

# Risky Business

## Premium Reminder

Employers which have paid their workers compensation premiums online in the past will no longer receive a payroll report in the mail. Instead, those employers will receive a postcard reminder when the payroll report is due and will need to log on to the [Ohio BWC website](#) to complete the report and make the required payment.

If you have questions about this new procedure, please contact our offices.



**V&A RISK SERVICES**

Workers' Compensation Services

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## 2012 Group Rating Quotes Delayed

You may have noticed that you haven't received your group rating quotes from V&A Risk Services for the 2012 premium period yet – and there's good reason. The Ohio BWC has not yet finalized or approved the discount levels for 2012 and has put a moratorium on TPAs, preventing us from quoting specific discounts to employers. The BWC is also reviewing all discount programs to ensure compatibility and identifying those programs which may be improved upon. We expect to receive the final numbers sometime in late November and will pass that information on to you as soon as we receive it.

Remember, that the Ohio BWC has forbidden a TPA from quoting specific discounts to employers until they have finalized the 2012 rates. If you receive information from another TPA, make sure that you have all the facts before you make a decision and, if you have any questions, please call Jim Weisz in our offices or email him at [jweisz@variskservices.com](mailto:jweisz@variskservices.com).

## Grow Ohio Program Announced



Until now, employers new to Ohio were excluded from group rating plan discounts until after their first full policy year. With the approval of the new economic development program, *Grow Ohio*, new Ohio employers have a choice to immediately participate in a group rating program or receive an automatic 25% discount on their workers compensation premium for the first two years that they are in business in Ohio. The *Grow Ohio* Program is intended to encourage job growth within the state by allowing new businesses to allocate money into other areas of the business. New businesses will have 30 days to decide to enroll in a group rating plan or the Ohio BWC will automatically apply the 25% premium discount. The incentive will apply to the payroll reported within the period the coverage becomes effective and the four subsequent six month payroll periods.

You can read more about Grow Ohio on the [Ohio BWC website](#). If your company has a business new to Ohio opening up or starting a brand new business, please call Ken Finley to discuss your group rating options. You can also email Ken at [kfinley@variskservices.com](mailto:kfinley@variskservices.com).

### *Dates to Remember*

- Nov 21** Unemployment rate determinations mailed to employers
- Nov 30** Unemployment tax contributions due (third qtr)
- Dec. 1** Second 50/50 BWC Premium Payment Due
- Dec 1** Application deadline for public employers to participate in a retro rating plan on July 1
- Dec 31** BWC takes snapshot of private employer's rates to determine July, 2012 rates
- Dec 31** Changes to Unemployment determinations due



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### *Are Your Employees Ready for Cold Weather?*

With the arrival of November, Ohioans know that cold weather is almost upon us. This is a good time for employers to review their safety procedures for employees who spend their workday in freezing temperatures.

- Adjust schedules as much as possible so that employees are in the cold only during the warmest hours of the day.
- Employees should wear three layers of personal protective clothing: an outer layer made of water resistant material to act as a windbreaker, a middle layer made of wool or synthetic fabric to absorb sweat and retain insulation and an inner layer which promotes wicking of sweat and ventilation. Employees should always carry a change of clothes in case their clothes become wet. Hats and insulated footwear should be worn to protect against cold and dampness. Changing the socks at mid-day will help the feet stay warm.
- Using an onsite heat source such as air jets or radiant heaters and shielding work areas from drafty or windy conditions will help. A heated shelter for employees who experience prolonged exposure to extreme temperatures or wind chills should be made available.
- Employees should be encouraged to stay hydrated with warm fluids such as decaffeinated coffee, tea or hot chocolate. Caffeinated beverages should be avoided since they can inhibit the body's response to the cold.
- Train employees to recognize the signs of hypothermia, frostbite and trench foot and prepare them in emergency procedures in case a coworker exhibits these symptoms.

For more information on keeping your cold weather employees safe, visit the [Department of Labor website](#).

### *Change in Bill Payment Rules for Workers Comp Claims*

Effective September 12, 2011, any medical or vocational fee bills with a date of service on or after July 29, 2011 must be submitted for payment **within 1 year** of the date on which the service was rendered, or one year after the date of service became payable in an allowed claim. Prior to the new rule, fee bills were required to be submitted within two years from the date on which the service was rendered.