



WORKERS' COMPENSATION ANNUAL CHECKLIST *for public employers*

Employers must keep track of Ohio BWC requirements throughout the year to remain compliant and avoid penalties. The Minute Men HR Workers' Comp team put together a comprehensive checklist to help you stay on track on a monthly basis. (Please keep in mind this checklist is not geared toward private employers or Minute Men Select clients. Additionally, the Group Discount Program is only available to public schools, while the Group Retrospective Rebate program is available to schools and other public employers, such as cities.)

For help navigating the BWC, always feel free to contact your dedicated Client Relations Manager (CRM) or sales representative. For general inquiries, please contact our team at 216-225-4381 or [request a quote](#).

JAN-FEB

- If you're already enrolled in our program, congratulations, you're maximizing your savings! You don't need to request a quote, but you should look for your renewal/enrollment packet. They should start going out in January via standard US Mail with follow up email reminders throughout the enrollment period.
- The annual payroll True Up for Public Employers is due between January 1 and February 15. This is where you will report your actual gross payroll for the previous policy period (1/1 to 12/31) to the BWC. You must complete the True Up before the February 15 deadline in order to avoid penalties.
- Premium installments may be due depending on your installment schedule.
- Quotes for the Group Retrospective Rating program start going out in February. Be sure to look for yours in the mail if you qualify for this program.

MAR-APR

- If you have not requested a quote, be sure to do that before April 15 in order to have enough time to review our offer and discuss it with us by phone, virtual or an in-person meeting. Public Employers must enroll in a Group Experience Rating Program before May 31st.
- Continue to pay your BWC premiums according to your installment schedule.
- If you haven't received your renewal or enrollment packet from us, please contact your CRM or sales representative.

MAY

- The Group Roster deadline for Public Employers is May 31st. Be sure to submit your enrollment paperwork to us before May 20th.
- To assure that we receive your enrollment before the due date, please email it directly to your Minute Men HR (MMHR) sales representative, who will then confirm receipt and submit it to the actuarial team for processing.

JUN-JUL

- If you did not qualify for our Group Discount Program, you can review alternative savings programs with our team. Programs like Group Retrospective Rating and the One Claim Program have enrollment deadlines in late July. We can help you find the best option for you.

AUG-SEP

- It's important to have access to your policy on the BWC website so that you can make premium payments, update your contact information and periodically check the overall status of your policy. If you don't already have an e-account set up, this is a good time to do that. If you already have an e-account, this is the perfect time to login in and make sure your contact information is up to date and sign up for BWC updates (under eNotices) so that you never miss important information or reminders from the Ohio BWC. [Click here to set up your e-account.](#)

OCT pt.1

- Ask us to review your policy so we can help you find BWC Bonus Programs that could help you make your workplace safer while saving you more money on your premiums. BWC Bonus Programs like Drug Free Safety, Industry Specific Safety and the Transitional Work Bonus Program were designed to help increase safety while providing rebates to employers that meet program requirements. The enrollment deadline is November 30th, so now is the time to start reviewing program requirements vs. projected savings to determine which program(s) are a good fit for you. There may be grants and/or reimbursement programs to help you offset the cost of setting up and managing some of the bonus programs.

OCT pt.2

- Look for your Policy Renewal information from the Ohio BWC. This will include your Certificate of Coverage for the new policy year. Be sure to post a copy of your certificate and read through the additional information, which includes your estimated payroll and premium, premium installment schedule, and instructions on amending your estimated payroll or schedule.

NOV-DEC

- Your first Premium Installment for the upcoming policy year will be billed December 1 and due by the end of December. Be sure to make your premium payments on time to avoid penalties and late fees.
- If you're not enrolled in our workers' compensation program and haven't requested a quote, now is the time. You may be receiving renewals from your current group or other offers. Don't rush to make a commitment until you have had a chance to see what the MMHR program can offer. You have until the BWC's group enrollment deadline in late May to make a decision and won't lose your current or future discounts.

Our team is looking forward to helping you!



Call us at 216-225-4381

or



[Request a quote](#)



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