
Alternative BWC Premium Discount Programs & Rebates

One Claim Program

The One Claim Program (OCP) is designed by BWC to help employers who have lost group rating status because of one significant claim to reduce their future premium payments. Participating employers are eligible for a 40 percent rate discount. The deadline to apply is the last business day in April.

New Deductible Program

The BWC Deductible Program allows employers to participate in a per claim deductible plan, resulting in an upfront premium rate discount. Employers select their deductible amount, ranging from \$500/claim up to \$200,000/claim. Private employers may apply until the last business day in April.

100% EM Cap Program/10-Step Business Plan

The 100% Experience Modifier Cap is a program that limits the increase for an individual employer's experience modifier (EM) to minimize the effects of a significant premium increase for employers that become penalty rated. In essence, this program limits an employer's EM% increase to no more than double the previous year's EM percentage whether it was an individual or group EM. The 10 steps are 10 management areas identified to control costs of existing claims or prevent claims from occurring. Private employers application is due to BWC by September 30. Private employers application is due to BWC by March 31.

Drug-Free Safety Program

The Drug-Free Safety Program allows employers to implement a drug/alcohol policy, testing and safety training program to earn a discount on their premiums. Private employers application deadline is the last business day in April. Public employers application deadline is the last business day in October.

Safety Council

Employers can earn a 2% premium discount by enrolling and participating in a local safety council program.

FlexPay

FlexPay allows employers to pre-pay premiums online and receive discounts for early payment. To enroll, please visit www.ohiobwc.com.

50/50 Payment Plan

This program allows employers to report their full six-month payroll but make two equal payments for the six-month period rather than paying the full amount at once. To enroll, please visit www.ohiobwc.com.