

MONTHLY EMPLOYER UPDATE WEBINAR

MAY 13, 2025

- The webinar will begin at 1:30 PM EDT
- Music should be heard when connected properly
- Please use the Q & A area for questions and assistance
- A copy of the slide deck and a link to the recording will be available on the BWC website at the end of the month



**Bureau of Workers'
Compensation**

MAY TOPICS

- Substance Use Prevention and Recovery (SUPR) Program
- Estimated Annual Premium Letter (EAP)
- Important dates
- Monthly safety tip

SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

- Combines:
 - Drug-Free Safety Program (DFSP)
 - Substance Use Recovery and Workplace Safety Program (SUR)
 - Drug-Free Safety Grants

SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

Basic Level – 4% rebate

- Written substance use policy/employee education/supervisor training/drug and alcohol testing

Advanced Level – 7% rebate

- Same as the basic with enhanced drug testing (15% random of workforce)/non-termination for first positive test

Comparable – no rebate

- Allows employers with comparable program to bid on public contracts.

SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

Reimbursements only –

- Broader reimbursement levels
 - Policy development/revision
 - Employee education/supervisor training
 - Drug testing

Replaces DFSP Grants



SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

- Integrated enrollment processes for DFSP and SUR into one application
- Simplified reimbursement grant requests to the online portal
- Development of an online employee and supervisor training option through BWC's Learning Management System

SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

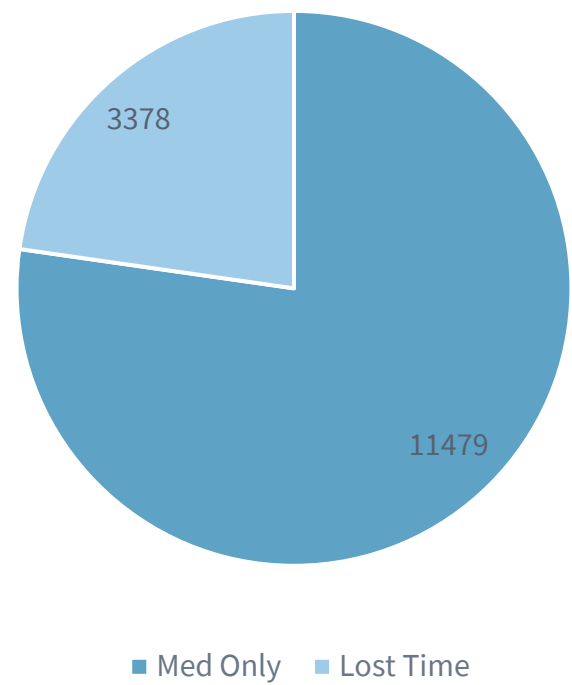
- Most program participants will automatically be eligible to apply for reimbursement grants
- Additional reimbursable expenses to include substance use assessments for employers with “second chance” policies

SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

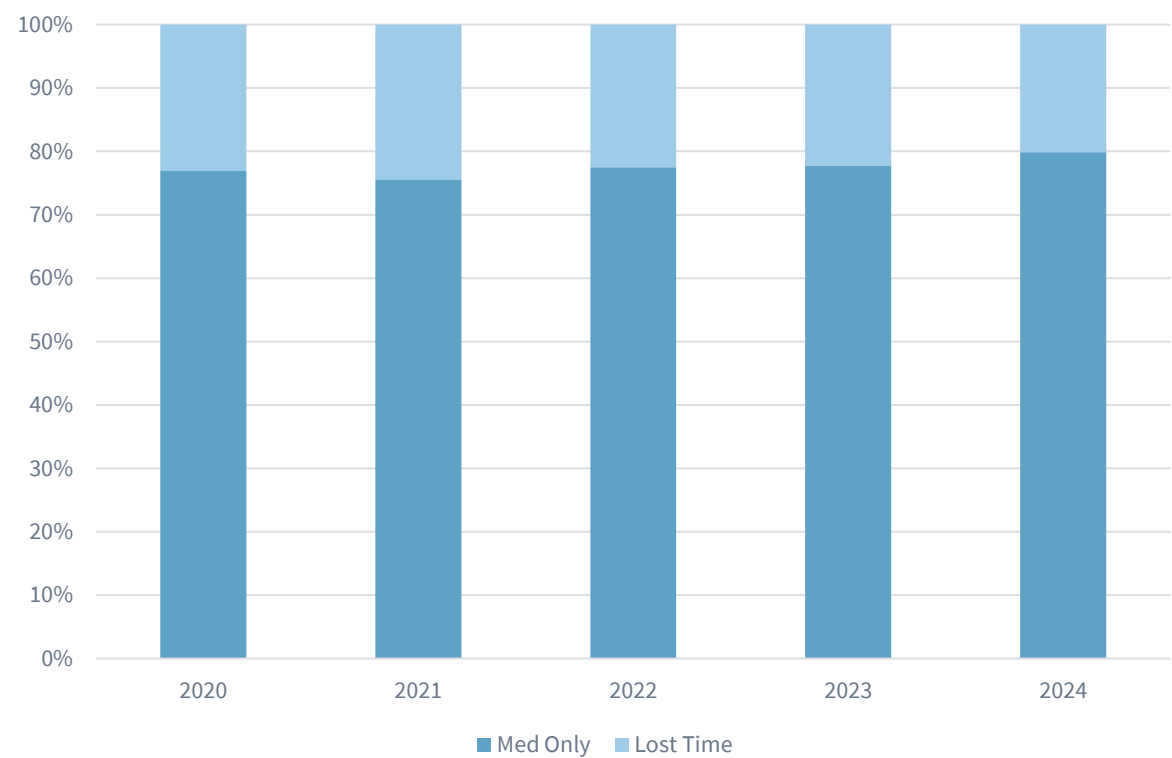
- Safety Management Self-Assessment (SH-26) has been eliminated
- Safety Action Plan (DFSP-5) has been eliminated
- Accident Report (DFSP-1) will be required for lost-time claims only

HOW MUCH LESS PAPERWORK? DFSP-1 ACCIDENT REPORT

Total DFSP-1s Filed 2020 - 2024



Ratio of Med Only to Lost Time DFSP-1s Filed



JULY 1ST, 2025



SUBSTANCE USE PREVENTION AND RECOVERY (SUPR) PROGRAM

Enrolling in the program

Complete the [Application for Drug-Free Safety Program \(U-140\)](#) by the appropriate deadline.

On the U-140, check the program level you are requesting:

1. Advanced
2. Basic
3. Comparable
4. New option is Reimbursement only.

ADDITIONAL INFORMATION

- Private Employers effective 7/1/2025
 - The DFSP-1 is only going to be required for loss time claims
 - The DFSP-5 is eliminated
 - The SH-26 is not required under the new rules
 - DFSP Enrollment will be year-round with ability to earn pro rata premium bonus
 - You can enroll anytime but the annual report is still due March 31
- Public Employers
 - Continue to use the same annual report
 - Same rules
 - Above changes effective 1/1/2026



ESTIMATED ANNUAL PREMIUM LETTER

Page 1

- Estimate of renewal
- Deadline to change to impact 1st invoice
- How to contact
- How to view on BWC website

Re: 2025 Policy Year Renewal, Notice of Estimated Annual Premium and Workers' Compensation Certificate

Dear Employer,

This letter includes your Notice of Estimated Annual Premium, and Premium Installment Schedule for the renewal of your workers' compensation policy that begins July 1, 2025. **This document is not a bill but an estimate to assist you in budgeting.**

You will receive your first invoice for the 2025 policy year in June. Your first installment is due by **June 23, 2025**. However, you have the **option to receive a 2% discount by paying the full 12-month estimated annual premium** on or before July 1, 2025. You cannot deduct the discount up front. You can find details about our early payment discount on page two of this letter.

Your estimated premium is based on either your completed true-up or any recent payroll changes. Please review the payroll to ensure it is in line with your estimates for the upcoming policy year. **Please note that the estimated premium is based on the information as of the letter date. Additional changes to payroll estimates may change the premium owed.** Notify us if you have changes in your operations or if you believe the payroll estimate is incorrect.

If you need a change in your installment schedule, you must contact us by **May 15, 2025**. Timely payment of premium installments by the due date will prevent penalties and a lapse in coverage. You will also avoid the costs of any claims that occur during the lapse period.

