

Fall 2020

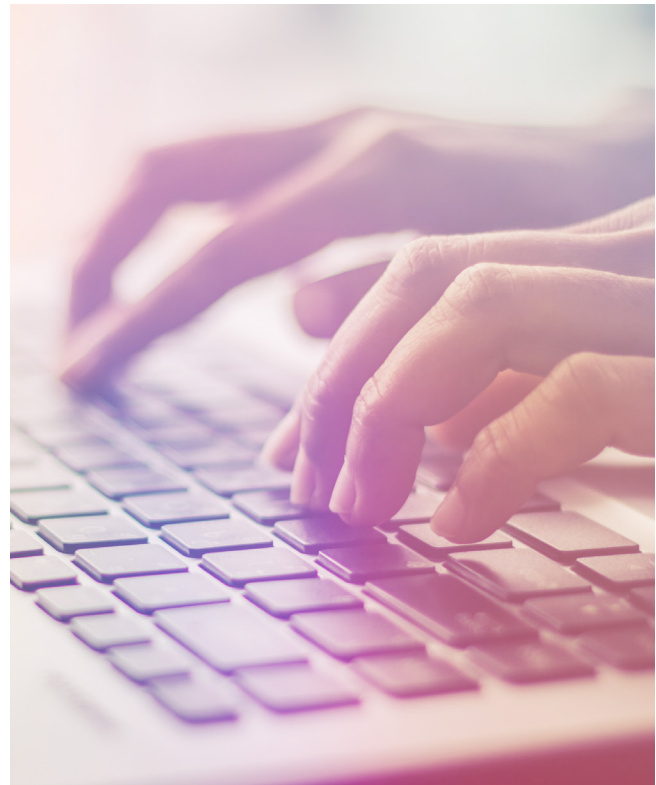
Resource

Don't Delay! Enroll Today!

CareWorks Comp, the administrator of the NFIB/Ohio Workers' Compensation Group Rating Programs, has recently sent invitations to companies qualifying for the 2021 NFIB/Ohio Workers' Compensation Group Retrospective Rating Programs.

If your company is not already in an NFIB-sponsored program and would like to be evaluated for the group retrospective rating program, please complete and return the inserted Temporary Authorization Form to CareWorks Comp.

Please refer to your enrollment packet for more details, or call CareWorks Comp's Account Executive Zack Stewart at (866) 780-NFIB (6342), ext. 51565 or email him at Zachary.Stewart@careworkscomp.com.



BWC to Return \$6.5 Billion Back to Ohio Employers

Expanded rebate will provide a life-line to small business owners fighting to survive.

On August 21, Ohio Governor Mike DeWine announced his proposal for the Ohio Bureau of Workers' Compensation (BWC) to give \$1.5 billion back to Ohio employers, to help ease the impact of the Covid-19 pandemic.

According to the BWC, eligible employers will receive premium dividends equaling roughly 100% of the employer's premium paid during the 2019 policy year (July 1, 2019 – June 30, 2020). BWC states that checks could be received by employers as early as October.

To help employers with their financial burdens brought on by Covid-19, the BWC has also approved another \$5 Billion dividend, which employers should receive in mid-December. This \$5 Billion dividend equals approximately 372% of private employer premiums paid during the 2019 policy year. To calculate your

company's portion of the dividend, multiply the premium paid during 2019's policy year by 3.72.

The BWC is able to issue such a large rebate to employers due to strong returns on its investments and also the fact workplace injuries and costs associated with those injuries are decreasing. One factor that has helped reduce claims costs, is employer participation in workers' compensation programs, like NFIB's. Our programs provide claims management services, to help reduce claims costs, and can help employers eliminate potential workplace injuries by offering comprehensive safety services.

For more information, please contact CareWorks Comp's Account Executive, Zack Stewart, at (614) 932-1565, or email him at Zachary.Stewart@careworkscomp.com.

Work Refusals

The Ohio Department of Jobs and Family Services (ODJFS) mandates anyone receiving unemployment benefits must actively search for employment and accept suitable work offers.

The ODJFS defines a suitable offer as: an offer of work that is similar and consistent with the worker's prior experience, training, rate of pay, and hours worked. A worker can have his or her unemployment benefits denied or suspended for the duration of the unemployment claim if the worker has refused an offer of suitable work without just cause, or has failed to pursue a referral of suitable work. If a worker refuses an offer of suitable work, the employer should notify the ODJFS processing center to raise an issue of eligibility for unemployment benefits.

