



SAFETY RESOURCES



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2024 NFIB Employment Handbook

Based on NFIB member feedback, via the seminar evaluation form, members have consistently found the safety seminars to be very informative and useful in making workplaces safer.

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

The NFIB Unemployment Handbook for 2024 is now available for employers to review.

The NFIB sponsored workers' compensation programs will be offering educational virtual safety seminars this Spring. This safety training satisfies the Ohio Bureau of Workers' Compensation's group and group retrospective rating programs two-hour safety training requirement for policy year 2023. In addition to the safety training, our virtual seminars will also include a workers' compensation and unemployment compensation handbook.

Topics in the handbook include:

- Introduction to unemployment compensation benefits
- Protesting an unemployment compensation claim
- Unemployment compensation hearing tips
- Determination of unemployment compensation liability
- What is the difference between an "Employee" and an "Independent Contractor?" for the purposes of unemployment tax reporting;\
- Ohio unemployment compensation taxes
- Quarterly contribution reporting; and more.

Get Evaluated for the 2025 NFIB Workers' Compensation Group Rating Programs!

If your company is not already in an NFIB-sponsored program and would like to be evaluated for the group rating program or group retrospective rating program, please fill out the required information so your company can be reviewed for our workers' compensation group programs.

For more information about any of the NFIB workers' compensation group rating programs, contact Sedgwick's Zack Stewart at 614-932-1565 or at Zachary.Stewart@sedgwick.com.

IMPORTANT DATES:

- MAY 31, 2024**
Enrollment Deadline: BWC's Drug-Free Safety Program
Enrollment Deadline: BWC's Transitional Work Bonus Program
- June 30, 2024**
Enrollment Deadline: Safety Council participation requirements for the 2023 policy year
- July 1, 2024**
First day of the 2024 policy year
- July 31, 2024**
Last day to enroll in the Safety Council Rebate Program for the 2024 policy year

Steps for Preparing for the Annual True-Up Report



On July 1, 2024, the Ohio Bureau of Workers' Compensation (BWC) will open the window for employers to complete their annual payroll true-up report. Employers must report their actual payroll for the previous policy year (July 1, 2023 - June 30, 2024) by August 15, 2024. If the final calculated premium is greater than the previously remitted premium, employers must also pay the outstanding balance by August 15, 2024. Any overpayment of the premium will be refunded or credited to the account. True-up payments must be made online at www.bwc.ohio.gov or by phone at 1-800-644-6292.

For more information about the true-up report process, contact Sedgwick's Zack Stewart at (614) 932-1565 or Zachary.Stewart@sedgwick.com.

Failure to file the annual payroll true-up report and pay any outstanding balance by August 15, 2024, will result in the following penalties:

- Immediate removal from any current group rating or retrospective rating plan;
- Immediate removal from any BWC program, such as the One Claim Program;
- Disqualification from any group rating or retrospective rating plan the following year;
- Disqualification from any BWC program the following year, such as the One Claim Program;
- The BWC will add an additional 10% to the premium owed, bill the employer; and,
- The BWC may certify the true-up outstanding balances to the Ohio Attorney General's office for collection.

THE NFIB SELECT PROGRAM PLUS ADVANTAGE

Were you unable to qualify for experience or retrospective group rating programs for the 2024 policy year? NFIB and Sedgwick have partnered to offer the NFIB/Ohio Select Program Plus, which is designed to help employers who did not qualify for experience or retrospective group rating programs control workers' compensation claims costs, with the goal of achieving group eligibility.

Like all other NFIB workers' compensation programs, employers will receive the following best-in-class services for a competitive annual fee:

1. Workers' compensation claims management and hearing attendance
2. Workers' compensation rate management, including BWC Bonus Program savings studies
3. Comprehensive workplace safety services, including safety audits, seminars, and webinars
4. Unemployment compensation claims management and hearing attendance; and,
5. A legal defense program administered by the prominent law firm of Bricker Graydon LLP

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

How to Prepare for an Unemployment Tax Audit

Unemployment tax audits are among the duties performed by the Ohio Department of Job and Family Services (ODJFS) each year. The ODJFS is required by the Department of Labor to audit a percentage of Ohio employers each year. According to ODJFS, most audits are routine, and employers are randomly chosen.

There are several reasons why ODJFS will audit an employer's business. Some examples include:

- Wages reported by the claimant are different from the wages reported to the state by the employer
- Wages reported to the federal government are different from wages reported to ODJFS;
- or,
- Improper reporting for casual/contract labor and independent contractors.

An audit generally covers one calendar year but can date back as far as four years. If an employer is selected for an audit, the employer will receive notification of the date, time, and place of audit. The notification will also specify the time period the audit will cover and will also provide the employer with a list of the business records that must be given to the auditor.

Some of the records that will be requested include, but not limited to:

Payroll records	W-2 Forms
1099s	IRS Forms
State tax forms	Credit record journal
Invoices	Canceled checks

Upon completion of the audit, the auditor will review the results with the employer. If additional unemployment taxes are due, the employer can agree to pay the additional amount due, or the employer can disagree with the additional amount, and the auditor will discuss the next steps.

[Learn more about tax audits](#)

For more information, contact Sedgwick's Staci Schwartz at 614-932-1540 or Staci.Schwartz@sedgwick.com.

Wage Reporting Requirements

Employers are required to file quarterly reports detailing the wages paid to each employee. If employers don't have any employees or you didn't pay any wages during a quarter, they are still required to complete and file a report. The quarterly reports must be electronically filed online either through the SOURCE or Ohio Business Gateway. These reports must be filed by the following due dates:

- **1st quarter** (Jan, Feb, March): April 30
- **2nd quarter** (April, May, June): July 31
- **3rd quarter** (July, Aug, Sept): October 31; and,
- **4th quarter** (Oct, Nov, Dec): January 31

The reports must include the following information for all employees:

- Employee's name
- Social Security number
- Number of weeks employee worked
- Total wages paid during the quarter
- Total out-of-state wages paid during the quarter
- Location name; and,
- Employee or Officer



For more information, contact Sedgwick's Staci Schwartz at 614-932-1540 or Staci.Schwartz@sedgwick.com.



REDUCE YOUR WORKERS' COMPENSATION COSTS

BWC BONUS PROGRAMS

ENROLL TODAY!

The Bureau of Workers' Compensation (BWC) offers alternative savings programs designed to help employers improve workplace safety while saving money on workers' compensation costs. Several of the programs are considered compatible with each other, enabling employers to "stack" multiple rebate programs. The BWC Bonus Programs and their potential premium rebates are listed below:

TRANSITIONAL WORK GRANT AND PERFORMANCE BONUS

This program offers a potential 10% rebate and is designed to reward employers who utilize transitional work to facilitate an early return to work for employees with workplace injuries.

DRUG-FREE SAFETY PROGRAM (DFSP)

The basic program offers a 4% rebate, while the advanced program offers a 7% rebate. Employers are rewarded for implementing a program designed to reduce the risk of workplace accidents and injuries attributed to the use of alcohol and other drugs.

SAFETY COUNCIL REBATE PROGRAM*

Employers participating in this program can achieve a 3% rebate (up to \$5,000) when employers attend 10 of the 12 monthly safety council meetings.

[Locate a local safety council](#)

*Except for the Safety Council Rebate Program, the deadline to enroll in these programs is May 31st. The deadline to enroll in the Safety Council Rebate Program is July 31st.

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