



FEBRUARY 2011 EDITION

NEXT LUNCH AND LEARN MEETING:

WHEN:

Wednesday, February 9, 2011, 11:45am - 1:00pm

WHAT:

What's New at OSHA and the OSHA 300 Log

WHO:

Joe Cicero - HR and Safety Resources, LLC

WHERE:

Union County Service Center
940 London Avenue
Marysville, OH 43040

LUNCH SPONSORED BY:

Nestle' PTC

PREVIOUS LUNCH AND LEARN MEETING:

TOPIC: BWC Rating Programs

SPEAKER: Dave Patti - BWC Employer Management Supervisor

Dave discussed different programs available to employers to reduce their premium payments. While many of these programs are complicated and can be difficult to understand, you can contact your BWC Employers Services representative to find out which programs you may qualify for and which ones can save you money.

The first program discussed was Group Rating. Group Rating is when employers pool together with similar employers and the BWC calculates a single EM (experience modifier) for the entire group, as if it is one big company. The maximum group discount achievable for group employers is 51% due to the BWC's break-even factor. You may see marketing materials that provide discounts > 51%, but that is not possible.

The next program discussed was the 100% Capping program. This program is designed to mitigate premium volatility for employers that become penalty rated. It caps an employer's EM to 100% (double) of their prior policy year's EM. This applies to either an individual EM or a group rated EM. It does not apply to employers whose EM is calculated with more than one policy's experience.

Dave also discussed the One Claim Program, which is designed for employers who have been removed from group rating due to one significant claim. Participating employers receive a discount of 40% off their base rate for up to 4 years. To participate, a single "significant" claim must enter the experience for the first time from the green year. Employer may only designate one significant claim every 4 years. The BWC determines initial and ongoing eligibility by its analysis of claims activity during the specified experience period.

The next programs discussed were the Small and Large Deductible Programs. For both programs, employers accept more financial liability (deductible) in exchange for lower rates. Savings are not guaranteed as deductible payouts can offset the premium savings. This programs encourage employers to focus on workplace health and safety to reduce injuries and illness. SDP levels are \$500, \$1,000, \$2,500, \$5,000, & \$10,000 whereas the LDP levels are \$25,000, \$50,000, \$100,000 and \$200,000. Individual Retrospective Rating is another deductible program that is more complicated and should be discussed with your employer services representative. The Drug-Free Safety Program was also discussed as it can provide premium discounts of up to 7%.

For a copy of this presentation, please email David.P.1@bwc.state.oh.us

JANUARY
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SPEAKER



Dave Patti has worked with the Ohio BWC for 17 years. He started out working on the claims side for four years and has spent the other 13 years working in Employer Management. His duties include consulting with employers about their BWC premium calculations as well as various risk control programs that can help them lower their premiums. Dave has performed employer risk control consultations with individual employers throughout his tenure with BWC Employer Management.

SPONSOR



THOMAS & MARKER
CONSTRUCTION

Thomas & Marker Construction Co., with offices in Bellefontaine and Marysville, is a commercial construction contractor with extensive experience in design/build, construction management, general contracting, consulting, and pre-construction services.

ADDITIONAL MEETING NOTES

Safety Fact Topic - ER vs. Urgent Care:

- A Study in the Sept issue of *Health Affairs* notes that, "\$4.4 billion can be saved annually by diverting non-emergency cases to urgent care or occupational health facilities."
- 17%-20% of ER visits *can* be diverted.
- Services at urgent cares can be quicker (shorter wait times) and decrease costs by as much as \$228-\$414 per visit.
- Make sure your business works with its employees to ensure ER's are not the first place visited for services. Orientations and annual reminders are good places to start.

ER	VS	 Hometown[®] URGENT CARE & WORKCARE CENTER <small>Ohio's Largest Urgent Care Company</small>
 \$1200 or more	Avg. Minor injury cost	\$200 or less
2-4 hours	Avg. wait time	30 min. or less
\$75-150	Avg. Copay	\$20-50

Attendance: While the UCSC gained five members last year, attendance for 2010 was down 21% from 2009. The Steering Committee is working hard to provide better quality meetings and to continually recruit new members. Three members achieved perfect attendance last year, including:

- 1) **Allen Township**
- 2) **Marysville Exempted Schools**
- 3) **Union County Board of Developmental Disability**

These members will receive a free attendance at the Awards Banquet in April. We thank you for your commitment!

UCSC Grants: Representatives (pictured right) from the First United Methodist Church, Trinity Lutheran Church, St. John's Lutheran Church and the First Presbyterian Church received UCSC grants for automated external defibrillators (AED) at the January meeting. The UCSC provides funding for a one-time grant for UCSC members to promote safety, health, and wellness in the community or workplace.



LUNCH AND LEARN SCHEDULE 2011

Date	Topic	Speaker	Sponsor
1/12/11	BWC Discount Programs	David Patti - Ohio BWC Employer Services Supervisor (614) 466-8516	Thomas & Marker Construction Co. Kyle Koschalk; (644-2160)
2/09/11	What's New at OSHA and Log 300	Joe Cicero - HR and Safety Resources LLC (614) 905-7482.	Nestle' PTC Steve Salsbury (645-2115)
3/09/11	DFSP	Bryan Carpenter - CompManagement (614) 760-8144	Honda of Amer. Mfg Jose Banaag (642-5000 x67289)
4/13/11	Annual Awards Banquet Speaker:	To Be Determined	Scotts Miracle-Gro Joe Oiler (644-7201)
5/11/11	Fire Safety (With live extinguisher training)	Lt. Keith Watson - Marysville Fire Department (645-1070)	Union Rural Electric Bob McClintock (537-0400)
6/08/11	Heat Stress (Followed by Tour of Scotts)	Ahmad Nahvi - Ohio BWC	Scotts Miracle-Gro Joe Oiler (644-7201)
7/13/11	Wellness	Heather Bailey - McGohan & Brabender (937) 293-1600	New Day Farms Nikki Adkins; (358-2114-103)
8/10/11	Defensive Driver's Training	Jeff Eggleston - Ohio Attorney General / OPOTA 740-845-6305	To Be Determined
9/14/11	Ergonomics	Kim Schaeffer (578-2333)	To Be Determined
10/12/11	CEO Lunch Event Topic: <i>The Aging Workforce</i>	Dr. Robert Kessler, Comp Management	Union County Safety Council
11/9/11	PPE	Christina Whitehead - PSARA 513-791-4418)	U-Co Industries Glenna M. Reed; (937-645-6767)
12/14/11	Accident Investigation	Brian Dostanko - City of Marysville (645-1033)	Milcrest Nursing Home (Heather Mudgett; 642-1026)