

## Ohio Workers' Compensation Programs Overview

Program	Overview	Effective Maximum Discount	Program Compatibility	Filing Deadline
<b>Group Rating</b>	Similar employers merge experience together to resemble larger business	Private: 51% Public: 59% BWC mandatory break-even factor applied	Small Deductible, \$15k Medical Only, Salary Continuation, Drug Free Safety Program (Advanced Only), Safety Council (performance rebate only)	Private: last business day of February Public: last business day of August
<b>One Claim Program</b>	Discount for only 1 significant lost time claim in green year and no more than 3 medical only in experience period	40%	Small Deductible, Large Deductible, \$15K Medical Only, Safety Council, Salary Continuation, EM Cap (lower of One Claim or EMP Cap applied only)	Private: last business day of April Public: last business day of October
<b>Drug Free Safety Program</b>	Discount for implementing program to address use and misuse of alcohol and drugs	Basic – 4% Advanced – 7%	Small Deductible, Group Rating (advanced program only up to 3%), Safety Council, Salary Continuation (dates of injury prior to 1/1/11 only)	Private: last business day of April Public: last business day of October
<b>Safety Council</b>	Rebate for active participation in local safety council and additional performance bonus for reduction in frequency and severity of claims	4%  2% participation 2% performance	Small Deductible, Large Deductible, Drug Free Safety Program, \$15k Medical Only, Individual Retro, One Claim Program, Salary Continuation, EM Cap, Group Rating (performance rebate only)	July 31st
<b>Group Retro</b>	Similar employers pool collective risk and potentially receive a refund based on overall group's performance	Varies	Salary Continuation, EM Cap	Private: last business day of April Public: last business day of October
<b>Individual Paid Loss Retro</b>	Individual employer pay less premium than otherwise owed and potentially receive additional discounts while assuming some risk	Varies	\$15k Medical Only, Safety Council, Salary Continuation	Private: last business day of April Public: last business day of October
<b>Small Deductible</b>	Discount in exchange for agreeing to pay set amount of costs associated with claim	Varies by hazard group	Group Rating, Drug Free Safety Program, Safety Council, One Claim Program, EM Cap	Private: last business day of April Public: last business day of October
<b>Large Deductible</b>	Discount in exchange for agreeing to pay set amount of costs associated with claim	Varies by hazard group	One Claim Program, Safety Council, EM Cap	Private: last business day of April Public: last business day of October
<b>Self Insurance</b>	Administer own workers' compensation program and have potential for claim cost savings	N/A	None	N/A
<b>EM Cap</b>	For those employers who are penalty rated, a 100% cap is placed on amount an individual employer's experience modifier (EM) can increase from year to year	Cannot be charged more than double prior year EMR	Small Deductible, Large Deductible, \$15k Medical Only, Group Retro, One Claim Program, Safety Council, Salary Continuation	Private: September 30 <sup>th</sup> Public: March 31 <sup>st</sup>