Self Pay Medical Only Program (Currently $15,000)

The BWC’s $15,000 Medical-Only Program offers employers the opportunity to pay the first $15,000 of medical bills in the claims with seven or fewer lost days from work.

How it Works

- The program automatically covers all medical only claims.
- The employer can decide to have a specific qualifying claims excluded from the program.
- While the program covers the claim the Managed Care Organization (MCO) will not manage the claim.
- If a claim changes to lost time, indicating eight or more days lost from work, the BWC will remove the claim from the program.
- Once the medical bills reach the $15,000 limit, the employer must notify the BWC to have the claim removed from the program.

Employers can establish their own limit or pay up to $15,000. Tartan Benefit Services has a program in place to process the fee bills and comply with the BWC requirements.

Deductible Program

Under the Deductible Program an employer receives an up-front premium discount in exchange for agreeing to pay a per-claim deductible amount. For claims that occur during that policy year, you would be responsible for the first dollars paid up to the selected deductible amount.

Eligibility

- Must be a private, state-fund employer or a public employer taxing district
- Be Current on any and all premiums or other monies owed to the BWC
- Employer must be in good standing with the BWC.
  - Must have active coverage by application deadline
  - Must be current on premium payments
  - May not have cumulative lapses in coverage in excess of 40 days within the 12 months preceding application deadline - deductible levels up to $10,000.
  - For preceding the application deadline - deductible levels up to $25,000.
- For deductible levels of $25,000 - $50,000 employers will be required to submit reviewed/audited financial statements for the 3 most recent fiscal years.
- For deductible levels of $100,000 - $200,000 employers are required to submit audited financial statements for the 3 most recent fiscal years.
- Demonstrate financial strength and stability. Additional financial requirements may apply in certain circumstances.

Drug Free Safety Program
BWC’s DFSP is designed to help employers establish safer and more cost-effective workplaces. Private employers can participate in a program year from July 1 to June 30 or January 1 to December 31; public employers can only participate from January 1 to December 31. Discounts are 4% for the Basic Level and 7% for the Advanced Level.

Eligibility

- Only State Fund employers may participate.
- Employer must be in good standing with the BWC.
  - Must be current on all premium payments at time of application and throughout the policy year
  - May not have cumulative lapses of more than 40 days in the past 12 months
- Must continue to meet all eligibility requirements during participation in the program.

EM Capping Program

BWC’s EM capping is designed to minimize the effects of a significant premium increase when an employer becomes penalty rated.

The EM Cap will equal 100% of the employer's EM for the previous year, which can be a Group EM or an Individual EM. The Ohio BWC will notify employers of their eligibility by mail in late June.

Eligibility

- No more than 40 days of lapses within the 12 months prior to June 1st
- No more than 45 days past due on any premium payments
- In the first year agree to complete a one-half day industry specific safety course provided by the BWC's Division of Safety & Hygiene.
- Continuing participation after the first year will require completion of 3 hours of online training via the Division of Safety & Hygiene website.

Group Rating

The group rating plan allows employers that are substantially similar in business type to merge their individual experiences together, as if they are one large employer, for rate re-calculation purposes. This allows employers to potentially achieve a lower premium rate than what they would be paying as an individual employer.

Formation

- Tartan Benefit Services representing a sponsoring organization, such as a chamber of commerce or trade association, reviews your experience to determine if you qualify to be part of a group rating program.
- The sponsoring organization submits a list of employers who are members of each group to the BWC by the required application deadline.
- The employers of the group must be businesses that are substantially similar.
- The group must consist of at least 100 individual employers or the combined premiums of the employers must exceed $150,000

Eligibility
Employers must be current on any and all undisputed premiums, administrative costs, assessments, fines and monies due to the BWC.

- Must be current on the payment schedule of any part-pay agreements.
- The employer cannot have cumulative lapses in coverage exceeding 40 days within 12 months preceding the group rating application deadline.
  - Must be in active coverage status by the application deadline, and remain in active coverage status through the beginning of the policy year.

**Group Retrospective-Rating**

Under the Group Retrospective-Rating Program, employers can band together through a sponsoring organization and earn refunds (or be charged assessments) based on performance. Employers will pay their individual premiums for the initial policy year and at 12, 24, and 36 months after the initial policy year the BWC will review the claims costs and standard premium of the group as a whole. If the review indicates a decrease in premium then each employer in the group will receive a refund, but if the premium has increased an assessment will be issued.

**Eligibility**

- Must be a private, state-fund employer or a public employer taxing district
- Be Current on any and all premiums or other monies owed to the BWC
- Employer must be in good standing with the BWC.
  - Must have active coverage by the application deadline
  - Must be current on premium payments

May not have cumulative lapses of more than 40 days in the past 12 months

**One Claim Program**

If one significant claim enters your experience and leads to your group sponsor no longer qualifying you for group rating, the BWC One Claim Program may be able to help.

**Basics**

The One Claim Program (OCP) is a voluntary rate program for private, state fund employers participating in a group rating plan. It is designed to help employers with minimal claims lessen the impact of one uncharacteristic claim. Eligible employers will receive a 20% discount off their base rate the first year of participation, 15% the second year, 10% the third year, and 5% the final year of participation.

