

From: Don Drinko
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Gallagher Sharp Shop Talk: Workers' Compensation

Question: What is "Destination: Excellence"?

Destination: Excellence is a premium discount program promulgated by the Ohio Bureau of Workers' Compensation ("BWC") in 2012 that rewards Ohio employers for helping to prevent workplace injuries. The plan is actually a series of programs designed to help state-fund employers to improve workplace safety, enhance injured worker care, and permit state-fund employers to save money on workers' compensation costs.

There are seven (7) programs which make up *Destination: Excellence*, each of which is designed to help employers focus on safety, accident prevention, and return-to-work opportunities. The programs include:

- **Industry-Specific Safety Program** – helps employers improve safety by utilizing complimentary safety training;
- **Transitional Work Bonus Program** – incentivizes employers for using transitional work to return worker to full duty;
- **Drug-Free Safety Program** – promotes workplaces free from drugs and alcohol; BWC partners with employers to develop plans;
- **Safety Councils** – Ohio's 80 safety councils work to increase safety awareness and educate businesses;
- **Vocational Rehabilitation** – BWC partners with employers and healthcare providers to develop rehabilitation plans;
- **"Go Green" Discount** – employers can receive a premium discount for reporting payroll and paying premiums electronically; and
- **Lapse-Free Discount** – employers can receive discounts for no lapses in coverage for 60 months

In return for participation, employers can receive discounts of up to 7 percent on premiums. The deadline to apply for most programs is **April 30, 2013**, and eligibility for various discounts may depend on your rating plan and program. I have had several clients who have participated and benefited from these programs. For more information about *Destination: Excellence*, or other programs which can reduce rates for state-funded employers, you can go to www.ohiobwc.com/employer/programs.

If you would like to submit a question to Shop Talk, or would like to discuss this or any other workers' compensation issues, you can contact me.

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