

# Programs and opportunities for Ohio employers

There are a variety of opportunities available through the Ohio Bureau of Workers' Compensation that can foster improved program efficiency and return premium dollars to employers. We work with clients to identify opportunities that make the most sense for their organization.

**Transitional Work Bonus** — Employers that successfully use transitional work programs can earn a rebate of up to 10% off annual premiums.

**Group Rating** — Group rating offers employers in similar industries the opportunity to join together to obtain discounts greater than they could receive individually.

**Individual Retrospective Rating** — Employers in this program receive a substantial up-front reduction in their annual premium while assuming a portion of the risk.

**Group Retrospective Rating** — In this program, similar employers pool their collective risk and can receive a refund based on the overall performance of the group.

**Safety Council Rebate** — Employers that actively participate in their local safety council receive a rebate, and an additional performance bonus for reducing claim frequency and severity.

**Drug Free Safety Program** — Employers that implement the Drug Free Safety Program to address the use and misuse of alcohol and drugs can receive a discount.

**Small Deductible** — Employers receive a discount in exchange for agreeing to pay a set amount associated with each claim.

**Large Deductible** — Employers receive a discount in exchange for agreeing to pay a set amount associated with each claim.

**Destination Excellence** — Destination Excellence encourages safety, return to work, efficient account management and cost control.

**EM Cap (for penalty rated employers)** — A 100% cap is placed on the amount that the experience modifier can increase.

**\$15K Medical Only** — Employers have the opportunity to lower their premium by directly paying up to \$15,000 in medical expenses.

**One Claim Program (for private employers)** — Employers receive a discount for having only one significant lost time claim and no more than three medical-only claims within specific time periods.

**Grow Ohio Incentive** — Grow Ohio offers new employers the option to join a group rating program and receive a premium discount up to the maximum allowed on the first day of coverage, or an automatic 25% discount.

**Early Payment Discount** — Employers that report payroll and pay their full premium for the reporting period by the first month of the two-month grace period receive a discount.

**Transitional Work Placement** — Service offering that involves locating an off-site option for early modified duty return-to-work. For employers unable to accommodate work restrictions, this is a great opportunity to prevent extended lost-time in claims. [Learn more about Transitional Work Placement here.](#)