

# Risky Business

## Did you know?

- Back injuries account for 24% of all injuries resulting in days away from work?
- Healthcare workers sustain 4.5% more back injuries than any other occupation
- Back injuries account for over \$20 billion annually from US employers
- The use of lifting equipment decreased lost work days by 86%
- Teaching your employees proper lifting techniques can reduce the risk of injury



**V&A RISK SERVICES**

Workers' Compensation Services

Tradition Square  
2730 Centennial Rd.  
Toledo, OH 43617  
419.867.1044

## *Know Your Options...BWC Programs Available for July 1, 2011*

Snow is still covering the ground here in most of Ohio, yet it's time to think of July. Not just the sunshine that is bound to be coming our way, but a new rating year from the Ohio Bureau of Workers' Compensation (BWC). Enrollment deadlines are approaching for many of the programs available to employers. Check out the following programs, sunscreen optional.

**Drug Free Safety Program** – Enroll at the Basic or Advanced Level and receive a premium discount of 3 to 7% off your BWC rates. Group Experience Rated companies must enroll in the Advanced level to obtain a 3% discount. Enrollment deadline is April 29, 2011.

**Deductible Program** – BWC grants a rate discount to an employer who agrees to reimburse BWC (up to the per claim deductible) for any claim costs paid out in those claims incurred during the enrollment year. The higher the deductible level chosen, the higher the upfront discount. Enrollment deadline is April 29, 2011.

**Group Experience Rating** – Discount will be directly applied to your BWC Rates. Packets have been sent to those that qualify and forms must be returned to V & A by February 24 (fax or emailed) so that V&A can file our rosters with BWC by February 28. If you are in need of a replacement packet or have questions on your eligibility, call the Group Rating Department at 800.493.9662 or e-mail [jweisz@variskservices.com](mailto:jweisz@variskservices.com). Please include your BWC policy # in the subject line. Group Roster filing deadline is February 28, 2011.

**\*For those unable to qualify for Group Experience Rating, consider these additional programs:**

**Group Retrospective Rating** – Although it has no upfront discount, group members are eligible for future rebates depending upon the loss performance of the group during the enrollment year. However, if the group loss performance is poor, BWC will assess additional premiums to the group members. Group Retrospective Roster filing deadline is April 29, 2011.

**Safety Council Discount Program** – Your reward for attending 10 Safety Council meetings is a 2% rebate on your premiums. Another 2% can be earned by reducing frequency & lost days. Inform your local Safety Council of your desire to participate by July 31, 2011.

**100% EM Cap Program** – A “step-down” program for those recently removed from group. BWC will only allow your experience modifier to grow by 100% from one year to the next. Filing deadline is mid-September, 2011

**One Claim Program** – A program for companies recently removed from group that has one significant claim that caused their removal. Participants cannot have more than 3 other small medical only claims in their experience. Enrollment deadline is March 31, 2011.

**Deadline for Drug Free Safety Program April 29th**

Private employers which did not enter into the new Drug Free Safety Program beginning in January, 2011, have another opportunity to apply for the program period starting in July, 2011.

Applications must be completed and faxed into the BWC no later than April 29, 2011.

If you have questions about the Drug Free Safety Program or would like to discuss your options, please call our offices.



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**Group Rating Safety Education Requirements for July 1, 2010 group members**

Workers' compensation costs are affecting the profitability of every Ohio employer. Do not let an Ohio Bureau of Workers' Compensation (BWC) rule keep you out of group for the July 1, 2011 rating year.

Any July 1, 2010 group rating member who has had even 1 claim in calendar year 2008 or 2009 must attend a minimum of two hours of mandated safety training or may be disqualified from group participation starting July 1, 2011. Employers have until June 30, 2011 to meet this requirement. If you have multiple policy numbers you must attend two hours of safety training per policy number.

*As always, V&A Risk Services has got you covered.*

**Option 1: Webinars** - Learn what you can do to positively impact your safety program at one of the Ohio Commerce & Safety Alliance Workers' Compensation 2-Hour Webinars sponsored by Safety Council of Northwest Ohio, Toledo Regional Chamber of Commerce and Toledo Trucking Association. Log on to receive the required safety training. For dates and times see the reverse side of this letter.

**Option 2: Seminars** – Attend a seminar sponsored by Safety Council of Northwest Ohio, Toledo Regional Chamber of Commerce and Toledo Trucking Association – (see attached)

**Option 3: On-line BWC courses** are available to meet the 2 hour requirement. Go to Ohio BWC.com – Safety Services – Training Services – Web Based Courses

**Option 4: Other BWC educational opportunities** include the Ohio Safety Congress and Expo to be held March 29 – March 31, 2011 in Columbus.

If you have any questions, please contact our offices

**Dates to Remember**



- Feb 28** Premium payments due
- March 29-31** Safety Congress and Expo
- March 31** Application Deadline for One Claim Program
- April 29** Application Deadline for Drug Free Safety Program July start date
- April 29** Application Deadline for Group Retrospective Rating

**New Ohio BWC Administration**

In January, 2011, Ohio Governor John Kasich appointed Steve Buehrer as Administrator of the Ohio Bureau of Workers' Compensation. Mr. Buehrer has previously served as the Chief of Human Resources for the BWC and was a member of the Ohio Senate from 2007-2010 where he was appointed the chairman of the Insurance, Commerce and Labor committee which oversaw all workers' compensation legislation.

The Ohio BWC has 2,200 employees and serves about 225,000 employers in Ohio.

# Ohio Commerce & Safety Alliance Workers' Compensation Safety Webinar & Seminar Schedule



<p><b>WEBINAR</b> <b>Avoiding Trips, Slips &amp; Falls</b> <b>(Tips for the Restaurant &amp; Hotel Industry)</b> March 10, 2011 9:00 am – 11:00 am Online by computer or computer and phone</p> <p><b>*To register, use form below</b></p>	<p><b>WEBINAR</b> <b>Risk Reduction &amp; Safety Management</b> <b>Training (Using safety mgmt to reduce</b> <b>your risk exposure)</b> April 28, 2011 9:00 am – 11:00 am Online by computer or Computer and phone</p> <p><b>*To register, use form below</b></p>
<p><b>IN-PERSON SEMINAR</b> <b>\$how Me the Money!</b> <b>(Safety, Risk &amp; Cost Avoidance Strategies)</b> March 15, 2011 8:30 – 11:30 am <b>Toledo Edison Bldg</b> <b>300 Madison Ave, 8<sup>th</sup> Floor</b></p> <p><b>*To Register please visit <a href="http://www.toledochamber.com">www.toledochamber.com</a> (click on Event calendar)</b></p>	

Pay in advance by check (made payable to Custom Training Solutions). Cost is \$25 per person, per seminar. Registration can be completed via e-mail to [kschulte@northweststate.edu](mailto:kschulte@northweststate.edu) or by fax to 419.530.3308. Please complete the form or include the information as requested below.

Company Name \_\_\_\_\_

BWC Policy Number \_\_\_\_\_

Person (s) Attending \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_