If you no longer need your workers' compensation coverage, please contact us to cancel your policy. If we do not receive your request to cancel before **July 1, 2025**, you may be responsible for premium for the renewal period.

How to contact us

For any questions, please visit our website at bwc.ohio.gov, or call us at **1-800-644-6292**.

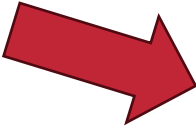
Policy information

You can view your policy information online through our website. Your online account provides important information for managing your policy, including your estimated payroll and your premium installment schedule. We encourage you to visit this page often to make sure your information is accurate and up to date.


ESTIMATED ANNUAL PREMIUM LETTER

Page 2

- Further details about 2% early payment
- If you need to cancel policy
- Important dates




2% early payment discount: If you pay all installments for the policy year in full on or before July 1, 2025, we will credit your account for the 2% discount. The discount cannot reduce the total amount due below the required minimum premium of \$120. You cannot deduct the discount up front. To elect this payment option, log onto bwc.ohio.gov, and from the navigation menu, select **Make a payment** under **Employer**. You may also call us at 1-800-644-6292.



Policy cancellation: If you cancel your policy, you must notify us in writing, which may be done online. When cancelling your coverage, you must file a final payroll true-up report. To cancel your policy online, log on to bwc.ohio.gov, and from the navigation menu, select **For Employers, View My Policy**, and then **Request to Cancel**.


Important note: Once you cancel the policy, you may be eligible for a refund. We cannot modify the name on the refund. Prior to closing your business bank account, we recommend that you confirm with us that no additional refunds are in order.

Workplace injuries: Remember to contact your **managed care organization (MCO)**, Minute Men OhioComp, if one of your employees has a workplace injury.



True-up due date: Effective for policy year July 1, 2024 to July 1, 2025 the due date is Aug. 31st. There is no grace period.

Important dates to remember



Date	Item
June 1, 2025	First installment/invoice mailed for 2025 policy year
June 23, 2025	First installment due for 2025 policy
June 2025	Annual payroll true-up reminder notice mailed for 2024 policy year
Aug. 31, 2025	Annual payroll true-up due for 2024 policy year

ESTIMATED ANNUAL PREMIUM LETTER

Page 3

- Installment options selected
- Total “estimated premium”
- Installment schedule
- Details of premium calculation

Any changes should be made before May 15th to impact 1st invoice.

Policy period July 1, 2025, to July 1, 2026.

Selected installments: 6
Total estimated annual premium: \$87,492.00

THIS IS NOT A BILL. DO NOT PAY AT THIS TIME. YOU WILL RECEIVE AN INVOICE.

Installment schedule	
Bill date	Amount
June 01, 2025	\$14,576.17
August 01, 2025	\$14,576.17
October 01, 2025	\$14,576.17
December 01, 2025	\$14,576.17
February 01, 2026	\$14,576.17
April 01, 2026	\$14,611.15

Breakdown of estimated premium calculation				
Class code	Experience modifier (EM)	(A) Blended rate per \$100 payroll	(B) Estimated payroll	(A x B)/100 Estimated premium
8810	0.80	.014	\$2,973,728.00	\$416.00
9052	0.80	.2702	\$12,203,899.00	\$32,975.00
9058	0.80	.3636	\$8,470,939.00	\$30,800.00
9082	0.80	.1661	\$2,657,102.00	\$4,413.00
9180	0.80	.5909	\$5,901,116.00	\$34,870.00
Premium size credit				(\$15,982.00)
Total estimated annual premium				\$87,492.00
For additional premium installment information, visit bwc.ohio.gov and sign in to your account.				

Premium size credit: BWC offers a premium size credit is a way to give credits to employers as their exposure increases, similar to receiving a large quantity credit. For additional premium installment information, sign in to your account at www.bwc.ohio.gov. From the **My policy** page, select **Premium Installment Schedule**.

