061002	\$897,610.00	\$54,756.00
8292	STORAGE WAREHOUSE NOC.	N/A	0.027674	\$8,925,842.00	\$247,014.00
8810	CLERICAL OFFICE EMPLOYEES NOC	N/A	0.000842	\$879,034.00	\$740.00
N/A	Premium size credit	N/A	N/A	N/A	(\$44,534.00)

Showing 1 to 4 of 4 entries

# Winter Hazards

- Coming and Going Rule
- Non-At-Fault Motor Vehicle Accidents



# Non-At-Fault Motor Vehicle Accidents

- HB 207 effective July 1, 2017
- BWC will assign the entire cost of the claim to the surplus fund if the employer can establish the claim is based on a motor vehicle accident involving a third party.

# Non-At-Fault Motor Vehicle Accidents

## Who is Eligible?

- Private state-fund employers
- Public taxing districts
- Employers with active coverage on date of injury
- Employers current on all payments due to BWC

# Non-At-Fault Motor Vehicle Accidents

## Who Is Not Eligible

- Self-insuring employers
- State agencies – including state institutions of higher education and state hospitals
- Employers without active coverage on date of injury
- Employers NOT current on all payments due to BWC

# Non-At-Fault Motor Vehicle Accidents

- Employer initiates by filing an AC-28 and provides proof of:
  - A motor vehicle accident involving a third party caused the claim.
  - A third party involved in the motor vehicle accident was issued a citation; if no citation, proof that the insurer accepts coverage AND proof that the third party is more than fifty percent liable.
  - The third party had valid insurance or the employer's policy covers the claim under the uninsured or underinsured motorist coverage.

# Non-At-Fault Motor Vehicle Accidents

- BWC has 180 days to make a determination
- If the application is deficient in the evidence, BWC will attempt to obtain the required documentation from the employer
- If BWC determines the employer's claim costs are to be assigned to the surplus fund, BWC will adjust the employer's experience in prior policy years, but it is limited to periods ending within the 24 months immediately prior to the filing date



# Private Employer Important Dates

- 03/01/2021 – Self-Insured SI-40 due
- 03/03/2021 – Self-insured assessment – first half
- 03/10/2021 – 03/11/2021 – Ohio Safety Congress
- 03/31/2021 – Drug Free Safety Program(DFSP) annual report
- 03/31/2021 – One Claim Program(OCP) education requirement
- 03/31/2021 – EM cap requirements due
- 03/31/2021 – Deadline to change estimated payroll exposure

# Public Employer Important Dates

- 02/15/2021 – Payroll true-up report
- 02/16/2021 – Lump Sum Settlement submission
- 03/02/2021 – Drug Free Safety Program(DFSP) action plan
- 03/10/2021 – 03/11/2021 – Ohio Safety Congress
- 03/31/2021 – PEC experience snapshot

# Monthly Safety Tip

# Developing an Effective Driver Safety Program

- Benefits
  - Reinforces the importance of safe driving and the consequences of accidents
  - Clarifies responsibilities and expectations when driving for work
  - Reduces potential for serious injuries and costly claims
  - Limits financial liability from work related driving accidents
  
- Step One – Research and Develop a Written Program
  - Review applicable requirements and examples of other written programs
  - Outline responsibilities and expectations
  - Specify consequences of not following policies and procedures
  - Consider incorporating rewards for safe driving

# Developing an Effective Driver Safety Program

- Step Two – Communicate and Implement the Program
  - Provide training on the written plan and all policies and procedures
  - Assign responsibilities for conducting the monitoring and feedback functions
  - Provide periodic refresher training and updates
  - Document understanding and agreements
  
- Step Three – Evaluate and Improve the Program
  - Identify and address contributing factors for any accidents
  - Document and communicate reductions in moving violations and accidents
  - Celebrate improvements and share success

# 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;
- Webinars, on-line and virtual training;
  - Developing a Driver Safety Program – 3/01/2021 from 9:30 a.m.-1:00 p.m.
- Video library and research library services

To request assistance, go to [www.bwc.ohio.gov](http://www.bwc.ohio.gov) and click on Safety

# Questions?

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[BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us)

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