



BWC's NEW Drug-Free Safety Program

Tools to make your workplace safer

At BWC, we are committed to assisting you in fostering a safe and healthy workplace. As an employer, you recognize that keeping your most important asset – your work force – safe and healthy is the cornerstone of a successful business. That's why we are introducing our new Drug-Free Safety Program (DFSP). It gives you the tools you need to make your workplace safer by reducing the chances of a work-related injury.

It's a proven fact that safe workplaces result in fewer accidents, lower workers' compensation insurance costs, and greater productivity and product quality. Apply for the DFSP today and take advantage of these benefits.

Benefits

- Your employees
 - Better understanding of the nature and effect of abuse/misuse of drugs and/or alcohol
 - Safer work environment
 - Reduced frequency and severity of injury
 - Improved employee morale
- Your business
 - Reduced claims and claim costs
 - Discounted workers' compensation rates and lowered workers' compensation costs
 - Increased productivity and product quality
- Your community
 - Reduced drug use
 - Demonstrated intolerance for drug abuse
 - Showed support for community efforts to reduce abuse and misuse of drugs and/or alcohol
 - Prevented social problems associated with drugs and alcohol abuse/misuse

BWC has designed the new drug-free program to make it easier for you to use. The DFSP has less mandates and features a streamlined focus on safety. This new program is:

- Easy to join and open to previous participants;
- Less complicated and not limited in the number of years of participation; and
- Offers improved measurement and evaluation tools to maintain effectiveness.

Program eligibility requirements

- State-fund employer
- Current on assessments owed BWC
- Active coverage status
- No more than 40 lapsed days in the past 12 months

In addition you are not eligible for DFSP if you are participating in the One Claim Program, group-experience rating if at DFSP basic level, group-retrospective rating, individual- (paid-loss-) retrospective rating, Large Deductible Program, EM capping and \$15,000 Medical-Only Program.

Also, beginning July 1, 2010, employers participating in group-experience rating may participate in the DFSP advanced level and receive a 3-percent discount.

How the program works

The DFSP has two levels; eligible employers elect to join either level of the program.

Basic Level: Participating non-group-rated employers receive a 4-percent discount by meeting all program requirements. These include completion of a safety review, accident reporting, accident-analysis training for supervisors, employee education, supervisor skill-building training, alcohol and other drug testing, and a written DFSP policy.

Advanced Level: Participating non-group-rated employers receive a 7-percent discount by meeting the Basic Level requirements; conducting annual, 15-percent random drug testing, and completing a safety action plan. Advanced level participants must also provide a second chance for employees testing positive.

How to apply

To apply for the DFSP, visit ohiobwc.com, select Ohio Employers, click on Forms, and complete the Application for Drug-Free Safety Program (U-140). Private employers must complete and submit their application to BWC by June 30, 2010, for the initial July 1, 2010, program year. Public employers must apply by the last business day of October for the Jan. 1, 2011, program year.