

*"The happiest people don't have the best of everything; they just make the best of everything."
--Unknown*

Children are back in school and the Ohio corn fields are full and tall. I actually saw Halloween decorations in the store the other day. Can you believe Summer is ending already! Although I will miss it, I will gladly embrace the pumpkin spice lattes, pumpkin donuts and all the beauty in the bright colored fall leaves that are just around the corner.

9/30/2018 is your Experience "snapshot" for the upcoming 7/1/2019 Rate Year:

One of the most important dates this month is September 30th. This is the date the Ohio BWC takes their annual "snapshot" of your experience to determine your Experience Modification Rate (EMR) for the 7/1/2019 Policy Year. The BWC will compare all of your claims costs (your Total Modified Losses or TML) from 7/1/2013 through 6/30/2017 to the amount of claims costs the BWC expected your company to have for those four rate years (which is known as your TLL or Total Limited Losses). Claims come into an employer's experience after two years and are looked at by the BWC for four rate years to determine an employer's EMR.

Group Rating and Group Retrospective enrollment for the upcoming 2019 Rate Year:

Your projected 2019 loss ratio (losses vs. expected losses) helps us determine your eligibility for Group Rating or Group Retrospective Rating programs. CareWorksComp is currently evaluating all of our clients for Group and Group Retro for the upcoming policy year. We are happy to meet with you to review your rates, claims, and potential premium savings to help you to decide which program would be the best fit for your company. ***The deadline to enroll in Group Rating is November 14, 2018. The deadline for Group Retro enrollment is January 25, 2019.***

2 Hour Safety Training for the current 2018 Rate Year:

Now that we have moved into the new 2018 Rate Year, which runs from 7/1/18-6/30/19, just a reminder that if you had a claim in the "Green Year" (7/1/16 - 9/30/17) and you are in a Group or Group Retrospective program, a representative from your company needs to complete 2 hours of BWC approved safety training by 6/30/19. This training can be completed in-person at a BWC office or online through the BWC's Learning Center at www.bwc.ohio.gov. In addition, CareWorksComp is providing two Safety Training Seminars this fall: one in Alliance, Ohio, on October 17, 2018, and one in Dublin, Ohio, on December 6, 2018. For your convenience, CareWorksComp also provides this training via a video link. Attached is more information about these seminars and how to register.

Medical Marijuana and your Drug Free Workplace:

Please see the attached information for the latest on Medical Marijuana in the Workplace.

OSHA Webinar Save The Date:

On Friday, September 28th, John Valentine of RiskControl360 will hold a 2 hour webinar on OSHA recordkeeping compliance in accordance with 29 CFR 1904. During this webinar, participants will learn the difference between OSHA recordables, OSHA reportables, and workers' compensation claims as well as how to classify injuries correctly. OSHA recordables/reportables and claims can all result in both direct and indirect financial losses for employers. Participants who attend this webinar will leave with the knowledge and tools they need to REDUCE OSHA recordables, reportables, and claims through both proper case management and accident prevention methods. We will have registration details in the next few weeks.

We here at CareWorksComp appreciate your partnership and I am happy to help you with any questions or concerns you may have.