

# Programs and opportunities for Ohio employers

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

**Transitional Work Bonus** — Employers that successfully use transitional work programs can earn potential rebates off of annual premiums.

**Transitional Work Grant** — This grant helps eligible employers develop a transitional work program that includes customized policies and procedures for their business.

**Group Rating** — Group rating programs offer 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.

**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.

**Risk Management Essentials** — This pilot program allows participants in the BWC's Safety Council program to earn an additional premium bonus by attending educational classes. Public and private employers that are not participating in the Group Experience Rating, Group Retrospective Rating, Individual Retrospective Rating and Deductible programs may be eligible.

**Substance Use Prevention and Recovery** — This program, introduced in 2025, combines the Drug-Free Safety Program and related safety grants with the Substance Use Recovery and Workplace Safety Program.

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

**\$15K Medical Only** — This program offers employers the opportunity to lower their premium by directly paying for the first \$15,000 in pharmacy and medical expenses.

**Claim Impact Reduction Program** — BWC offers this program for employers that were removed from the Group Experience Rating Program due to a significant claim. The program can help lessen the impact of the claim while it remains in their experience. Employers that meet eligibility requirements and have no more than three minor claims in addition to the significant claim can participate.