



SAFETY RESOURCES



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Important Dates:

December 15, 2023

Deadline to request an unemployment voluntary contribution analysis from Sedgwick.

Contribution Rate Determination – Managing Your Unemployment Tax Rate

NFIB works with Sedgwick to assist with controlling 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. Sedgwick offers an unemployment compensation service separately if your business is not currently utilizing the service through one of these programs.

The Contribution Rate Determination will provide the following information:

- Your company's unemployment account balance;
- Total charges removed from your unemployment account for the fiscal year; and,
- The company's 2024 tax rate.

If eligible, the Contribution Rate Determination will notify employers of a voluntary amount they can pay by the end of 2023 to potentially lower their rate for 2024. Sedgwick can provide a voluntary contribution analysis to the employers that utilize the unemployment service.

Interested in having Sedgwick conduct a voluntary analysis? Email the Contribution Rate Determination to Staci.Schwartz@sedgwick.com.



Allocation of Disqualifying Income

The Ohio Department of Job and Family Services (ODJFS) considers the following as disqualifying income: worker's compensation, vacation pay, pensions, company buy-out plans, and severance pay. These types of payments can be deducted from the employee's unemployment benefits.

Employers have the option to allocate disqualifying income for several weeks or allocate it back to the last day of work. If the severance pay is allocated for a specific time, the employee will not be entitled to unemployment benefits until the end of that period.

For more information, contact Staci Schwartz, at (614) 932-1540 or Staci.Schwartz@sedgwick.com.

If the severance pay is allocated back to the last day of work, the employee will be eligible to receive unemployment benefits after that week.

Vacation pay for unused time, prior to termination, is disqualifying if the employer allocates the pay to weeks of unemployment immediately following the employee's last day of work. If the employee takes time off from work or uses vacation pay for a plant shutdown, the employer can then allocate the vacation pay to the period of coverage.

It's Never Been Easier to Create a BWC E-Account!

Using an e-account with the Ohio Bureau of Workers' Compensation (BWC) is a great way to keep up with your company's premiums, rates, payroll history, and workers' compensation claims. It's now easier than ever to get an e-account set up with the BWC's online system!

Keep reading to learn how to **CREATE AN E-ACCOUNT**



Don't Delay! Enroll Today!

Sedgwick, the administrator of the NFIB/Ohio Workers' Compensation Group Rating Program, recently sent invitations to companies that qualify for the 2024 NFIB/Ohio Workers' Compensation Group Rating Programs. The deadline to enroll will be here before you know it!

Please send your completed enrollment documents to Sedgwick as specified on the invoice.

If your company is not already in an NFIB sponsored program and would like to be evaluated for the NFIB group rating program or group retrospective rating program, please fill out an electronic AC-3 form:

Enroll Now!

Please refer to your enrollment packet for more details or call Zack Stewart at (614) 932-1565 or Zachary.Stewart@sedgwick.com.



3 Steps to Create a BWC E-Account!

Create a E-Account

1. **Go to www.bwc.ohio.gov** and click on the account button at the top right corner of the webpage.
2. **Click on "Create an account"**. You will then be prompted to:
3. **Provide your name, email address, and BWC policy number**. Once this information has been provided, you will need to:
4. **Create a username and password** that you can will use to enter the BWC's system to view your company's policy information.

For more information, please contact Zack Stewart at 614-932-1565 or at Zachary.Stewart@sedgwick.com.

ACCORDING TO THE OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA), EVERY YEAR ABOUT 4.1 MILLION WORKERS IN THE UNITED STATES EXPERIENCE A WORK-RELATED INJURY, AND

1.1 million

OF THOSE WORKERS WILL LOSE WORKDAYS.



Transitional Work Program Update

According to the BWC, implementing a return-to-work program helps both employees and employers as follows:

Employee Benefits:

- Retaining full earnings;
- Maintaining a productive mindset and attitude;
- Continuing a regular work schedule;
- Preserving independence by eliminating dependence on Temporary Total Compensation; and,
- Keeping a sense of security, stability, and self-confidence.

Employer Benefits:

- Potential premium discount through the BWC's Transitional Work Program;
- Getting an experienced employee back to work, and avoiding expenses associated with hiring and training a new employee;
- Improving ability to manage the injury and any restrictions related to the claim; and,
- Reducing the financial impact of the workers' compensation claim.

Once the injured worker is safely able to return to work, it is generally in the best interest of the employer and injured worker, to get the worker safely back into the workplace in some capacity. Often, this process is done through a formal program, such as the Bureau of Workers' Compensation's (BWC) Transitional Work Program (TWP).

Qualifying companies, enrolled in the TWP, can receive up to a 10% discount on their premium and a grant to implement the program. BWC has recently increased the matching grant to 100%, up to \$8,300. A study performed by the BWC showed that companies participating in the program reduced claims by 86%, and on average decreased premiums by nearly \$13,000.

For more information, contact Zack Stewart at (614) 932-1565 or Zachary.Stewart@sedgwick.com.