

BWC Update

Destination: Excellence

What is Destination: Excellence?

- It's a customizable BWC rating plan consisting of seven new and existing program options.
- Helps employers build a risk-management plan focused on:
 - Policy maintenance;
 - Prevention;
 - Return to work.

Policy Maintenance

Go-Green Discount

Purpose: Encourages employers to interact with BWC electronically

Actions: Receive payroll report, file payroll and pay premium online

Incentive: 1-percent premium discount; up to \$1,000 every six months

Policy maintenance

Lapse-Free Discount

Purpose: Encourages timely payments from employers

Actions: Have no lapses in last 60 months; can use one-time forgiveness to stay current

Incentive: 1-percent premium discount; up to \$1,000 every six months

Prevention

Drug-Free Safety Program

Purpose: Encourages employers to eliminate drugs and alcohol in the workplace

Actions: No changes to current requirements

Incentive: 4- to 7-percent premium discount

Prevention

Safety Councils

Purpose: Encourages employers to participate in local safety councils and improve safety performance

Actions: No changes to current requirements

Incentive: 2-percent premium discount for attendance; 2-percent for performance

Prevention

Industry-specific safety

Purpose: Encourages employers to conduct a risk assessment and participate in activities to reduce accidents

Actions: Includes completing a risk assessment; providing data; and completing between one and three safety activities (depending on size of employer)

Incentive: 3-percent premium discount

Prevention

Industry-Specific Safety (continued)

Safety Activities

1. Attend industry-specific training classes
2. Attend Ohio Safety Congress & Expo
3. On-site field consultation by BWC

Small employers (less than or equal to \$100, 000 in payroll) = one of the above

Medium employers (more than \$100, 000 and up to \$300,000 in payroll) = two of the above

Large employers (more than \$300,000 in payroll) = all three of the above

Return to Work

Vocational rehabilitation

Purpose: To reward employers who encourage workers to use rehab and bring them back to work. Has always been available, but not widely known.

Actions: Successfully completing a rehab plan and returning injured worker(s) to work

Incentive: Negotiated payments to employer and defraying rehab costs through surplus fund; applicable to claim with any date of injury

Return to work

Transitional Work

Purpose: Encourages employers to bring workers back to work quickly and safely

Actions: Set up a program for addressing lost-time claims

Incentive: Grants for employers to set up program; up to 10% bonus for using an established program to return injured worker(s) to work – any claim with date of injury in that policy year

Return to work

Transitional Work

1. For employers with existing grants: BWC will review current status of employer's program and ensure the program has all necessary components to qualify for bonus participation.
2. For employers who have not received a grant, but have an active transitional work program: May request a review/approval of their program by BWC for bonus consideration. Employer will need to submit for review, the written program, proof of training, resource list, job analyses and program evaluation results.
3. For employers wishing to participate in bonus program without a transitional work program: Employers will be referred for grant consideration.

Return to work

Transitional Work Grants

- BWC will begin taking applications 7-1-12
Applications may be submitted at any time.

Bonus

- Bonus is to be given as an account credit that is refunded after any account balance is absorbed.
- **Application Deadline**
 - Pa – The last business day of April for a 7/1 start date and the last business day of October for a 1/1 start date.
 - PEC – The last business day of October for a 1/1 start date. The first program year available is 1-1-2013.
 - Application is required each year.

Compatibility Changes

- **DFSP** is compatible with the **\$15,000 Medical-Only Program** and is fully compatible with **Group Rating**.
- The 2-percent participation discount through **Safety Council** is available to **Group Retrospective** participants.
- The **One Claim Program** and the **100-Percent EM Cap** are not compatible with the **Small Deductible**.
- **Salary Continuation** is compatible with everything.
- **Small Deductible** is not compatible with **Group Rating**.

Employer Program Compatibility – effective July 1, 2012

Rating Structure	Compatible Discount Programs ^{1,2}	Restrictions on Combination of Discount Programs
Base- or Individual-Experience Rated	Destination: Excellence Drug-Free Safety Program (DFSP) Early Payment Discount EM Cap \$15K Medical-Only Program Grow Ohio Incentive One Claim Program(OCP) Safety Council	<ul style="list-style-type: none"> • EM Cap may not be combined with DFSP, Grow Ohio Incentive, or OCP. • Early Payment Discount Program cannot be combined with the Go Green Discount portion of Destination: Excellence. • OCP may not be combined with DFSP, EM Cap, or Grow Ohio Incentive.
Group Experience Rating (as defined in OAC 4123-17-61 to 68)	Destination: Excellence Drug-Free Safety Program Early Payment Discount \$15K Medical-Only Program Safety Council(performance bonus only)	<ul style="list-style-type: none"> • Early Payment Discount Program cannot be combined with the Go Green Discount portion of Destination: Excellence
Group Retrospective Rating (as defined in OAC 4123-17-73)	Early Payment Discount Safety Council (participation rebate only)	
Large Deductible (deductible amounts greater than \$10,000, as defined in OAC 4123-17-72)	Early Payment Discount Safety Council	
Retrospective Rating (as defined in OAC 4123-17-41 to 54)	Early Payment Discount \$15K Medical-Only Program Safety Council	
Small Deductible (deductible amounts of \$10,000 or less, as defined in OAC 4123-17-72)	Drug-Free Safety Program Early Payment Discount Grow Ohio Incentive Safety Council	