


January, 2012



Compensation Solutions Inc.

New Rating Program Approved

In the final board meeting of 2011, the Ohio BWC Board of Directors approved **Destination: Excellence**, a new rating program available to employers beginning in July, 2012. The new rating program will make a few changes to current programs and add new programs that will promote safety and return to work best practices. The cafeteria style plan allows employers to choose the programs which will specifically address their unique needs. The changes and additions are:

Drug Free Safety Program – Changes include expanding eligibility to employers that participate in the \$15k medical program and salary continuation. Group rated employers will now be able to participate in either the Basic level at a 4% discount or the Advanced Level at a 7% discount. All required components remain the same for participating employers.

Lapse Free Discount - A new program which allows employers a 1% discount, up to \$1,000 per six-month payroll reporting period for employers who have no lapses in coverage for the prior five years.

Industry Specific Safety Program – New program that gives employers a 3% discount after completing a safety risk assessment and providing the BWC with safety data. Employers may also be required to complete industry specific safety classes, on site safety consultation with the Safety and Hygiene division or attend the BWC Safety Congress annually.

Transitional Work Program Grant and Performance Bonus

A new BWC program which will allow employers to work with a certified developer to implement a transitional work program. Employers will receive a grant to reimburse some of the costs associated with the implementation. A 10% performance bonus will be made available for employers that meet their return to work performance requirements.

Safety Council Discount – Employers can receive a 2% discount for participation in their local safety council and an additional 2% if the employer meets their severity and frequency goals. To find a safety council near you, visit the [Ohio BWC website](#).

Go Green Discount – A new program which allows employers a 1% discount up to \$1,000 in each six month period if the employer pays their premiums online. Employers participating in the Flex Pay Program, the 50/50 or report zero payroll are not eligible.

In addition to the above, the Board of Directors voted to approve changes to the following rating programs:

100% EM CAP – Changes include expanding to include credit rated employers with an experience modifier increase of 100% or more from one policy year to the next and elimination of the 10 Step Business Plan for Safety. Employers will be required to complete industry specific half day training during the first year and online training thereafter.

Small Deductible Program (deductible levels \$500 - \$10,000) Changes include excluding deductible payments made by the employer from the employer's experience, reducing the amount of claims loss on an employer's experience reducing the employer's premium. Small deductible will no longer be compatible with group rating.

One Claim Program – Changes include reducing the participation discounts from 40% for all four years to 20% in year one, 15% in year two, 10% in year three and 5% in the fourth year

To find out how any of these programs will benefit you, please call our offices.

Class Action Suit Information

Your organization may have recently received notice of a class action lawsuit currently pending in the Court of Common Pleas for Cuyahoga County. The case alleges that employers in the group rating program paid inappropriately low premiums while those that were unable to participate paid excessively high premiums to compensate for the difference.

If your company has received such a notice, it would be in your best interest to remain in the class action suit while the court determines the outcome of the case.

If you have questions, please call our offices.



Group Rating
Applications are due
in our offices by
February 21st

BWC Approves Workplace Wellness Grant

In their December meeting, the BWC Board of Directors approved a workplace wellness grant aimed at helping employers meet the challenges brought on by chronic disease and obesity.

\$4 million over the next four years will be made available to employers that create programs to control the rising costs of workers' compensation associated with these risk factors.

Participating employers are eligible to receive \$15,000 over four years to implement wellness programs in their organizations. The grants will be awarded on a first come first serve basis and will be subjected to the availability of funds.

An application process will begin soon and we will keep you up to date on the progress of this program. In the meantime, if you'd like more information, please visit the [Ohio BWC website](#).

Important Dates

- February 28** Workers' Compensation Premium payment due
- February 28** Unemployment tax contribution due
- March 30** Applications for One Claim Program due
- April 27** Application for Drug Free Workplace (July start date) due



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