

Program	Program Overview and Considerations	Filing Deadline	Effective Maximum Discount	Program Compatibility
Group Rating	Similar employers merge experience together to resemble larger business to receive discounts greater than could be received individually. Participants who sustain a claim in the green year must complete 2 hours of safety training administered by BWC or sponsoring association or complete BWC's online accident analysis form and online safety class. Must be a member of a sponsoring association to participate.	Private: Monday before Thanksgiving Public: last business day of May	Private: 53% Public: 59%	Destination Excellence, \$15k Medical Only
Group Retrospective Rating	Similar employers pool collective risk and potentially receive a refund or pay an assessment based on overall group's performance. Participants who sustain a claim in the green year must complete 2 hours of safety training administered by BWC or sponsoring association or complete BWC's online accident analysis form and online safety class. Must be a member of a sponsoring association to participate.	Private: last business day of January Public: last business day of July	Varies	Go Green, Lapse Free, Safety Council (participation only)
Individual Retrospective Rating	Individual employers pay less premium than otherwise owed and potentially receive additional discounts while assuming some risk of claim costs up to a selected claim and policy limit. Must implement a BWC-approved safety plan and there are parameters regarding risk assumption in areas of per claim limit (stop loss) and maximum premium.	Private: last business day of January Public: last business day of July	Varies	Go Green, \$15k Medical Only, Safety Council
Self Insurance	Administer own workers' compensation program and have potential for claim cost savings; minimum of 500 employees in Ohio, 2 years experience within state insurance fund, operate BWC certified Qualified Health Plan, demonstrate strong financial stability, and maintain account with financial institution in Ohio or draw compensation checks from same account as payroll checks.	N/A	N/A	None
\$15k Medical Only	Lower premiums by directly paying medical expenses up to \$15,000 which are not charged to claims experience; all medical costs paid during participation are not included in cost of claim which may result in reduced premium.	N/A	Medical costs not included in cost of claim; may reduce premium	Destination Excellence, Grow Ohio Incentive, Group Rating, One Claim Program, EM Cap, Individual Retrospective Rating
Destination Excellence	Program encourages focus on safety and return-to-work along with efficient management of accounts and cost control efforts. Program includes Industry Specific Safety Program (ISSP), Transitional Work Bonus Program (TWB), Safety Council Rebate Incentive Program and Administrative Discounts (Go Green, Lapse-Free).	Deadlines Only for ISSP and TWB Private: last business day of May Public: last business day of November	Varies	Drug Free Safety Program, EM Cap, \$15k Medical Only, Grow Ohio Incentive, One Claim Program, Safety Council, Group Rating, Group Retrospective Rating

Program	Program Overview and Considerations	Filing Deadline	Effective Maximum Discount	Program Compatibility
Drug Free Safety Program	Premium bonus for implementing program to address use and misuse of alcohol and drugs. Program allows for continuous participation without time limits. Safety Review submitted within 30 days of each program year. Advanced level requires safety action plan within 60 days of program year. Online accident analysis training (one-time) for all supervisors within 60 days start of program year (or within 60 days of someone becoming a supervisor). Training for DFSP for all supervisors and employees as well as various levels of drug testing required depending on program level selected.	Private: last business day of May Public: last business day of November	Basic – 4% Advanced – 7%	Destination Excellence, \$15k Medical Only, Grow Ohio Incentive, Group Rating, Small Deductible
EM Cap	For those employers who are penalty rated, a 100% cap is placed on amount an individual employer's experience modifier (EM) can increase from year to year. Industry specific half day training in the first year of the program must be completed and online training class in subsequent years. BWC automatically applies cap if eligible; if employer does not wish to participate, must send written notification to BWC.	N/A	Cannot be charged more than double prior year EMR	Destination Excellence, \$15k Medical Only
Grow Ohio Incentive	In order to help spur job creation in the state of Ohio, new employers are offered an option of either joining a group rating program and receiving a premium discount potentially up to the maximum discount allowed effective on their first day of coverage <u>or</u> an automatic 25% discount on their workers' compensation premium. A new employer is defined as a new business entity or an out-of-state business that creates one or more jobs in Ohio on or after July 1, 2011.	Within 30 days of policy finalization	Maximum group discount allowed or 25%	Destination Excellence, \$15k Medical Only, Small Deductible
Large Deductible	Discount in exchange for agreeing to pay set amount of costs associated with claim. Financial information for credit analysis required. No cumulative lapses in coverage in excess of 15 days within the 5 years preceding original application deadline or renewal anniversary. Deductible may not exceed 40% of total premium paid. Deductible amounts available: \$25,000, \$50,000, \$100,000, and \$200,000. The entire claims cost for injuries incurred in a policy year are included in experience rate calculation for that policy year of participation.	Private: last business day of January Public: last business day of July	Up to 77%	Go Green, Safety Council
One Claim Program	Discount for only 1 significant lost time claim in green year and no more than 3 medical only in experience period. Must ensure that total costs of three medical only claims do not exceed limited losses and attend a half day industry specific training in the first year of the program and an online training class in subsequent years. Must also have been enrolled in a group rating program in the prior policy year.	Private: last business day of January Public: last business day of July	Year 1 – 20% Year 2 – 15% Year 3 – 10% Year 4 – 5% Year 5 - 5% (if applicable)	Destination Excellence, \$15k Medical Only
Safety Council	Rebate for active participation in local safety council and additional performance rebate for reduction in frequency and severity of claims. For Participation rebate, must attend 10 meetings between July 1 and June 30, submit calendar year semi-annual reports and fulfill CEO attendance requirements. For Performance rebate, must reduce frequency and severity by 10 percent or maintain both at zero.	July 31st	4% (2% participation; 2% performance)	Destination Excellence, EM Cap, \$15k Medical Only, Grow Ohio Incentive, One Claim Program, Group Rating (performance only), Group Retrospective Rating (participation only), Large Deductible, Individual Retrospective Rating, Small Deductible
Small Deductible	Discount in exchange for agreeing to pay set amount of costs associated with claim. No cumulative lapses in coverage in excess of 40 days within 12 months preceding application deadline or renewal anniversary. Deductible may not exceed 25% of total premium paid. Deductible amounts available: \$500, \$1,000, \$2,500, \$5,000, and \$10,000. All claim costs for injuries incurred in that policy year are included in the experience rate calculation less any deductible billed.	Private: last business day of January Public: last business day of July	Up to 26%	Drug Free Safety Program, Go Green, Grow Ohio Incentive, Safety Council

