

Employer Service Specialists Here to Serve You!

Employer services specialists (ESSs) provide an employer with a single point of contact for all BWC employer needs. They research information and recommend strategies to reduce employer costs. In addition, they make referrals to safety professionals to provide employers with on-site assistance. Call your ESS at your local [BWC customer service office](#).

Risk-management services

Your ESS can give you detailed information on how BWC determines your rates. He or she can also review how claims, settlements, handicap reimbursements and return-to-work programs affect your premiums. Additionally, your ESS can provide assistance with payroll reporting concerns, interpreting account status billings and manual classifications. Your ESS is also available to conduct meetings and presentations with company management teams and employee groups.

The ESS works closely with safety specialists. He or she can make referrals on your behalf for safety services. Available safety services include on-site safety audits and training; safety team facilitation, safety intervention grants, air and noise monitoring, Occupational Safety and Health Administration programs and ergonomic assessments. All of these services are available to you at no additional cost.

Cost-control programs

Work-related injuries occur even in the safest workplaces. Controlling costs of claims once an injury occurs is essential to keeping premium costs low. Your ESS can help you design a cost-efficient workers' compensation program that meets your needs. We offer several programs and rating options designed to help you control your company's workers' compensation costs. Some cost control programs follow.

Safety options

Drug-Free Safety Program: This program offers a premium rebate to employers for implementing a loss prevention strategy addressing workplace use and misuse of alcohol and other drugs. [Learn more](#)

Industry-Specific Safety Program: Employers participating in this program use BWC's safety resources to create a safety program tailored to their industry and/or business needs. Employers receive a rebate for completing one or more loss-prevention activities, depending on the amount of reported payroll in the previous policy year. [Learn more](#)

Safety Council Rebate: Employers actively involved in their local safety council may earn up to a 4-percent rebate by attending monthly meetings, CEO involvement and submission of accident statistics. [Learn more](#)

Return-to-work options

Transitional work: A transitional work program can keep your injured employees on the job and lower your workers' comp and human resources costs. It does this by returning injured workers to work by providing modified job duties and other methods that accommodate medical needs. Our [Transitional Work Grants](#) can provide funds to help you set up a transitional work program. Meanwhile, employers with an approved transitional work plan may receive a back-end bonus for using the plan to return injured workers back to work thanks to our [Transitional Work Bonus](#).

Vocational rehabilitation: This program allows employers to partner with BWC and health-care providers to develop vocational rehabilitation plans to return injured workers back to work. [Learn more](#)

Savings options

Deductible program: This program helps employers lower their premiums by offering an up-front discount in the form of a per-claim deductible. It also encourages employers to focus on workplace health and safety to reduce injuries and illness. [Learn more](#)

Go-green discount: This option allows employers to receive a premium rebate simply by reporting payroll electronically and paying premiums in full. [Learn more](#)

Lapse-free discount: This option allows employers to receive a premium rebate for paying premiums on time and not having lapses in coverage during the past 60 months. [Learn more](#)

Group rating: This program allows employers who operate similar businesses to group together as one entity. With the help of a group sponsor, members report payroll and losses as a business for the purpose of experience rating. [Learn more](#)

100-percent EM Cap: This program caps an individual employer's experience modifier (EM) to minimize the effects of a significant premium increase if it becomes penalty rated. The EM cap will equal 100 percent of the previous year's published EM. [Learn more](#)

One Claim Program: This is a rate program for private, state-fund employers whose sponsor removed them from a group-rating program due to the impact of a single claim. The program offers a 20-percent discount for the initial year of eligibility. [Learn more](#)

Group-Retrospective Program: Join a group within your industry, continue to pay individual premiums, and then receive retrospective premium adjustments based on the combined performance of the group. [Learn more](#)