

# PREMIUMS / PAYROLL REPORTING

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**Bureau of Workers'  
Compensation**

# TOPICS

- OHID - Online Access
- Estimated Annual Payroll / Premium Installment Schedule
- Annual True-Up
- Payroll Reporting Guidelines
- Elective Coverage for Ministers / Volunteer Coverage
- Role of BWC Employer Service Specialist
- Website Resources



# OHID TRANSITION

- **OHID is REQUIRED to access online BWC account information**
- Unique login for accessing state agency websites
- Access your BWC accounts
- OHID has replaced BWC e-accounts
- Provide additional security
- 5 Million citizens have already created their OHID accounts

# OHID TRANSITION

- Associate your OHID to your BWC policy number
- Merge old BWC e-account with OHID
- Creating an online e-account for the first time
- Primary User vs Secondary Users

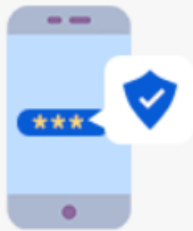
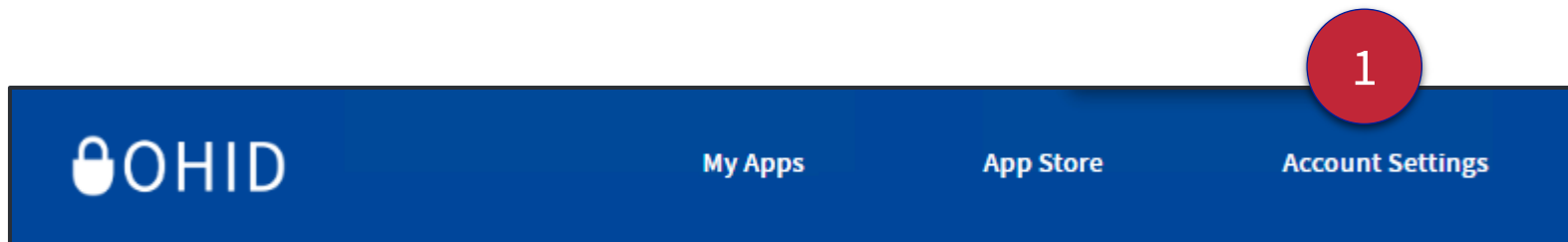
# OHID - BWC ONLINE ACCESS

1. CREATE OHID <https://ohid.ohio.gov> & complete 2-step verification
2. LOG IN to [www.bwc.ohio.gov](http://www.bwc.ohio.gov) with OHID

	EXISTING e-account	NEW e-account
3.	Click Merge Accounts	Click + Add New Association
4.	Enter existing e-account credentials	Select Association Type: Employer
5.	Click Merge account	Enter Policy Number and FEIN
6.	Click Confirm	Click Confirm new association



# SETTING UP 2-STEP VERIFICATION




## 2-Step Verification

Opt-in to receive a one-time PIN on login to OHID or additional account security.

### Security Options

#### 2-Step Verification

2-Step Verification provides an additional layer of security to verify your identity. In order to access certain agency applications, you must have your 2-Step Verification configured. Please note that setting up all identity verification methods will maximize your account security.



#### Configure 2-Step Verification for your OH|ID account

Click the configure button to be directed to the 2-Step Verification configure process. It is highly recommended that you configure all verification options.

[Configure](#)

# ADDING NEW SECONDARY USER (S) OR CO-PRIMARY

- Secondary user
  - Create OHID & complete the 2-Step Verification or MFA (Multi Factor Authentication)
  - Log into BWC website using OHID at least once
  - Share either OHID Username or Email Address with primary user
- Primary user
  - Log into BWC website using OHID and Select “Manage associated accounts”
  - Select “Add new association”
  - Enter OHID Username or Email Address of secondary user and select “Add association”
  - **Primary user can elect to designate any active users as co-primary**

# ESTIMATED ANNUAL PAYROLL / INSTALLMENT SCHEDULE

- Estimated Annual Premium Letter mailed late April for private employers
- 2025 premium based on estimated payroll from last true-up (2023 policy year)
- Option to modify / update payroll through end of March every year
- Installment Schedule
  - Annual, semi-annual, quarterly, bi-monthly or monthly
  - 2% Early Payment Discount (credit) – If paid in full by July 1<sup>st</sup>



# ANNUAL TRUE-UP

- Annual requirement
- Reconciling estimated payroll / premium with actual numbers
- Next true-up period 7/1/2024 – 6/30/2025
- Reporting the true-up payroll & paying premium owed
  - Online via the My Policy Page / click on “Payroll True-Up Reports”
  - Contact assigned BWC Account Rep
  - BWC Customer Service 1-800-644-6292

# ANNUAL TRUE-UP

- Upcoming true-up period 7/1/2024 – 6/30/2025
- Begin reporting July 1, 2025
- Deadline to complete – August 30, 2025
- **Failure to complete by August 30, 2025**
  - **Removal from BWC programs**
  - **Estimated billing**

# ONE-TIME FORGIVENESS

- Used for lapse in coverage  
No good cause\* / 59 days or less
- Used for Late True-Up  
No good cause\*  
Reported and Paid within 59 days after deadline
- \*Retroactive Coverage and Penalty Abatement  
Good cause\*