The ODJFS advises employers to take into account the following factors, when making a suitable work offer:

- » Risk to the employees' health;
- » Safety and morals, such as religious objections;
- » Employee's physical fitness for the work;
- » Employee's prior training and experience;
- » The length of the employment/assignment;
- » The travel distance from the employee's residence to the job location; and,
- » Rate of pay offered.

In order to submit a work refusal eligibility protest, employers must fax a letter to the ODJFS service office, where the claim was originally filed. The work refusal eligibility protest letter should contain the following information:

- » The date the offer for work was made;
- » The name and title of the individual who made the offer;
- » Method in which the worker was contacted for work;
- » Beginning and ending dates of the work offered;
- » Terms of the assignment offered;
- » Type of work, duties, rate of pay, hours scheduled, and location of the work; and,
- » Detailed reason given by the worker for refusing the work offer.

If you have additional questions, please contact CareWorksComp's Unemployment Supervisor, Melissa Keys, at (866) 780-NFIB (6342), ext. 51504 or e-mail her at Melissa.Keys@careworkscomp.com.



Could your Business Benefit from an Unemployment Voluntary Contribution?

NFIB partners with CareWorks Comp to provide assistance in helping control your company's unemployment tax rate. Members who participate in the NFIB/Ohio Group Rating Program, Group Retrospective Rating Program, or Select Program Plus have unemployment services included at no additional cost.

We also offer this service separately if your business is not currently utilizing unemployment assistance through one of these programs.

Beginning in November, your company's 2021 Tax Notification will be issued by the Ohio Department of Job and Family Services. This document will provide information such as:

- » **Your company's unemployment account balance;**
- » **Total charges drawn from your account for the fiscal year; and,**
- » **Your company's 2021 tax rate.**

If eligible, the document will also notify employers of a voluntary amount they can pay by the end of 2020 to potentially lower their rate for 2021. CareWorks Comp can provide a voluntary contribution analysis to employers utilizing our unemployment services. If your company is interested in a voluntary analysis, please contact CareWorks Comp, in writing, on or before December 16, 2020

For more information, please contact CareWorks Comp's Manager, Melissa Keys, at (614) 932-1504 or email her at Melissa.Keys@careworkscomp.com.

Modified Duty Off-Site

Modified Duty Off-Site (MDOS) is an Ohio Bureau of Workers' Compensation (BWC) program designed to help injured workers return to productivity.

Modified Duty Off-Site (MDOS) is an Ohio Bureau of Workers' Compensation program designed to help injured workers whose employers cannot accommodate their injury restrictions, return to productivity. MDOS allows an injured worker to work at a non-profit organization until they are released to full duty with their employer. MDOS offers benefits for both employers as well as the injured worker. For employers, the program reduces lost time days, which helps reduce both indemnity and medical costs of the claim. The employer is also able to positively contribute to the community by supporting the injured worker as well as the local non-profit in which their worker has been placed. For the injured worker, the program allows them to remain active in the

workforce and maintain a regular work schedule, which helps contribute to their productivity as well as their sense of purpose.

While participating in the MDOS, the injured worker may be paid their full wage, by their original employer, or the employer may choose to pay partial wages along with working wage loss. Once the injured worker is released to full duty, the MDOS placement concludes and he or she is able to resume the duties at their original place of work.

For more information, please contact CareWorks Comp's Account Executive, Zack Stewart, at 614-932-1565 or email him at Zachary.Stewart@careworkscomp.com.

Better You, Better Ohio

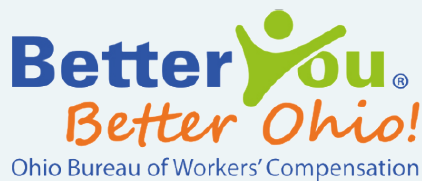
The Ohio Bureau of Worker's Compensation (BWC) has safety and wellness tools designed to support businesses around Ohio, including the Better You, Better Ohio!TM program.

Some of the program's free services include a health assessment, biometric screening, online health-related support groups, digital health coach, and free 24-hour nurse line. The program even rewards employees who complete an annual biometric screening with a \$75 gift card!

To be eligible for this program, the company must be:

- » **A small business (150 employees or less); and,**
- » **Work in a "high-risk" industry, which includes agriculture, automotive repair and service, construction, firefighters, health care, manufacturing, police and public safety, public employers, restaurant and food service, transportation and trucking, trash collection, wholesale and retail.**

For more information please contact CareWorks Comp's Account Executive, Alyssa Casey, at (614) 932-1511 or by email at Alyssa.Casey@careworkscorp.com. You can also visit the BWC's webpage at: <https://www.bwc.ohio.gov/employer/services/SandH/BtrYouBtrOhioOverview.as>.



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