

Mark Your Calendar

BWC Classes 3
May and June

Update

COBRA Premium Reduction 2

FYI

Use of Supplemental Benefits is Growing 2
Alarm Signal Alternatives 3

Spring Seminar

Our Spring Seminar will be held in June this year at Tippecanoe Country Club in Canfield, OH. Please be on the look out for the invitation which will be mailed in the upcoming weeks. If you have any questions regarding the seminar, please call Jim Stanyard at (330)726-4117 Ext 719.

BWC Changes to Premiums

Effective as of July 1, 2009 the Ohio Bureau of Workers' Compensation (BWC) has approved changes that are designed to bring premium equity to all employers. The changes are as follows:

- Base rates for non-group employers will be reduced by 25.3%.
- Drug Free Work Place discount is no longer available for employers in the group rating program.
- Group and non-group employers will be eligible for a new deductible program starting 7/1/2009.
- Group rated employers will have an average increase of 9.6 % in their rate.
- The maximum discount allowed for group rating has been reduced from 85% to 77%.
- A premium cap has been approved that limits the experience modifier (EM) of a business to increase no more than 100%. The employer must meet the following requirements: only employers with an individual EM at 1.01 or higher will qualify, business must be in good standing with the BWC and employers must complete a plan to incorporate safety measures in their operations with the assistance of either a sponsoring association or BWC staff member.

If you have any questions on these changes, please call Jerry Pasternack at (330)726-4117 Ext 711.

PEB Solutions & Associated Vendors Work Together to Benefit Your Business

- Health Care Programs & Plans
- Dental, Vision & Rx Drug Plans
- Consumer Directed Health Care Plans
- Worksite Products
- Workers' Compensation Services
- Safety Program Development
- Unemployment Compensation Services
- Pharmacy Benefit Management

Additional Vendor Services

- Payroll Services
- Business Insurance
- Financial & Investment Services
- Home & Auto Insurance

Progressive Employee Benefit Solutions
7260 West Blvd., Suite I
Boardman, OH 44512

On the Web
www.pebsolutions.net

Phone: (330) 965-7460
Fax: (330) 758-4387
Email: info@pebsolutions.net

Boardman, OH 44512
7260 West Boulevard, Suite I

Progressive
Employee Benefit
Solutions



PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 214
YOUNGSTOWN, OH

FYI A Sign of the Times: Use Of Supplemental Benefits is Growing

As employers struggle with the current economy, employee health plan costs continue to be one of the major challenges. With some employers eliminating medical benefits, the need for other insurance is a necessity. COBRA is often too expensive for the average employee. Supplemental benefits, or voluntary worksite products as they're often called, can be the answer. In addition to loss of benefits, many companies have increased deductibles and out of pocket expenses for their workforce to the point where a substantial claim could have a massive impact on an employee's personal budget. This is why the supplemental market is growing, even among workers that have a benefit plan in place.

Probably the most recognizable name among the supplemental benefit carriers is AFLAC. However, there are many other products being introduced by other carriers as this market explodes. In addition to the most common supplemental benefit programs such as short term disability, cancer policies, hospital indemnity plans and life insurance, there are variations of Limited or Defined Benefit Plans. These plans usually offer a medical card to present to the doctor or hospital and pay the defined amount directly to the provider. This is a significant difference to a typical medical benefit PPO plan as balance billing could occur. Often the medical care giver involved accepts the limited benefit plan coverage as payment in full. These limited benefit plans can be bare bones or can offer pharmacy, dental, vision and wellness or preventative care. The more that is covered, the larger the monthly premium. Premiums can be one hundred percent covered by employee withholdings or the employer can elect to share in the premiums just like a typical benefit plan.

If you have interest in finding out more about these products, please call the PEB Solutions office and we would be happy to discuss what products and services are available.

Update COBRA Premium Reduction Under ARRA

The stimulus package signed by the President on February 17, 2009, was enacted as the American Recovery and Reinvestment Act of 2009 (ARRA). The ARRA provides for a temporary reduction in premium for COBRA coverage.

Who is eligible for the reduction?

- Individuals who are eligible for COBRA coverage due to involuntary termination from employment that occurred between 9/1/08 through 12/31/09.
- Individuals offered COBRA coverage due to a qualifying event between 9/1/08 and 2/16/09 and declined will be eligible for a second enrollment opportunity with the reduction.

How does the reduction work?

