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Announcements

2010 marks the 60th Anniversary of The Employers' Association. We would like to thank all of our present and past members for supporting our efforts to be a valuable resource to our business community.



Instead of sending holiday cards The EA will be making a charitable donation to the Sparrow's Nest.

Happy Holidays From The EA!



The Employers' Association will be closed on the following days for the observance of Christmas and New Years holidays:

- Thursday, December 24th
- Friday, December 25th
- Thursday, December 31st
- Friday, January 1st



BWC Changes

The Ohio Bureau of Workers' Compensation (BWC) has undertaken an aggressive rate reform intended to provide premium equity to both group rated and non-group rated employers.

On Friday October 30, 2009, the Bureau of Workers' Compensation (BWC) Board of Directors unanimously approved the 2010 rate plan for private employers. The plan follows BWC's recommendation to both lower maximum credibility to 65 percent and apply a significant stratified surcharge (also referred to as "break-even factor" or "BEF") to all group employers reducing the maximum discount to around 51 percent.

New Programs

BWC has implemented several new programs such as the Deductible Program, the 100% EM Cap and Group Retrospective Rating.

- **Deductible Program** - The deductible program allows employers to participate in a per claim deductible plan, resulting in a prospective premium discount. Employers may select the deductible level, ranging from \$500 per claim to \$10,000 per claim.
- **100% EM Cap** - Employers with a 2009 EM of 1.01 or greater may be protected by the 100% EM cap which limits the EM increase to no more than double the 2008 EM. To participate in the program, employers must implement 5 steps of a 10-Step Business Plan.
- **Group Retrospective Rating** - Group Retrospective Rating is a performance-based program allowing groups of small employers to pool together to achieve the benefits of good safety performance and cost control. This program does not offer employers an up-front discount. If the group successfully controls claims costs during the rate year, they will be rewarded refunds over a three year period.

Limits in Financial Incentives

Beginning July 1, 2009 group rated employers were no longer able to receive discounts in Drug Free Work Place program or Safety Council. Group-retrospective rated employers may not receive discounts from Drug Free Work Place, Safety Council or the Deductible Program.

Safety Training

Safety training requirements are an additional change affecting group rated and group-retrospective rated employers. Any employer participating in a group rating program with a calendar year 2007 or 2008 claim must complete two hours of BWC approved safety training.

For more information on any of the changes happening with BWC, please contact CareWorks Consultants' Terri Case at (800) 837.3200, ext. 7113.

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