

“The happiest people don’t have the best of everything, they just make the best of everything.”

--Unknown

Children are back in school and the Ohio corn fields are full and tall. I actually saw Halloween decorations in the store the other day. Can’t summer just last a little bit longer?

9/30/2018 is your Experience “snapshot” for the upcoming 7/1/2019 Rate Year:

One of the most important dates this month is September 30th. This is the date that the Ohio BWC takes their annual snapshot of your experience to determine your Experience Modifier Rate (EMR) for the 7/1/2019 Rate Year. The BWC will compare all of your claims dollars from 7/1/2013-6/30/2017 to your Total Limited Losses (“TLL”)—which is the amount of claims dollars that the BWC expected your company to have for those four rate years. Claims take 2 rate years to enter your experience, and then are used for 4 rate years to determine your EMR.

Group Rating and Group Retrospective enrollment for the upcoming 2019 Rate Year:

Your projected 2019 loss ratio (losses vs. expected losses) for 2019 helps us determine your eligibility for Group Rating or Group Retrospective Rating. CareWorksComp is currently evaluating all of our clients for Group and Group Retrospective Rating for the 2019 Rate Year. We are happy to meet with you to review your rates, claims, and premium savings in order for you to decide which program would be the best fit for your company. The deadline to enroll in Group Rating for the 7/1/19 Rate Year is 11/14/2018, and the deadline for Group Retro enrollment is 1/25/2019.

2 Hour Safety Training for the current 2018 Rate Year:

Now that we have moved into the new 2018 Rate Year, which runs from 7/1/18-6/30/19, just a reminder that if you had a claim in the “Green Year” (7/1/16 - 9/30/17) and you are in a Group or Group Retrospective program, a representative from your company needs to complete 2 hours of BWC approved safety training by 6/30/19. This training can be completed in-person at a BWC office or online through the BWC’s Learning Center at www.bwc.ohio.gov. In addition, CareWorksComp is providing two Safety Training Seminars this fall: one in Alliance, Ohio, on October 17, 2018, and one in Dublin, Ohio, on December 6, 2018. For your convenience, CareWorksComp also provides this training via a video link. Attached is more information about these seminars and how to register.

BWC’s Go Green Discount...don’t forget:

In order to get the BWC’s “Go Green” discount when you pay your BWC premiums on-line at www.bwc.ohio.gov, you must also be signed up to get the BWC’s Invoices BY EMAIL, not regular mail. How to do this:

Log into your account at www.bwc.ohio.gov.

Go to VIEW MY POLICY.

Scroll down, and on the right you will see **ELECTRONIC NOTIFICATIONS** in bold type. Click on this link. Follow the prompts.

Medical Marijuana and your Drug Free Workplace:

Please see the attached information for the latest on Medical Marijuana in the Workplace.

OSHA Webinar Save The Date:

On Friday, September 28th, John Valentine of RiskControl360 will hold a 2 hour webinar on OSHA recordkeeping compliance in accordance with 29 CFR 1904. During this webinar, participants will learn the difference between OSHA recordables, OSHA reportables, and workers’ compensation claims as well as how to classify injuries correctly. OSHA recordables/reportables and claims can all result in both direct and indirect financial losses for employers. Participants who attend this webinar will leave with the knowledge and tools they need to REDUCE OSHA recordables, reportables, and claims through both proper case management and accident prevention methods. We will have registration details in the next few weeks.

CareWorksComp appreciates your partnership and we are happy to help you with any questions or concerns you may have.

Sincerely,