# PAYROLL REPORTING GUIDELINES

- Generally, follow Medicare wage reporting guidelines
- Differences between Medicare and BWC
  - Construction Industry
  - Corporate officer wages
  - Life insurance premiums over \$50,000 **not** reportable to BWC
  - Payments by sole proprietors and partnerships to family members are reportable to BWC

# REPORTABLE PAYROLL

- Gross hourly wages & gross salaries less deductions for Section 125 cafeteria plan benefits
- Employee pretax 401(k) or IRA contribution deductions in cafeteria plan
- Holiday, overtime, vacation pay
- Casual & spot labor
- Reasonable value of board, lodging, house, or room rent unless provided for the convenience of the employer, located on the employer's premises, and is a condition of employment
- [bwc.ohio.gov](http://bwc.ohio.gov) – Search “Reportable Payroll” for complete listing

# ELECTIVE COVERAGE FOR MINISTERS

- Sole proprietors & Partnerships (including those acting as LLC's), family farm corporate officers, individual incorporated as a corporation (sole-owner Corp or ICORP), and **Ordained or associate ministers**.

If injured, personal medical insurance may not cover

- Corporate owners must be covered, minimum and maximum weekly payroll apply
- Individuals performing non-emergency volunteer services for private employers, **including for non-profit organizations such as churches**, are not covered under the workers' compensation policy of that organization

# ELECTIVE COVERAGE FOR MINISTERS

- **Ministers on the church's formal payroll - wages and allowances should not be reported. In this instance – ministers have no coverage.**
- Coverage for ministers can be elected by the church or the ministers themselves.

# ELECTIVE COVERAGE FOR MINISTERS

- **Church electing coverage:** The church can voluntarily elect to cover its minister(s) by completing and **submitting the U-3S form**. All wages for the ministers including gross pay, parsonage, living allowances, and other qualifying expenses must be reported. There is no minimum or maximum reportable amount for this coverage.
- **Minister electing coverage:** If a church does not cover its ministers, the ministers may establish their own coverage as sole proprietors using the [Application for Ohio Workers' Compensation Coverage \(U-3\)](#). Payroll reporting guidelines are the same as for sole proprietors and subject to the minimum or maximum reportable amounts.



# ELECTIVE COVERAGE FOR MINISTERS

- If a minister is also a corporate officer of a church, the minimum/maximum reporting requirements apply only if they do not perform pastoral duties. If they perform pastoral duties, the reporting requirements for a minister apply and there is no minimum/maximum limit on reporting the payroll.

# MAXIMUM / MINIMUM PAYROLL

Date	Minimum reportable wages per person per week	Minimum reportable wages per person per reporting year	Maximum reportable wages per person per week	Maximum reportable wages per person per reporting year
July 1, 2024 - June 30, 2025	\$598	\$31,096	\$1,793	\$93,236
July 1, 2023 - June 30, 2024	\$575	\$29,900	\$1,724	\$89,648
July 1, 2022 - June 30, 2023	\$543	\$28,236	\$1,628	\$84,656
July 1, 2021 - June 30, 2022	\$510	\$26,520	\$1,529	\$79,508



# BWC EMPLOYER SERVICES SPECIALIST

- Primary contact for state fund policy
  - Elective coverage & forms
  - Update estimated annual payroll & installment schedule
  - Claim impact and cost-containment strategies
  - Program review & assistance
  - Account management and payments over-the-phone
  - OHID assistance

# BWC EMPLOYER SERVICES SPECIALIST



- WORKER MENU ▾
- EMPLOYER MENU ▾
- PROVIDER MENU ▾
- MCO MENU ▾
- Representative MENU ▾

- HELP
- SEARCH
- ACCOUNT

## My policy

### Company information

Policy number 1234567890  
ABC Company  
12345 Main Street  
Anywhere, OH 44444-5555

Update

Phone 513-555-5555  
Email jane.doe@abccompany.com

BWC account representative Ginger M.  
Phone number 513-583-4561  
Email address Ginger.H.1@bwc.state.oh.us

Upload documents



### Account balance

\*Total balance \$0.00

Make payment

View invoice

\*BWC + AG + Appealed = Total

Note: Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

### Policy partners

Managed Care Organization

Authorized representatives

### Coverage status

Active

Reprint certificate

Cancel policy coverage

### Premium installment schedule

Indicates the schedule you selected to pay your premium over the course of the policy year

### Payroll true-up reports

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit



# UNIQUE SAVINGS OPPORTUNITIES

- **Substance Use Recovery & Workplace Safety Program**
  - Annual reimbursement for Drug Testing (\$1,500), Training (\$5,000), and Policy Development / Legal Review (\$2,000)
  - “Last chance agreement” in policy required for drug testing
- **Better You, Better Ohio – BWC’s Free Health & Wellness Program**
  - Up to \$225 gift cards annually
  - Completion of Health Risk Assessment, Biometric Screening, Other Incentives
  - 250 or less Ohio employees, no current program, industry requirement

# WEBSITE RESOURCES

- **Home page - [bwc.ohio.gov](http://bwc.ohio.gov)**
- Reportable payroll – minimum / maximum for elective coverage
- Program descriptions – search “incentive programs”
- Safety services
- **“My Policy”** page – account balance, premium installment schedule, important dates, payroll true-up, claims history, electronic notifications

# QUESTIONS?

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