ESTIMATED ANNUAL PREMIUM LETTER

Page 4

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04/18/2025
Date Mailed

#BWNFVSQ
#XX18474127#

VIP Employer
1234 Main St.
Anywhere, OH 94521


IMPORTANT DOCUMENT: REMOVE AND POST

ESTIMATED ANNUAL PREMIUM LETTER

Page 5

- Certificate of Coverage

	Bureau of Workers' Compensation	30 W. Spring St. Columbus, OH 43215
Certificate of Ohio Workers' Compensation		
<p>This certifies that the employer listed below participates in the Ohio State Insurance Fund as required by law. Therefore, the employer is entitled to the rights and benefits of the fund for the period specified. This certificate is only valid if premiums and assessments, including installments, are paid by the applicable due date. To verify coverage, visit www.bwc.ohio.gov, or call 1-800-644-6292.</p>		
<p>This certificate must be conspicuously posted.</p>		
Policy number and employer		Period Specified Below
12345678		07/01/2025 to 07/01/2026
VIP Employer 1234 Main St. Anywhere, OH 94521		
www.bwc.ohio.gov Issued by: BWC		<i>Stephanie McCloud</i> Administrator/CEO
<p>You can reproduce this certificate as needed.</p>		

<p align="center">Ohio Bureau of Workers' Compensation</p> <p align="center">Required Posting</p> <p>Section 4123.54 of the Ohio Revised Code requires notice of rebuttable presumption. Rebuttable presumption means an employee may dispute or prove untrue the presumption (or belief) that alcohol, marihuana or a controlled substance not prescribed by the employee's physician is the proximate cause (main reason) of the work-related injury.</p> <p>The burden of proof is on the employee to prove the presence of alcohol, marihuana or a controlled substance was not the proximate cause of the work-related injury. An employee who tests positive or refuses to submit to chemical testing may be disqualified for compensation and benefits under the Workers' Compensation Act.</p> <p> Bureau of Workers' Compensation</p> <p align="right"><small>You must post this language with the Certificate of Ohio Workers' Compensation.</small></p>
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DP-29 BWC-1629 (Rev. Jan. 10, 2019)

PRIVATE EMPLOYER IMPORTANT DATES

- 5/15/2025 - Last date to change installment for 7/1/2025 PY
- 5/23/2025 - MCO open enrollment ends
- 5/30/2025 - TWB application deadline
- 5/30/2025 - Risk Management Essentials application deadline
- 6/1/2025 - Last day for 10th year individual retro settlements

PUBLIC EMPLOYER IMPORTANT DATES

- 5/23/2025 – MCO open enrollment ends
- 5/30/2025 - Group experience application deadline
- 5/30/2025 - Risk Management Essentials application deadline

FORKLIFT SAFETY



**Bureau of Workers'
Compensation**

DISCLAIMER

BWC makes no guarantee, express or implied, to the thoroughness or effectiveness of any content provided for compliance training or other purposes. Information included in these training materials is intended to assist you in your compliance and safety training efforts.

Completion of any BWC training does not release you from any legal obligation to provide training or ensure compliance with any applicable laws, regulations, codes or standards.

You are encouraged to conduct site specific safety training and periodic workplace inspections. References to specific companies or products are provided for illustrative purposes only and are not intended as endorsement of those companies or products by the Ohio Bureau of Workers' Compensation

NATIONAL FORKLIFT SAFETY DAY – JUNE 10, 2025

The purpose of National Forklift Safety Day

- Increase awareness of forklift safety.
- Encourage safer behavior while using forklifts.
- Highlight the importance of operator training and regular equipment checks.

OPERATOR TRAINING AND CERTIFICATION

- Training program requirements
 1. Formal training
 2. Practical training
 3. Evaluation
- Operator certification
 - Name, training and evaluation date(s), trainer(s) identity



BWC SAFETY SERVICES

- Contact a BWC industrial safety consultant specialist to assist you with your forklift program or to improve forklift safety in your facility.
- Attend BWC's Powered industrial trucks: developing a training program half-day workshop in-person.
- Access BWC's powered industrial trucks and other mobile equipment online e-course.
- Contact the BWC library for access to streaming videos that include forklift safety.

OFFICE OF SAFETY SERVICES – WE ARE HERE TO HELP

On-site safety consultations

Workplace hazard assessments

Ergonomics and process safety reviews

Industrial hygiene testing

Training and education Courses

Grant opportunities for safety equipment



QUESTIONS & ASSISTANCE

- BWC Account Representative
- BWCEmployerWebinars@bwc.ohio.gov



**Bureau of Workers'
Compensation**

Call Center: 1-800-644-6292
Website: www.bwc.ohio.gov

