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### **BWC Board of Directors Expands Deductible Program**

The BWC Board of Directors has again expanded cost-saving program options for Ohio employers who want to customize their workers' compensation insurance coverage to best suit their business need. The Large Deductible Program adds four levels to BWC's Deductible Program, which the agency introduced last year.

The Deductible Program offers employers premium discounts for taking on a degree of risk by paying the portion of a claim that falls below the selected level. The program's first phase offered five deductible levels from \$500 to \$10,000 per claim. The Large Deductible Program will offer qualified employers the opportunity to choose from four more deductible levels — \$25,000, \$50,000, \$100,000 or \$200,000. Additionally, a stop-loss option will limit an employers' exposure to three times the per-claim level selected. For example, if an employer selects a \$50,000 deductible and experiences a large claim totaling \$250,000, the stop-loss option kicks in. At that point BWC will only hold the employer responsible for \$150,000 in claim costs.

The Large Deductible Program will be available to employers beginning July 1, 2010. Registration for both deductible programs takes place from March 1 to April 30. Visit [ohiobwc.com](http://ohiobwc.com) for more information about BWC's Deductible Program.

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