

Money-Saving BWC Program Eligibility

Program descriptions

Group Programs

If you participate in one of these mutually exclusive BWC rating programs:

Group-experience rating

Join a group within your industry to combine your experience and claims with other group members to receive a premium discount.

You can also take advantage of these BWC premium-reducing programs:

Safety programs

- Drug-Free Safety Program
- Safety council (2-percent performance rebate only)
- Industry-Specific Safety Program

Claims management programs

- \$15K Medical-Only Program
- Transitional Work Bonus Program

But you cannot elect these BWC programs or take associated program discounts:

Deductible programs

- Small Deductible Program
- Large Deductible Program

Safety programs

- Safety council (2-percent participation bonus)

- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay) *
- Go-green discount*
- Lapse-free discount

Group-retrospective rating

Join a group within your industry, continue to pay individual premiums, and then receive retrospective premium adjustments based on the combined performance of the group.

Safety programs

- Safety council (2-percent participation rebate only)

Claims management programs

- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay)
- Go-green discount

Deductible programs

- Small Deductible Program
- Large Deductible Program

Safety programs

- Safety council (2-percent performance bonus)
- Drug-Free Safety Program
- Industry-Specific Safety Program

Policy management programs

- Lapse-free discount

Claims management programs

- \$15K Medical-Only Program
- Transitional Work Bonus Program

Individual Programs

If you participate in one of these mutually exclusive BWC rating programs:

EM Cap

This cap on an individual employer's experience modifier (EM) minimizes the effects of a significant premium increase. It will equal 100 percent of the previous year's published EM whether it was an individual or group EM.

You can also take advantage of these BWC premium-reducing programs:

Safety programs

- Safety council
- Industry-Specific Safety Program

Claims management programs

- \$15K Medical-Only Program
- Transitional Work Bonus Program
- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay) *
- Go-green discount*
- Lapse-free discount

But you cannot elect these BWC programs or take associated program discounts:

Deductible programs

- Small Deductible Program
- Large Deductible Program

Safety programs

- Drug-Free Safety Program

One Claim Program

Safety programs

Deductible programs

Designed for employers recently removed from a group-experience-rating program, this program can earn them up to a 20-percent discount off the base rate during the initial year of eligibility.

- Safety council
- Industry-Specific Safety Program

Claims management programs

- \$15K Medical-Only Program
- Transitional Work Bonus Program
- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay) *
- Go-green discount*
- Lapse-free discount

- Small Deductible Program
- Large Deductible Program

Safety programs

- Drug-Free Safety Program

Individual-paid-loss-retrospective rating (not group-retrospective rating)

Individual employers can possibly earn a premium reduction by assuming a portion of the risk. .

Safety programs

- Safety council

Claims management programs

- \$15K Medical-Only Program
- Vocational rehabilitation

Policy management programs

- Early payment discount (aka

Deductible programs

- Small Deductible Program
- Large Deductible Program

Safety programs

- Drug-Free Safety Program
- Industry-Specific Safety Program

Policy management programs

- FlexPay)
- Go-green discount

- Lapse-free discount

Claims management programs

- Transitional Work Bonus Program

Individual-experience rating (e.g. none of the BWC alternative rating programs)

Safety programs

- Safety council
- Drug-Free Safety Program
- Industry-Specific Safety Program

Claims management programs

- \$15K Medical-Only Program
- Transition Work Bonus Program
- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay) *
- Go-green discount *
- Lapse-free discount

Deductible programs

- Small Deductible Program

- Large Deductible Program

Grow Ohio

Designed for new employers, Grow Ohio offers an automatic 25-percent discount on premiums, or gives employers the option to immediately apply for a group-experience-rating program and receive that group's discount.

Safety programs

- Safety council
- Industry-Specific Safety Program
- Drug-Free Safety Program

Claims management programs

- \$15K Medical-Only Program
- Transitional Work Bonus Program
- Vocational rehabilitation

Policy management programs

- Early payment discount (aka FlexPay) *
- Go-green discount*
- Lapse-free discount

Deductible programs

- Small Deductible Program

Deductible programs

- Large Deductible Program

* Can elect either early payment discount or go-green discount but not both.

Safety programs

Drug-Free Safety Program (DFSP) – Implement BWC’s DFSP for a potential discount of 4-percent at the basic level or 7-percent at the advanced level (15-percent random testing required).

Safety council – Participating in local safety council meetings can result in a 2-percent rebate for participation and potentially a 2-percent bonus rebate for improved safety performance.

Industry Specific Safety Program – Offered through the BWC’s Division of Safety & Hygiene, this program allows employers to earn a potential discount of 3-percent by completing an online safety management self-assessment and completing one, two or three loss-prevention activities (depending on your payroll size). Activities include industry-specific training classes, attendance at BWC’s Ohio Safety Congress & Expo and/or on-site field consulting with a BWC safety expert.

If your payroll is:

Less than or equal to \$100,000, complete one loss-prevention activity

More than \$100,000 up to \$300,000 complete two loss-prevention activities

More than \$300,000, complete three loss-prevention activities

Claims management programs

\$15K Medical-Only Program– Employers who choose to participate in this program pay up to \$15,000 in medical and pharmacy bills. Once enrolled, the employer is responsible for the bills in all medical-only claims (claims with seven or fewer lost days from work).

Salary Continuation – The employer has the option *at the onset* of a lost-time claim (a lost-time claim is defined as a case involving 8 or more lost work days, not necessarily consecutive) to pay the worker’s salary in lieu of BWC temporary total disability compensation.

Transitional Work Bonus Program – Helps injured workers return to productivity by providing modified job duties that accommodate their medical restrictions. The worker receives a full paycheck with the goal of returning to his or her original job. Employers with an approved transitional work program may receive a “back-end” discount of up to 10-percent (approved transitional work program applicable to claims with dates of injury within that policy year).

Vocational rehabilitation– By partnering with BWC and health-care providers, employers can develop vocational rehabilitation plans to return seriously injured workers back to the workplace. BWC may help with some of the program costs to defray plan expenses.

Policy management programs

Early payment discount (aka FlexPay) – Pre-pay your premiums online and receive discounts for early payment.

Go-green discount – Report your company’s payroll electronically and pay your premiums in full on ohiobwc.com; potential discount of 1-percent (up to \$1,000) every six months.

Lapse-free discount – Pay your premiums on time and have no lapse in coverage during the past 60 months; potential discount of 1-percent (up to \$1,000) every six months.

Deductible programs

These programs help employers lower their premiums by offering an upfront premium discount in the form of a per-claim deductible. Deductible programs encourage employers to focus on workplace health and safety to reduce injuries and illness. Employers who effectively manage their workers’ compensation claims and related costs will see a financial benefit.

Small Deductible (levels from \$500 – \$10,000 per claim) – The deductible level selected may not exceed 25 percent of the employer’s annual premium.

Large Deductible (levels from \$25,000 to \$200,000 per claim) – The deductible level selected may not exceed 40 percent of an employer’s annual premium. Reviewed or audited financial statements (depending on deductible amount) prepared in accordance with generally accepted accounting principles for the three most recent fiscal years will be required. If you select a deductible level of \$25,000 or more, you have the option of choosing an annual aggregate stop loss limit.

Go to ohiobwc.com for specific program details

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