

Destination: **EXCELLENCE**

Enrollment guide

A customizable risk-management plan

- » Save money on workers' comp costs
- » Improve workplace safety
- » Sharpen your focus on return to work

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» Destination: Excellence overview

When your employees go to work in the morning, they probably take it for granted that, at the end of the day, they'll return home safe and sound. Sadly, some do not. In 2012, more than 25,000 Ohio workers were injured severely enough they missed more than a week of work. That same year, injured workers filed nearly 140,000 claims, representing more than 31,000 different companies. Tragically, 125 Ohio workers died in 2012 as a result of work-related injuries.

Workplace injuries, illnesses and deaths affect many lives in Ohio. They impact not only the injured worker, but their family and friends as well. Whether your employees are firefighters, police officers, factory workers or office workers, workplace injuries, illnesses and even deaths do occur.

This brings us to why we created Destination: Excellence, a portfolio of seven different programs. The purpose behind Destination: Excellence is to:

- Increase workplace safety;
- Enable injured workers to recover sooner and return to work;
- Add convenience and savings to managing your workers' compensation insurance policy.

Why participate?

The table below illustrates the financial incentives we offer for successful participation in the various programs. The incentives are great, but your biggest benefit may be the difference you make in the lives of your employees. Our safety programs can help you prevent, or at least minimize, the extent of accidents in your workplace, and our return-to-work options can help your injured workers recover faster, helping them get their life back to normal after an accident does happen.

Your participation in these programs may positively affect your future premiums as well. Keeping a safe work environment, preventing accidents and minimizing lost time are all helpful for keeping the cost of workers' compensation insurance under control. A good safety record may enable you to participate in the rating options that provide significant savings.

Destination: Excellence programs at a glance

| Safety options | Offers incentives to: | Potential incentive |
|----------------------------------|--|--|
| Industry-Specific Safety Program | Use BWC services such as training, consulting, and Safety Congress | 3% of annual pure premium |
| Drug-Free Safety Program | Implement drug and alcohol testing at your workplace | Basic level 4%, Advanced level 7% of annual pure premium |
| Safety Council Rebate Program | Attend monthly safety meetings | Up to 4% of annual pure premium |
| Return-to-work options | | |
| Transitional Work Bonus Program | Accommodate an injured worker's temporary restrictions through a formal transitional work plan | Up to 10% of annual pure premium |
| Vocational rehabilitation | Overcome the barriers that prevent an injured worker from returning to work. | Various reimbursements; certain costs are charged to surplus fund, instead of claim. |
| Savings options | | |
| Go-green discount | Pay and report payroll online | PA* – 1% up to \$1,000 semiannually; PEC* – 1% up to \$2,000 annually |
| Lapse-free discount | Consistently pay on time (60-month time frame) | PA – 1% up to \$1,000 semiannually; PEC – 1% up to \$2,000 annually |

*PA = private employers; PEC = public employer taxing districts

» Enrollment periods and deadlines for 2013 and 2014

Destination: Excellence programs require enrollment, and these periods differ for private employers (PA) and public employer taxing districts (PEC). Choose the column that describes your employer type to identify if you can sign up during that enrollment period. The program year starts after program deadline except for Safety Council Rebate Program.

| Private employers can enroll in | Public employer taxing districts can enroll in | Program deadline | Program year |
|---|---|------------------------------|------------------------------|
| Go-green | | At time of payment | |
| Industry-Specific Safety Program Drug-Free Safety Program Transitional Work Bonus Program | | April 30 | July 1- June 30 |
| | Go-green | At time of payment | |
| Safety Council Rebate Program* | Safety Council Rebate Program* | July 31 | July 1 – June 30 |
| Go-green | | At time of payment | |
| Drug-Free Safety Program Transitional Work Bonus Program | Industry-Specific Safety Program Drug-Free Safety Program Transitional Work Bonus Program | Oct. 31 | Jan 1 – Dec. 31 |
| Vocational rehabilitation | Vocational rehabilitation | Year-round | Year-round |
| Lapse-free | Lapse-free | Automatic – on payment cycle | Automatic – on payment cycle |

* Employer must enroll with a local safety council, not through BWC.