- Individuals covered under COBRA normally pay 102% of the plan premium and may initially continue the coverage for up to 18 months from the date of the qualifying event.
- The ARRA allows for individuals to pay 35% of the normal COBRA premium for up to 9 months or until the maximum COBRA coverage period is reached.
- The remaining 65% of the premium must be covered by the employer and reimbursed through quarterly payroll tax credits.
- The earliest the premium reduction may be applied is 2/17/09 (the date ARRA was enacted). Many plans will use a 3/1/09 effective date.

Important points to consider:

- Individuals who are eligible for coverage under another employer's plan, a spouse's group plan, or Medicare are not eligible for the reduction.
- The maximum COBRA coverage period is still calculated from the original qualifying event.
- Employers not subject to COBRA may still be subject to state continuation coverage laws. The reduction in this case, is to be covered by the insurance carrier, not the employer.

For additional information, please contact the Department of Insurance or visit www.dol.gov/COBRA.

Mark Your Calendar May and June BWC Classes

The following classes are offered by the Ohio Bureau of Workers' Compensation. For more information please visit www.bwclearningcenter.com.

Canton

- 5/21 Effective Safety Teams
- 6/10 Bloodborne Pathogens
- 6/18 Powered Industrial Trucks: Developing a Training Program

Cincinnati

- 5/6 Controlling Workers' Compensation Costs
- 5/12-13 Scaffolding Safety
- 5/14 Temporary Traffic Management
- 5/20 OSHA Recordkeeping
- 5/27 Controlling Costs through Claims Management
- 6/3 Wellness in the Workplace
- 6/16 Safety and Ergonomics for Extended-care Facilities

Cleveland

- 5/5-8 Electrical Hazard Recognition and Abatement
- 5/13 Communicating Safety to Your Spanish Speaking Workforce
- 5/14 Personal Protective Equipment: Selection Criteria
- 5/20 Restaurant and Food Service Safety
- 6/11 NFPA 70E and You: Insight and Implementation
- 6/16 Powered Industrial Trucks: Developing a Training Program
- 6/24 10-Step Business Plan

Columbus

- 5/5-7 Respiratory Protection
- 5/6-7 Mechanical Power Press
- 5/12 Industrial Hygiene Calibration and Sampling
- 5/12 Lockout/Tagout and Safety-related Work Practices
- 5/13 Nonviolent Strategies for Caregivers
- 5/14 Communicating Safety to Your Spanish Speaking Workforce
- 5/14 OSHA Recordkeeping
- 5/19 Public Employers: Injury, Illness, Needlestick Recordkeeping
- 5/19-21 Hazardous Waste Operations and Emergency Response Technician
- 5/21 NFPA 70E and You: Insight and Implementation
- 5/28 Accident Analysis
- 6/2-3 Fall Hazards in Construction and Maintenance
- 6/9 Hazardous Waste Operations and Emergency Response Refresher
- 6/9-11 Certified Safety Professional (CSP)
- 6/16-18 Respirator Fit Testing
- 6/18 First Aid in the Workplace
- 6/23-24 Train the Trainer

Dayton

- 5/27 First Aid in the Workplace

Mansfield

- 5/12 First Aid in the Workplace
- 6/11 Lockout/Tagout and Safety-related Work Practices

Portsmouth

- 5/13 Bloodborne Pathogens
- 6/11 First Aid in the Workplace
- 6/17 Machine Guarding Basics

Springfield

- 5/7 10-Step Business Plan

Toledo

- 5/7 Powered Industrial Trucks: Developing a Training Program
- 5/12 Communicating Safety to Your Spanish Speaking Workforce
- 5/14 Accident Analysis
- 5/20-21 Hazard Communication
- 5/28 Enhancing Safety through a Drug-Free Workplace

Youngstown

- 5/6 First Aid in the Workplace
- 5/19 Accident Analysis
- 5/20 Got Mold?
- 6/2 Ergonomics: Basic Principles
- 6/23 Employee Safety for Staffing Companies/PEO's

FYI Alarm Signal Alternatives

OHSA is now accepting various methods of giving alarm signals in recognition of physically impaired individuals. Examples of acceptable methods for giving alarms to employees are visual, tactile or audible alarms. In areas where the employer has hired employees with hearing or visual impairments, flashing lights or vibrating devices may be used. When using flashing lights, employers are cautioned that certain frequencies may cause epileptic seizures. Two way radios are another effective way to transmit emergency alarms where telephones may not be available.