

COMP BITS

SEPTEMBER 2017 NEWSLETTER

- The workers' comp group-rating marketing campaigns are in full swing! **Be careful what you sign!**
- Group-Rating renewals have been sent out to current clients, and invitations are being sent out currently. You may have dual eligibility, so you will receive both a Group-Rating invitation and a Group Retro invitation. Please contact our offices with any questions!
- **August 30, 2017**, is the due date for submitting your DFSP (Drug Free Safety Program) action plan for a 7/1 start date (advanced level only).
- **September 30, 2017**, is BWC's "snapshot date" for capturing claim costs in order to calculate 2018 experience.
- BWC now offers Future Dating for payments. Employers now have the option to schedule a future payment to ensure they maintain active coverage. Future Dating is only available for ACH payments, not credit cards.
- BWC has updated the payroll reporting caps for corporate officers for the 2017 policy year (7/1/17-6/30/18). Minimum reportable wages per person/per week is \$451 with a maximum of \$1353. This cap effects:
 - Active executive officers (an officer who engages in any work on behalf of the corporation).
 - Employers who choose elective coverage, such as: sole proprietors, partnership, family farm corporate officers, LLC acting as a partnership or sole proprietor, and individuals incorporated as a corporation.
- Governor Kasich signed the workers' compensation budget bill, Sub. H.B. 27, on June 30th. The bill made a number of fundamental changes including:
 - Settlement agreements will now be considered awards for purposes of handicap reimbursement;
 - A "notice of intent to settle" may now be filed within 30 days of receiving an appealed order – thus extending the time allowed for filing an appeal in court to 150 days;
 - Attorney's fees for a successful appeal have a new maximum of \$5,000;
 - When the employer does not object, BWC may waive the scheduling of a required medical exam;
 - Injured workers who are awarded temporary total before a determination of their full weekly wage will be paid the statewide average weekly wage;
 - If an employee misses or refuses to schedule a BWC exam, and does not give notice or an explanation, their application for permanent partial disability may be dismissed;
 - The time limit for filing a claim has been reduced from 2 years to 1 year.
- Ever wonder how BWC calculates your premium? [Click here](#) for an informational video explaining the process.
- 44% fewer injured workers in Ohio received opioids in 2016 when compared to 2011.
- Sitting for prolonged periods can potentially have negative effects on your health. Research has shown that sitting for 20 minutes, standing for 8 minutes, and moving around for 2 minutes is the best mix. Be sure your desktop is high enough: the center of your monitor should be even with your eyes, and make sure your arms are at a 90-degree angle while typing.
- Best place to retire – Vamo, FL:
 - Median home value - \$187,400
 - Percentage of population over 65 – 42%
 - Pleasant days per year – 158
 - Crime score - 0
- Avoid scams: The IRS *does not* initiate contact using social media or text message.
- ***Our group-rating program has been rated #1 again for the sixteenth consecutive year by The Ohio Growth Association, The Ohio Manufacturing Council and the Mid-Ohio Oil & Gas Association. Qualifying employers are able to save 53% off their annual workers' comp premiums.***
- **CALL US FOR ALL OF YOUR INSURANCE NEEDS!**
- Questions or comments? Email us at bcarr@bmsoinc.com or call us at 330-856-9213. We would love to hear from you!
- To remove your name from our mailing list, please [click here](#).