Note: BWC will accept applications for the Drug-Free Safety Program and Transitional Work Bonus Program throughout the year. However, if you submit an application after a deadline, your program start date will occur after the following deadline. For example, if you apply Nov. 1, 2013, your program year would start after the April deadline, on July 1, 2014.

» Employer eligibility

To be eligible to participate in the Destination: Excellence programs, an employer must meet the following criteria:

- State-fund employer that is current on all undisputed premiums;
- Have active coverage (active, reinstated or debtor-in-possession status) as of application deadline;
- No cumulative lapses greater than 40 days during the previous 12 months (policies lapse 45 days after the due date);
- Must remain eligible during the program year (Transitional Work Bonus Program only).

To verify your eligibility for programs, please use BWC's program [eligibility look-up](#).

» Program compatibility

We designed most of the Destination: Excellence program options to be compatible with base- or individual-experience rating as well as group-experience rating. For general compatibility information for all BWC programs, please refer to this [compatibility chart](#).

» Industry-Specific Safety Program

What is it?

We created the Industry-Specific Safety Program with the goal of increasing workplace safety and preventing accidents. The program does this by enhancing your company's safety knowledge and awareness of potential dangers in the workplace. This is accomplished through various loss-prevention activities, including:

- Consulting with our experts to identify hazards;
- Participating in classroom and online training to learn best practices for your industry;
- Attending the Ohio Safety Congress & Expo to increase safety knowledge, network with other safety professionals and to discover some of the latest safety products and services.

Why participate?

A safer workplace can reduce or eliminate accidents, reducing the financial and human costs of claims.

- A safer workplace can increase morale and productivity, and lower downtime.
- Fewer, less-severe accidents can lower your workers' compensation insurance rates.
- Our safety services and resources are available at no additional cost to you. In fact, your company gets an incentive for using them!

Potential incentive

Your company can earn a 3-percent pure premium rebate by meeting the program's requirements. More importantly, you'll learn best practices related to your industry and practical methods for improving workplace safety and health.

Program requirements

Complete one, two or three loss-prevention activities depending on the size of your payroll as follows:

- Less than or equal to \$100,000 in payroll – one activity
- More than \$100,000 and up to \$300,000 in payroll – two activities
- More than \$300,000 in payroll – three activities

Loss-prevention activities include training classes, attendance at BWC's Ohio Safety Congress & Expo and/or on-site consulting. For complete details, [click](#).

Employer eligibility requirements – State-fund employer, current on all undisputed premiums, active coverage as of application deadline, and no cumulative lapses greater than 40 days during the previous 12 months.

- [Check](#) your company's eligibility to participate in the program.

Program compatibility – Participate in the program if your company is in any of the following rating frameworks at the start of the program year:

- Base- or individual- experience rated, and group-experience-rating program;
 - o Not compatible with retrospective-rating program, group-retrospective-rating program, and all deductible programs.

To enroll

Complete the [online application](#) by:

- For private employers
 - o April 30 for upcoming program year July 1 to June 30.
- For public employer taxing districts
 - o Oct. 31 for upcoming program year Jan.1 to Dec. 31.
- Annual application to renew

For more information, visit our [Industry-Specific Safety Program page](#). or call your [local customer service office](#) and ask for an employer service specialist.

The Industry-Specific Safety Program is just one option of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Drug-Free Safety Program

What is it?

We created the Drug-Free Safety Program (DFSP) to help employers more effectively prevent on-the-job injuries and illness by integrating drug-free efforts into their overall workplace safety program. The DFSP can help employers achieve both long-range safety and cost-saving benefits.

Why participate?

Substance use and abuse can be a problem in almost any workplace. A recent federal government survey¹ revealed 8.4 percent of adult full-time workers, and 9.8 percent of part-time workers (or 3.2 million employees) had a drug or alcohol problem within the last year. Workers with substance abuse problems:

- Can be a hazard to themselves and their co-workers;
- Increase medical costs for their employers;
- Are more likely to miss work and/or cause reduced productivity.

By participating in the DFSP, you'll take steps to improve the health and well-being of your workforce as well as improving safety in your workplace. Activities such as accident analysis, drug testing, employee education and the development of safety plans will help you achieve these goals. Your employees will be safer, and you can save money with discounts in the short term, and possibly lower premiums over the long term.

