



Member benefit workers' compensation

Overview

Sedgwick is the Ohio Insurance Institute's workers' compensation program administrator and represents over 65,000 Ohio employers in virtually every industry classification from large corporations to small family-owned businesses.

As a state-funded employer, it is recommended that you annually review the alternative rating/premium discount programs available through the Ohio Bureau of Workers' Compensation (BWC) and administered by Sedgwick on our behalf.

Sedgwick reviews your policy to determine the programs that may garner the most savings while keeping in mind your organization's risk tolerance. Enrollment for participating in alternative rating/premium discount programs occurs annually. Ensure that your organization is maximizing savings, meeting eligibility requirements and enrollment deadlines by contacting Sedgwick today.

Frequently asked questions

What discounts are available to apply to my workers' compensation premium rate?

Sedgwick will provide information for your organization to see how participation in an alternative rating program will impact your costs as well as how these programs can be stacked together to achieve the maximum savings available. For example:

- **GROUP RATING** features discounts that typically range between 15 - 53%, which is the maximum discount allowed by the BWC.
- **GROUP RETROSPECTIVE RATING** refunds typically range between 25 - 50%; this program may be a good alternative discount program for companies that may not be eligible for Group Rating but have a focus on safety; emphasis on transitional duty and other cost containment strategies.
- **STACKING OPTIONS** offer many other opportunities, including Destination Excellence programs, that may be combined to further increase savings on your premiums.

How can my organization participate in a program?

To see how much your company can save, simply complete the Temporary Authorization to Review Information (AC-3) form on the reverse side of this document, and return the form to Sedgwick at the address or toll-free fax number listed or email the form to: ohio.group@sedgwick.com.

Sedgwick will prepare a cost savings analysis for your review and consideration. Please contact Sedgwick's Customer Support Unit at (800) 825-6755, option 3 for any questions regarding your workers' compensation coverage and program participation.

Ohio Premium Savings Programs for Employers

EMPLOYER PREMIUM SIZE

\$0 - \$10,000	\$10,000 - \$50,000	\$50,000 - \$150,000	\$150,000 - \$300,000	\$300,000 - \$500,000	\$500,000 & above
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