**Benefits**

- In addition to the discount, the OCP provides an opportunity for employers to work with their Managed Care Organization (MCO) and Hunter Consulting to gain a better understanding of claims management and work to prevent future claims
- Employers may also participate in the Drug Free Workplace Program and stack that discount on top of the OCP base rate discount. Employers participating in OCP cannot participate in the Premium Discount Program.
Any company paying in excess of $125,000.00 in Annual State Fund Premiums should review this program to determine if it would be an appropriate cost control tool. With a retrospective rated program, the employer selects a deductible from $100,000.00 to no claim limit. They self-insure this figure with the Bureau. The Bureau assumes liability of the claim cost once the deductible has been met. The employer is given a discount from the premium based on the liability they have decided to take. Tartan Benefit Services can do an analysis to determine if this program would be beneficial to your company.

Safety Council Discount Program

The Ohio Bureau of Workers’ Compensation offers a discount program for participating in your area safety council. 80 safety councils participate in this program which promotes strategies to increase safety and health in both the workplace and the community. Participating employers would have the opportunity to receive a 2% rebate for participation.

Eligibility

To qualify for a two percent participation rebate employers must meet the following requirements.

- Enroll with the local safety council by July 31.
- Attend 10 meetings or events.
  - At least 8 through the local safety council
  - Credit for 2 meetings may be obtained by attendance of Ohio Safety Congress, DSH safety training courses or industry-specific training.
- The CEO (highest ranking officer) must attend one safety council sponsored function or meeting (CEO attendance counts as credit toward one of 10 meetings required).
- Submit semi-annual reports for the calendar year.

Additional Discount

Employers can also earn an additional 2 percent performance bonus for reducing either frequency or severity of claims by 10 percent, or with maintenance of both frequency and severity at zero. An employer must meet all eligibility requirements to be eligible for a performance discount. It is important to note that group rating employers are only eligible for the 2 percent performance bonus.

Transitional Work

A transitional work program is a progressive, individualized return-to-work program focused on transitioning injured workers with temporary limitations back to their original jobs. Implementation can significantly reduce worker’s compensation costs by allowing injured workers to perform transitional work duties during their recovery. The program offers injured employees a productive work option – as opposed to just light duty – that maintains positive morale for all your employees.

Benefits

- Employers can realize direct cost savings with a reduction in overall employee absences.
- Employers can eliminate the need to hire and train replacement employees, avoiding the unnecessary delays and inefficiencies created when valuable employees are missing.
- By returning injured workers to work as quickly and safely as possible, the potential for legal complications is lessened.
• By experiencing minimal lost time, BWC claim reserves are reduced or prevented entirely.

**Work Place Wellness Grant Program**

Employers wanting to improve the health and wellness of their workers can benefit from our newest program, the Workplace Wellness Grant Program (WWGP). It provides funding to assist employers in establishing training and programs to reduce health risk factors specific to their employees.

BWC established WWGP to study the effect of a wellness program in the workplace on bringing down incidence and cost of accidents and illnesses. The goal is to control the escalating cost of workers' compensation claims through addressing health risk factors. The WWGP's collateral goals are also to reduce health-care costs for employers, as well as improve the health of the workforce.

**IMPORTANT TIME LINES FOR PROGRAM PARTICIPATION**

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<tr>
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<th>PRIVATE EMPLOYERS</th>
<th>PUBLIC EMPLOYERS</th>
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<tbody>
<tr>
<td><strong>January 2013</strong></td>
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<tr>
<td>1 - DFSP program year starts</td>
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<td>1 - Policy year starts</td>
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<tr>
<td>31 - DFSP accident analysis training deadline for 1/1 program start date initial year only. New supervisors have 60 days from hire date to complete</td>
<td>1 - DFSP program year starts</td>
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<tr>
<td>31 - DFSP safety mgt self-assessment (SH-26) deadline for 1/1 start date</td>
<td>1 - Individual retro rating plan program starts</td>
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<td><strong>February 2013</strong></td>
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<tr>
<td>28 - Group experience rating application deadline</td>
<td>28 - Self-Insured assessment payment due - first half</td>
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<td>Payroll reports due (DP-21)</td>
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<td>28</td>
<td>Self-Insured SI-40 due</td>
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<td>28</td>
<td>Self-Insured assessment payment due - first half</td>
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<tr>
<td>28</td>
<td>DFSP action plan (DSFP-5) deadline (advanced level only) for 1/1 program start date</td>
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**March 2013**

| 29    | EM cap requirements deadline                                                       |
| 30    | DFSP annual report for preceding 7/1 program start date                            |

**April 2013**

| 30    | Deductible program application deadline date for 7/1 start date                   |
| 30    | Individual retro rating application deadline for 7/1 start date                   |
| 30    | DFSP program application deadline for 7/1 start date                              |
| 30    | OCP program application deadline for 7/1 start date                               |
| 30    | Group Retro application deadline for 7/1 start date                               |
| 30    | Industry-specific safety program application deadline for 7/1 start date          |
| 30    | Transitional work bonus application for 7/1 start date                            |

**May 2013**

| 15    | Individual retro annual statements mailed from previous policy year               |
| 30    | Snap shot date for experience calculation                                         |

**June 2013**

<p>| 1     | Last day for retro settlements (close-out yr for 10-yr annual evaluation)         |
| 1     | Balance of 50/50 premium due                                                      |
| 28    | Deadline for OCP education requirement                                           |
| 30    | Payroll reports mailed (DP-21s)                                                   |
| 30    | Deadline for safety council participation                                         |</p>
<table>
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<th>requirements for FY13 rebate</th>
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<td>* approximate dates</td>
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Current clients, please contact your account representative for more information.