¹National Survey on Drug Use and Health, conducted by the federal Substance Abuse and Mental Health Services Administration

Potential incentive

Your company can earn a 4-percent pure premium rebate by meeting the DFSP Basic level requirements or a 7-percent pure premium rebate by meeting the Advanced level requirements. More importantly, you'll create a safer workplace that's free of drug and alcohol abuse.

Program requirements

Basic level requirements:

- Actively incorporate an alcohol and drug testing and education program at your workplace where you test during the following:
 - o Pre-employment;
 - o In cases of reasonable suspicion;
 - o After an accident, returning to duty and any follow-up testing.
- Specific documentation, training, and reporting requirements will help you run and implement the safety aspect of your drug-testing program.

Advanced level requirements:

- Basic level requirements and the following:
 - o 15-percent random testing;
 - o Provide employee assistance for substance abuse (pay initial assessment).
 - o Submit a safety action plan (BWC's form DFSP-5)

Employer eligibility requirements – State-fund employer, current on all undisputed premiums, active coverage as of application deadline, and no cumulative lapses greater than 40 days during the previous 12 months.

- [Check](#) your company's eligibility to participate in the program.

Program compatibility – Participate in the program if your company is in any of the following rating frameworks at the start of the program year:

- Base- or individual- experience rated, group-experience-rating program and small deductible program;
 - o Not compatible with retrospective-rating program, group-retrospective-rating program and large deductible program.

To enroll

Complete the [online application](#) by:

- For private employers
 - o April 30 for upcoming program year July 1 to June 30.
 - o Oct. 31 for upcoming program year Jan.1 to Dec. 31.
- For public employer taxing districts
 - o Oct. 31 for upcoming program year Jan.1 to Dec. 31.

For more info, visit our [Drug-Free Safety Program page](#), or call your [local customer service office](#) and ask for an employer service specialist.

The Drug-Free Safety Program is just one option of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Safety Council Rebate Program

What is it?

BWC's Division of Safety & Hygiene sponsors approximately 80 safety councils, across the state. These groups – organized by chambers of commerce, trade and manufacturing associations, American Red Cross chapters or other local safety-minded organizations – meet regularly in your community, covering topics such as:

- Workplace safety and health;
- Workers' compensation topics;
- Risk-management education and information.

Why participate?

By participating in your local safety council, you'll keep up to date on the latest information for protecting your workforce. Safety council participation helps you:

- Learn about new techniques, products and services to make your workplace safer and more productive;
- Better manage your workers' comp program;
- Access helpful risk-management information;
- Network with local employers.

Potential incentive

You can earn up to a 4-percent rebate on your pure premium annually.

- Participation rebate: 2-percent of annual pure premium by attending your local safety council meetings
- Performance rebate: 2-percent of annual pure premium by demonstrating improved safety performance

Program requirements

- Participation rebate requirements
 - Must attend at least 10* safety council meetings in program year (July 1 – June 30)
 - One meeting must be attended by senior management
- Performance rebate requirements
 - Reduce either the severity or frequency of injuries in your workplace by 10 percent or maintain both at zero*
 - Must fulfill requirements of participation rebate to earn the performance rebate

Employer eligibility requirements – State-fund employer, current on all undisputed premiums, active coverage as of application deadline, and no cumulative lapses greater than 40 days during the previous 12 months.

- [Check](#) your company's eligibility to participate in the program.

Program compatibility – Participate in the program if your company is in any of the following rating frameworks at the start of the program year:

- Base- or individual- experience rated, group-experience rating program (performance bonus only), group-retrospective rating program (participation bonus only), retrospective-rating program, and all deductible programs.

To enroll

Enroll with your local safety council by July 31, for program year July 1-June 30. View [list of safety councils](#).

**For additional rebate eligibility and program requirements and details of how a performance bonus is calculated, [click here](#).*

For more information, visit our [Safety Council Rebate page](#) or call your [local customer service office](#) and ask for an employer service specialist.

The Safety Council Rebate Program is just one option of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Transitional Work Bonus Program

What is it?

In some cases, as an injured worker progresses toward recovery, he or she will be medically released to return to work with temporary physical restrictions. Transitional work is a formal approach to accommodate those restrictions. It assigns temporary, productive work tasks with physician approval, enabling the worker to return to work in a safe and timely fashion.

