



WORKERS' COMPENSATION ANNUAL CHECKLIST *for private 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 public employers or Minute Men Select clients.)

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 216-452-0100 or [request a quote](#).

JAN-FEB

- If you don't already have a e-account set up on the Ohio BWC website, that is an important first step. You'll be able to access detailed information about your policy, make premium payments online and update your demographic and contact information. **[Click here](#)** to set up your e-account.
- Once you have an e-account (or if you already have one), now is a good time to log in and make sure your contact information is up to date, as well as sign up for BWC updates (under eNotices) so that you never miss important information or reminders from the Ohio BWC.

MAR-APR

- Ask us to review your policy to help you find BWC Bonus Programs that could make your workplace safer and save you more money on 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 May 31st, 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.
- 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.

MAY-JUN

- If you're not already enrolled in our workers' comp 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 a chance to see what the MMHR program can offer. You have until the BWC deadline in November to make a decision and you won't lose your current or future discounts by changing to the MMHR program for the upcoming policy year.
- 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 late May via standard US Mail with follow up email reminders throughout the enrollment period.
- Your first Premium Installment for the policy year will be billed June 1 and due by the end of June. Be sure to make your premium payments on time to avoid penalties and late fees.
- If you don't qualify for the Group Rating discount, we will review your policy for alternative savings opportunities, like the Group Retrospective rebate, and begin sending out those quotes in August. We can quote you for our AEO program year-round.

JUL-AUG

- Your annual payroll True Up is due between July 1 and August 15. This is where you will report your actual gross payroll for the previous policy period (7/1 to 6/30) to the BWC. You must complete the True Up before the **August 15** deadline in order to avoid penalties.
- You may have premium installments due – depending on your installment schedule.
- Quotes for the Group Retrospective Rating program start going out in August. Be sure to look for yours in the mail if you qualify for this program.
- If you haven't received your renewal or enrollment packet from the MMHR workers' comp program, please contact us.
- You still have time to get a quote from the MMHR program, compare your options, and enroll in our program.

SEP-OCT

- If you have not requested a quote, be sure to do that before October 15 in order to have enough time to review our offer and discuss it with us by phone, virtual or an in-person meeting.
- Continue to pay your BWC premiums according to your installment schedule.
- Let us know if there is anything else we can help with.

NOV

- The Group Roster deadline is the week before Thanksgiving, so be sure to submit your enrollment paperwork to us before **November 15**.
- To assure that we receive your enrollment before the due date, please email it directly to us so that we can confirm receipt and submit it to the actuarial team for processing.

DEC-JAN

- 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 January. Minute Men HR also offers a very unique savings and support opportunity through our Alternative Employer Organization (AEO) option. Since there are no “one size fits all” savings options, our team will provide the most appropriate option(s) for each particular policy.

Our team is looking forward to helping you!



Call us at 216-452-0100

or



[Request a quote](#)



Minute Men HR