> April 2019 BWC News from CareWorks Comp

"I like to encourage people to realize that any action is good action if it's proactive and there is a positive intent behind it." ~Michael J. Fox

Register Now: CareWorks Comp Risk Management Cost Control 2-Hour Seminars!

CareWorks Comp will be holding 3 different 2-hour Safety Seminars this spring throughout Ohio. The topic of each Seminar will be: *Managing Safety and Risk in a Changing World.* This Seminar will count as 2-hours of BWC approved safety training for the 2018 policy year for private employers, and 2-hours for public employers for the 2019 policy year. The cost is \$40 per person. For registration, please complete the attached flyer and send it to Marcia Dennis at: marcia.dennis@yorkrisk.com

Dates & Locations:

April 30th - Cleveland 10am -12pm Holiday Inn 15471 Royalton Rd Strongsville, Oh 44136

May 9th - Columbus 10am -12pm

BMI 6165 Emerald Parkway Dublin, Oh 43016

May 14th - Cincinnati 10am - 12pm Holiday Inn 5800 Muhlhauser Rd West Chester, Oh 45069



May 1st: BWC mailing 2019 Notice of Estimated Annual Premium for 2019 Policy Year to employers

On or about May 1, 2019, the Ohio BWC will be mailing your Annual Notice of Estimated Premium to you for the upcoming 2019 Policy Year that starts on July 1, 2019 and ends on June 30, 2020. When you receive this Notice, we highly suggest that you review it in detail and confirm if the estimated payroll numbers that the BWC is projecting match what you are projecting for your company.

Important Deadlines:

April 2, 2019: 2018 OSHA 300A logs must be electronically submitted to OSHA. For further information, click on this link: OSHA's Online Injury Tracking Application

April 22, 2019: if you are on a Monthly Installment Plan OR a Bi-Monthly Installment Plan with the Ohio BWC to pay your Premiums, the next installment is due 4/22/19.

May 15, 2019: last day for employers to change their Premium Installment Plan with the Ohio BWC for the 2019 Policy Year. This can be done online at www.bwc.ohio.gov in your account under "My Policy" or by calling the Ohio BWC at 1.800.644.6292. May 31, 2019: Application deadlines for 7/1/19 start date for the BWC's Drug Free Safety Program (DFSP), Industry Specific Safety Program (ISSP), and Transitional Work Bonus Program (TWB). Apply online at www.bwc.ohio.gov.

BWC Monthly Webinars

The Ohio BWC hosts monthly webinars for Ohio employers to help keep you informed and up-to-date on all things BWC. They last about 20 minutes and you can attend them in person at a local BWC office, or you can watch them from the comfort of your office. Please visit the BWC's webinar page to register, and if you would like, you are able to view recorded sessions as well.

20% Reduction in BWC Rates for Private Employers

Ohio private employers will receive a 20 percent reduction in the average premium rates beginning July 1, 2019. BWC Administrator/CEO Stephanie McCloud said several factors make the reduction possible, including safer workplaces, fewer and less costly workplace injury claims and low medical cost inflation. Claims have fallen 18 percent since 2010 to 85,136 in 2018. "We're pleased

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continue the trend of falling rates with a reduction that will save Ohio private employers more than \$200 million next year," said McCloud. Governor Mike DeWine praised the move to reduce the rates. "Thanks to this substantial rate decrease, Ohio's private employers will see significant cost-savings that they can reinvest in their products and employees," said Governor DeWine. "This is a positive step toward helping to ensure that Ohio's economy continues to thrive." The 20 percent rate cut represents an average statewide change. The actual total premium paid by individual private employers depends on a number of factors, including the expected future claims costs in their industry, their company's recent claims history, participation in various BWC rebate programs and assessments collected to fund the operations of the system.

Go Green for 1% rebate with BWC

In order to receive your 1% rebate (up to \$2,000 annually) from the Ohio BWC by paying your premiums online via the website www.bwc.ohio.gov, your company or organization must now be enrolled to receive all policy notifications from the BWC electronically via email. To enroll, employers must update their electronic notifications on their "My Policy" page of their account at www.bwc.ohio.gov. This must be completed prior to the annual True-Up this August in order for the 1% Go Green Rebate to be received.

OSHA Increases Penalties

As of January 23, 2019, the penalties for violation of OSHA standards and regulations have increased. Below are the maximum penalty amounts, adjusted for inflation. The increase is due to the enactment of the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (e.g., Inflation Adjustment Act).

Type of Violation	2015	2016	2017	2018	2019
Serious Other-Than-Serious Posting Requirements (1)	\$ 7,000	\$ 12,471	\$ 12,675	\$ 12,934	\$ 13,260
Failure to Abate (2)	\$ 7,000	\$ 12,471	\$ 12,675	\$ 12,934	\$ 13,260
Willful or Repeated (3)	\$70,000	\$124,709	\$126,749	\$129,336	\$132,598

^{1,3} per violation

2 per day beyond the abatement date

States that operate their own Occupational Safety and Health Plans are required to adopt maximum penalty levels that are at least as effective as Federal OSHA's.

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Unemployment Cost Control

Unemployment Payroll Reporting - April will not only bring showers, but unemployment payroll reporting for your first quarter of 2019 (January - March) and unemployment taxes are due by **April 30, 2019**. The reports can be filed either through the Employer Resource Information Center (ERIC) at eric.ohio.gov or the Ohio Business Gateway at business.ohio.gov. April is when you will most likely pay the majority of your taxes for the year since employers are taxed on the first \$9500 of an employee's wages. Want to keep your unemployment taxes to a minimum? The best way to control costs is through effective claims management. We can help with that. If you would like more information on how much a claimant can collect or how much you, as an employer, may be charged, please contact our Unemployment Manager, Kammy Staton at 614.526.7165 or kammy.staton@careworkscomp.com.