The Transitional Work Bonus Program provides a framework and incentive to encourage employers to use transitional work as a strategy to help injured workers recover faster and to return to work.

Why participate?

Research shows transitional work can help injured workers recover faster. It allows them to reconnect earlier with their employer and co-workers.

The company benefits from bringing back the worker's knowledge, skill and experience. It saves on costs associated with hiring and training substitute employees. Other benefits may include:

- Improved employee relations and morale;
- Minimized chance of malingering and its associated costs;
- Reduced costs associated with claims; may prevent future premium increases.

Injured workers benefit by receiving a full paycheck with the goal of returning to their original job. They are back with their colleagues, contributing to the team.

Potential incentive

Your company can earn up to a 10-percent rebate of your annual pure premium for successfully using transitional work. We also offer grants to help you develop a transitional work program.

BWC determines the percentage of eligible claims that were successfully returned to work using transitional work, and multiplies that percentage by 10 percent.

- Eligible claim – One in which there's a release to return to work with restrictions for the job of injury; dates of injury within the program year

Program requirements

- Verification that your company has a transitional work plan when your company applies for the first time
- Successfully return an injured worker released with restrictions back to work by accommodating their restrictions.

Employer eligibility requirements – State-fund employer, current on all undisputed premiums, active coverage as of application deadline, and no cumulative lapses greater than 40 days during the previous 12 months.

- [Check](#) your company's eligibility to participate in the program.

Program compatibility – Participate in the program if your company is in any of the following rating frameworks at the start of the program year:

- Base- or individual- experience rated, and group-experience-rating program;
 - Not compatible with retrospective-rating program, group-retrospective-rating program, and all deductible programs.

To enroll

Complete the [online application](#) by:

- For private employers
 - April 30 for upcoming program year July 1 to June 30.
 - Oct. 31 for upcoming program year Jan.1 to Dec. 31.
- For public employer taxing districts
 - Oct. 31 for upcoming program year Jan.1 to Dec. 31.
- Annual application to renew

Additional resources available

- Sample transitional work plan
- Transitional Work Grant to help offset the cost of creating a plan
- Questions – email TWSupport@bwc.state.oh.us

For more information, visit our [Transitional Work page](#). or call your [local customer service office](#) and ask for an employer service specialist.

The Transitional Work Bonus Program is just one option of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Vocational Rehabilitation

What is it?

Vocational rehabilitation rewards employers who work with medical partners and BWC to use vocational rehabilitation strategies and/or services to help their injured workers return safely to productive employment.

When would you use it?

Use vocational rehabilitation when an injured worker faces significant barriers to returning to work.

What's involved in a rehabilitation plan?

The managed care organization (MCO) hires a vocational case manager, a third-party provider, to work with the injured worker, employer and physician to identify an explicit path and formulate a plan to return the injured worker back to work.

The vocational case manager handles the logistics of executing the plan, including seeking authorization of services by the MCO, hiring of vendor services as needed and monitoring the injured worker's progress.

Why use vocational rehabilitation?

Use vocational rehabilitation to help your injured employee overcome the employment challenges that their injuries have created.

BWC charges the costs to the surplus fund, not to the claim. This could help your company's experience rating, which is a primary factor in calculating the premiums that you pay.

Potential incentives

BWC charges rehabilitation services costs to the surplus fund.*

Below are some of the available services and benefits.

For employers

- Complementary transitional work and ergonomics assessments of the work site
- Reimbursement for specific tools or equipment needed to facilitate an injured worker's return to work
- Job modification: removal or alteration of physical barriers that may prohibit an injured worker from performing the essential functions of the job (costs charged to the surplus fund)
- Payments to employers for on-the-job training, gradual return to work and work trials
- Negotiated employer incentive contracts to defray the temporary costs of lost productivity while the worker gets up to full working capacity
- Costs associated with a transitional work program within a vocational rehab plan are charged to the surplus fund
- Possible handicap reimbursement if an injured worker files a lost-time claim for an injury for which they completed a rehabilitation program

For injured workers

- Living maintenance benefits instead of temporary total compensation
- Job-seeking skills – job placement and development; skill enhancement/training
- Building physical stamina through work hardening, work simulation and general reconditioning

Employer eligibility and program compatibility

Employer eligibility – You can use rehabilitation services with eligible claims with any date of injury.

