

# Program compatibility chart

Program/Offering	Deductible	DFWP Grant	DFWP/DF-EZ	EM Cap	\$15K	FlexPay	Group experience	Group retro	Individual retro	One Claim	Safety council	SafetyGRANT\$	Salary continuation	Self-insurance
Deductible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
DFWP Grant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
DFWP/DF-EZ	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>1</sup>	✓	✓	✓	✓	✓ <sup>2</sup>
EM Cap	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>3</sup>	✓	✓	✓	✓
\$15K Medical Only	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FlexPay	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Group experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Group retro	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Individual retro	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
One Claim	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Safety council	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
SafetyGRANT\$	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Salary continuation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Self-insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

<sup>1</sup> Employers participating in the individual-retrospective-rating program may also participate in the Drug-Free Workplace Program. However, they will only receive the higher of the two discounts, which is always individual-retrospective rating.

<sup>2</sup> Self-insured employers who bid or work state of Ohio public improvement/construction projects must implement a BWC-approved comparable drug-free workplace program.

<sup>3</sup> While an employer may participate in both the One Claim Program and the EM Cap, the incentives are not compatible. Instead, the employer will receive the lower EM of the two offerings.



## BWC program compatibility chart

Throughout the past two years, our arsenal of discount, incentive and grant programs have changed significantly. With the inception of two new programs and a host of modifications to existing offerings, it's important to understand what programs various types of employers can participate in. This includes who is eligible, what's required, and what benefit the employer may receive. In addition, it's also important to understand which of these offerings employers can combine to receive potentially larger incentives.

This document provides high-level information about the basic requirements and incentives of each program as well as a matrix to demonstrate compatible offerings.

	<b>Program</b>	<b>Incentive</b>	<b>Maximum discount</b>	<b>Eligibility</b>	<b>Duration of participation</b>	<b>Implementation requirements</b>
<b>Incentive programs</b>	<b>Deductible Program</b> Allows employers to receive a premium discount in exchange for agreeing to pay a set amount of costs associated with each claim	Premium discount	26 percent	Must be in good standing with BWC, have at least \$2,000 in premium annually to qualify and be considered an acceptable credit risk by Dunn and Bradstreet to qualify	Unlimited	Employers must have premiums that are four times the desired per-claim deductible amount to select that program (i.e., an employer must have \$2,000 in premium to participate in a \$500 per-claim deductible, \$4,000 in premium to participate in a \$1,000 per-claim deductible, etc).
	<b>Drug-Free Workplace Program (DFWP)/ Drug-Free EZ Program (DF-EZ)</b> Offers discounts to eligible employers that implement a program to address use and misuse of alcohol and drugs	Premium discount	20 percent	Must be in good standing with BWC	Maximum of five years	Criteria vary depending on level of participation, but all levels must include a written substance policy, employee substance educational awareness, supervisor skill-building training, drug and alcohol testing, and employee assistance.
	<b>FlexPay Program</b> Allows employers to pre-pay their premiums and receive additional premium discounts	Premium discount	2.75 percent	Must be in good standing with BWC and pay premiums in advance	Unlimited	Must meet premium payment deadlines
	<b>Group-Experience-Rating Program</b> Allows similar employers to merge their experience together to resemble a larger business and potentially receive discounts that are greater than what they could receive individually	Premium discount	77 percent (for July 1, 2009)	Must be in good standing with BWC and be selected by a certified sponsoring association	Unlimited	Employers participating in group rating who sustain a claim in either the green year or the most recent year of the experience period must complete two hours of safety training. BWC or the sponsoring association must administer the training.
	<b>Group-Retrospective-Rating Program</b> Allows similar employers to pool their collective risk and potentially receive a premium refund or pay an assessment based on the group's overall performance	Premium refunds	None	Must be in good standing with BWC and be selected by a certified sponsoring association	Unlimited	None
	<b>One Claim Program</b> Allows individual employers who have lost their group-rating discount to receive a premium discount	Premium discount	40 percent	Must be a PA employer in good standing with BWC, have one lost-time claim in his or her green year or three medical-only claims within his or her experience period, and lost their group-rating discount	Up to four years (while the claim remains in the employer's experience)	Must ensure total costs of three medical-only claims don't exceed expected losses and attend two, all-day training courses
	<b>Safety Council Rebate Program</b> Allows employers to receive a rebate for active participation in their local safety council and an additional performance bonus rebate for reduction in frequency or severity of claims	Premium rebate	4 percent (2 percent participation/ 2 percent performance)	Must meet all eligibility requirements and be in good standing with BWC	Unlimited	Must enroll by July 31; attend 10 meetings; submit calendar year semi-annual reports and fulfill CEO attendance requirements for first 2 percent, reduce frequency or severity by 10 percent or maintain both at zero for additional 2 percent
<b>Alternative rating programs</b>	<b>Individual-Retrospective-Rating Program</b> Allows individual employers to pay BWC less premium than otherwise owed and potentially receive additional discounts while assuming some risk.	Premium discounts and refunds	Varies	Must be in good standing with BWC, have at least \$25,000 in estimated premium, and supply audited financials for a five-year period to demonstrate financial strength and stability	Unlimited	Must implement the 10-Step Business Plan for Safety within the first year of participation and meet quarterly with BWC staff
	<b>Self-Insurance Program</b> Allows larger employers to administer their own workers' compensation program	Employers do not pay premiums to the State Insurance Fund.	None	Must have 500 employees, paid premiums into the State Insurance Fund for at least two years, demonstrate financial strength and stability, and possess the ability to administer a workers' compensation program.	Unlimited	None
<b>Experience mitigation strategies</b>	<b>\$15K Medical Only Program</b> Enables an employer to pay medical costs associated with a claim to keep those costs of that employer's experience period and potentially remain in group rating	Potential premium reduction (through keeping costs out of the experience period)	None	Must be in good standing with BWC, enroll in the program, and notify BWC within 14 days of learning a claim is filed that the employer wishes to pay those costs directly	Unlimited	Must notify injured worker and medical provider that they will pay bills on claims, pay all bills within 30 days of receipt, supply record of payments to MCO, and manage/maintain all aspects of the claim
	<b>Salary continuation</b> Allows employers to continue paying injured workers their salary to prevent indemnity costs from being included in the employer's experience period	Potential premium reduction (through keeping costs out of the experience period)	None	Must be in good standing with BWC, and report paid wages to BWC	Unlimited	None
<b>Grants</b>	<b>DFWP Grant</b> Allows employers to receive grant monies to offset costs associated with education, and training related to either the DFWP or DF-EZ	Grant monies	\$10,000 private employer (PA) or \$15,000 public employer (PEC) at maximum hourly rate of \$150 per hour based on requirements established through program	Must be in good standing with BWC and not in DFWP/DF-EZ at level 0/comparable program	Up to lifetime cap	Must supply invoices/receipts to verify payment to receive reimbursement
	<b>Safety Intervention Grant Program</b> Allows employers to purchase equipment to substantially reduce or eliminate injuries associated with a particular task or operation	Grant monies	Matching up to \$40,000	Must be in good standing with BWC, demonstrate the need for a safety intervention, receive approval from BWC through grant application process prior to purchase, and pay his or her portion of the 4-to-1 matching grant	Up to a maximum of \$40,000	Must submit quarterly online reports, a one-year case study report, and an optional three-year study report