

Dayton International Facility Management Association

BWC Resources Presentation

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Agenda

- Premium Discounts/Programs/Rebates
- Who to call
- Safety Resources
- Grants
- Questions

BWC E-Account

- Access to all policy information
- Claim documents/notes/costs
- Multiple users
- www.bwc.ohio.gov
- [e-account information](#)

Discounts Applied to Premiums

○ Go Green

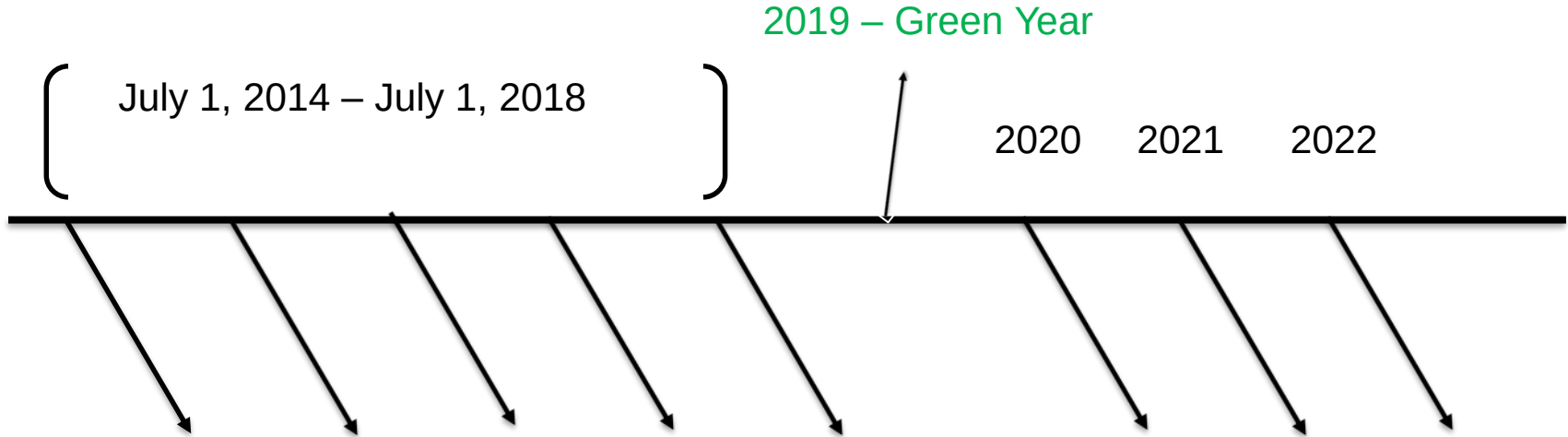
- Enroll in electronic notifications
- opt to receive policy notices electronically
- 1% up to \$2000./yr

○ Lapse Free

- No lapse in coverage during the past 60 months
- 1% up to \$2000./yr

Quick Rates Lesson

- Current policy year July 1, 2020 – June 30, 2021



Premium Costs

Medical	Compensation	Reserve
Dr visits	Medical Only	Projected amount
Drugs	Lost Time	Lifetime of claim
Physical Therapy	AWW	

- manual classification
- expected loss rate
- employer's losses.

Experience Modifier

- a measure of expected future claims costs
 - 1.0 base rate
 - < 1.0 credit rated
 - > 1.0 debit rated
- maximum credit in policy year 2019 is 53%

Program Compatibility Chart

Lists what BWC programs are compatible with other programs.

Discounts Applied to Premiums

- EM Cap

- We will contact you
- Individual EM or group EM
- 100% cap
- Complete 3 hours online training

Discounts Applied to Premiums

○ One Claim

- single significant claim entering your experience for the first time
- Apply annually for program up to 4 years
- Discounts – 20% - 5%

○ Construction Cap

- 0.99 EM for bidding purposes

Claim Cost Strategies

- Handicapped reimbursement
 - 25 eligible conditions
- Settling a claim
- Non-Fault Motor Vehicle Accidents

Rebate Programs

- Drug Free Safety Program
 - 4% - 7% rebate
 - Annual training/drug alcohol testing/written program
 - Grant to cover initial costs
 - Contractor look up tool

Rebate Programs

- Industry Specific Safety Program
 - 3% rebate
 - Up to 3 activities required
- Safety Council
 - Attend 10 meetings/paperwork
 - 2% - 4% rebate
 - Enroll by July 31

Rebate Programs

- Transitional Work Programs
 - Grant to help you develop a program
 - Rebate program
 - Up to 10% rebate for using program on eligible claims

Enrollment Period

Last business day in May

Substance Use Recovery and Workplace Safety Program

Allen	Guernsey	Marion	Summit
Athens	Hamilton	Montgomery	Union
Auglaize	Hardin	Morgan	Vinton
Clark	Hocking	Muskingum	Washington
Coshocton	Lorain	Noble	Wyandot
Crawford	Lucas	Perry	
Cuyahoga	Madison	Sandusky	
Greene	Mahoning	Seneca	

Substance Use Recovery

- To aid in hiring recovering addicts
- Provides reimbursement for:
 - Development and legal review of policies
 - Training for employees
 - Training for supervisors
 - Drug testing
- Enroll at any time

Better You, Better Ohio

- < 150 employees
- Construction/Health Care/Manufacturing industries included
- Rewards employees for completing health risk assessment and biometric screening
- On site services available

Your Team of Specialists

- Employer Service Specialist
 - Your ESS is the BWC account representative listed under Company Information on your My Policy page
- Claim Service Specialist
 - [How to find your CSS](#)

Your Team of Specialists

- Managed Care Organizations
 - manage the medical portion of a workers' compensation claim
- Third Party Administrators
 - Hired help – required for some BWC programs
- Minority & Small Business Advocate
 - Helps certified minority business operators and small businesses

Dayton BWC Office

3401 Park Center Drive, Dayton, OH 45414

1-800-644-6292

Safety Specialists

- Industrial/Construction Safety
- Ergonomics
- Industrial Hygiene
- OSHA on-site
- Included in your premiums
- [Request Consultation](#)

Library Services

- Ask a Librarian
- Video Library/Streaming Service
- Safety Standards
- Written safety program templates

Trainings

- Virtual
- Online
- Webinars

- www.bwclearningcenter.com
- See April offerings flyer

IAQ Grant

- COVID-19 Indoor Air Quality Assistance Program
- Eligible licensed facilities: ODH; ODA; ODMHAS; ODDD
- Extended to June 30th

Safety Related Grants

- Firefighter Exposure to Environmental Elements Grant
- Employers Working with Persons with Developmental Disabilities Grant
- Trench Safety Grant
- School Safety/Security Grant

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