Program compatibility – Compatible with all rating frameworks.

To participate

- Call your local BWC customer service office to refer your injured worker for vocational rehabilitation.
- There is no enrollment deadline – request on a claim-by-claim basis.

**Except for those self-insuring employers who have opted out of the program*

The Vocational Rehabilitation Program is just one option of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Go-green discount

What is it?

The Go-green discount provides an incentive to employers for submitting their payment and payroll report electronically.

Why participate?

1. It's more convenient.
At BWC, we are always trying to improve the customer experience.
2. The Go-green option can be more accurate; eliminating data entry errors into the BWC system.
3. Going green saves you money!

Incentive

- Private employers save up to 1 percent of their blended premium (maximum of \$1,000) every six months.
- Public employer taxing districts can save 1 percent (maximum of \$2,000) annually.

Program requirements

- Choose the Go-green option when you pay your bill online at www.bwc.ohio.gov in full by its due date.
- Agree to submit payroll reports, report payroll, pay premiums, and file first report of injury online at www.bwc.ohio.gov.

To enroll

- If you do not have an e-account; create one by [clicking here](#), or visiting www.bwc.ohio.gov.
- Log on to your account on www.bwc.ohio.gov, or by [clicking here](#).
- Click the Report & pay link at www.bwc.ohio.gov, or [click here](#) and choose the Go-green option.

Electronic payment options

When paying online, choose one of these options.

- **Go-green discount**
- **FlexPay** – Pre-pay your premiums online and receive discounts for early payment. With FlexPay, discounts are incremental and decline based upon the payment date. The earlier you pay your premiums, the larger the discount. This program does not max out the amount of discount. In some cases, this option may save you more.
- **50/50 Payment Plan** – This plan allows employers to split their premium payment into two equal payments and pay them on two separate dates. This option also provides a discount.

» Lapse-free discount

Additional savings for consistently paying on time

Employers can save by consistently paying their bill on time. You automatically receive the discount if your company has not had a lapse in coverage during the past 60 months, and continues to pay on time.

- Private employers save up to 1 percent of their blended premium (maximum of \$1,000) every six months.
- Public employer taxing districts can save 1 percent (maximum of \$2,000 annually).

The Go-green and Lapse-free discounts are two of the options of our Destination: Excellence program package. To learn more about all of Destination: Excellence's safety, return-to-work and savings options, [click here](#).

» Program deadlines and enrollment links

| Program and deadline | Deadlines: private employers | Deadlines: public employer taxing districts | Enrollment details: |
|---|---------------------------------|---|--|
| Industry-Specific Safety Program | April 30 | Oct. 31 | Application for Industry-Specific Safety Program (SH-28) |
| Drug-Free Safety Program | Oct. 31 | Oct. 31 | Application for Drug-Free Safety Program (U-140) |
| | April 30 | | |
| | Oct. 31 | Oct. 31 | |
| Safety Council | July 31 | July 31 | Enroll with your local safety council. List of safety councils. |
| Transitional Work Bonus Program | Oct. 31 | Oct. 31 | Application for Transitional Work Bonus Program (TWB-1) Submit transitional work plan: Fax to 614-621-5758 (include policy number on fax cover sheet) or email to TWSupport@bwc.state.oh.us . Application for Transitional Work Grant (TWG-1) |
| | April 30 | | |
| | Oct. 31 | Oct. 31 | |
| Vocational rehabilitation | No deadline | No deadline | Call local BWC customer service office to refer an injured worker for vocational rehabilitation. |
| Go-green <i>During payroll processing</i> | Feb. 28 | May 15 | No application required; report payroll and pay premium online in full in one session |
| | Aug. 31 | | |
| Lapse-free <i>None</i> | Automatic | Automatic | No application required |

Some programs have multiple deadlines because an employer can enroll more than once per year.

- Oct 31, 2013 deadline is for program year starting Jan. 1, 2014.
- April 30, 2014 deadline is for program year starting July 1, 2014.
- Oct. 31, 2014 deadline is for program year starting Jan. 1 2015.