



NFIB Ohio Workers' Compensation Program

SAFETY RESOURCES

Winter 2025



This issue contains essential safety articles to help you comply with Ohio's workers' compensation regulations to effectively manage your small business this winter.

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2026 Ohio Safety Congress & Expo is Coming!



The annual Ohio Safety Congress & Expo will once again be held at the Greater Columbus Convention Center in downtown Columbus, Ohio and will take place March 11-13. This is the largest regional safety exhibition in the United States. The 2025 Ohio Safety Congress and Expo will include:

- **General sessions:** Led by top-notch, keynote speakers.
- **Educational sessions:** that will allow you to dive into the future with educational tracks, each filled with expert-led sessions that will keep you at the forefront of workplace safety.
- **Live-streaming options:** Select sessions will also be available for live-streaming, so you can join the Congress from anywhere.
- **Hybrid flexibility:** Enjoy the best of both worlds with the option to attend in person one day and join via live stream the next so you can tailor your experience to fit your schedule; and,
- **Expo Marketplace:** View and discuss the latest in safety services, industrial supplies, safety equipment and gear with 300+ exhibitors from across the United States.

[**LEARN MORE**](#) about this FREE event!



While there, be sure to stop by the Sedgwick booth in the Expo Marketplace!



Education credits may be earned by employers who participate in a group rating or group retrospective rating program and are required to attend two hours of safety training.



JANUARY 31, 2026

Deadline for enrolling into the Claim Impact Reduction Program

MARCH 11, 2026

Ohio Safety Congress & Expo

MARCH 31, 2026

Deadline for Claim Impact Reduction Program safety education requirement

Allocation of Disqualifying Income



The Ohio Department of Job and Family Services (ODJFS) considers the following as disqualifying income: workers' compensation, vacation pay, pensions, company buy out plans, and severance pay. These types of payments can be deducted from the employee's unemployment benefits.

UNEMPLOYMENT COMPENSATION SERVICES

The NFIB group rating, group retrospective, and Select Program Plus programs, administered by Sedgwick, offer a variety of services including a full-service unemployment compensation program. A team of knowledgeable professionals dedicated to the NFIB program will provide the following services:

- Ohio unemployment claims processing.
- Verification of benefit charges and determinations.
- Ohio unemployment hearing attendance with employer (upon request).
- Voluntary contribution analysis.
- Annual Claims activity report.
- Procedure guide and unemployment handbook.
- Educational opportunities; and,
- Quarterly newsletters.

NFIB members not participating in a NFIB sponsored workers' compensation program can also sign up for the full-service unemployment at any time through an unemployment stand-alone contract by emailing Sedgwick's **Staci Schwartz** or contacting her at **(614) 932-1540**.

Employers have the option to allocate disqualifying income for several weeks or allocate it to the last day of work. If the severance pay is allocated for a specific time, the employee will not be entitled to unemployment benefits until the end of that period.

If the severance pay is allocated to the last day of work, then the employee will be eligible to receive unemployment benefits after that week.

Vacation pay for unused time prior to termination is disqualifying if the employer allocates the pay to weeks of unemployment immediately following the employee's last day of work. If the employee takes time off from work or uses vacation pay for a plant shutdown, the employer can then allocate the vacation pay to the period of coverage.

For more information: Email Sedgwick's **Staci Schwartz** or call **(614) 932-1540**.



The deadline to enroll in the 2026 NFIB Workers' Compensation Group Retrospective Program is January 28!

Employers who have been invited to the NFIB Workers' Compensation Group Retrospective Program and have yet to enroll should return their enrollment documents immediately.

The NFIB group retrospective program offers the following valuable services for one competitive fee:

- Workers' compensation claims management and hearing attendance.
- Workers' compensation rates management, including BWC Bonus Program savings studies.
- Comprehensive workplace safety services, including safety audits, seminars, and webinars.
- Unemployment compensation claims management and hearing attendance; and,
- A legal defense program administered by the prominent law firm, Bricker Graydon LLP.

For more information: Email Sedgwick's **Zachary Stewart** or call **(614) 932-1565**.

Partial Unemployment Benefits

Employees that work part time or have a reduction in hours could be entitled to unemployment benefits. In order to receive unemployment benefits, the employee first must meet the eligibility requirements determined by the Ohio Department of Job and Family Services (ODJFS). The employee must be totally or partially unemployed at the time of filing the application, and the employee has to have the required weeks and earnings during the base period of the claim. If the employee meets these requirements and the employee works part time or has a reduction in hours (through no fault of their own) and the gross wages are less than the weekly benefit amount, then the employee could be eligible for unemployment benefits.

The individual is required to report any income paid or payable to them while claiming unemployment benefits. If the gross earnings are less than the weekly benefit amount, then the individual could be entitled to a partial benefit. Ohio law allows an exemption of 20 percent of the weekly benefit amount. An example of this is below:

The weekly benefit amount is \$400 and the gross earnings are \$200.

If the earnings are greater than the weekly benefit amount....

The individual would not be eligible for a partial unemployment payment.

To calculate the earnings deduction:

Total earnings in a week - \$200.00
Exemption (20% of \$400) - \$80.00
Earnings deduction - \$120.00

To calculate amount of benefits to be paid:

Weekly benefit amount - \$400.00
Earnings deduction - \$120.00
Benefit amount paid - \$280.00



For more information: Email Sedgwick's [Staci Schwartz](#) or call **(614) 932-1540**.

WARNING

Failure to file the annual payroll true-up report and pay any outstanding balance by August 31, 2026, will result in the following penalties:

- Immediate removal from any current group rating or retrospective rating plan.
- Immediate removal from any BWC program, such as the Claim Impact Reduction Program.
- Disqualification from any group rating or retrospective rating plan the following year.
- Disqualification from any BWC program the following year, such as the Claim Impact Reduction Program;
- The BWC will add an additional 10% to the premium owed, and bill the employer; and,
- The BWC may certify the true-up outstanding balances to the Ohio Attorney General's office for collection.

Annual Payroll True-Up Report

On July 1, 2026, BWC will open the window for employers to complete the payroll true-up process. Employers must report their actual payroll for the previous policy year (July 1, 2025 - June 30, 2026) by August 31, 2026.

If the final calculated premium is greater than the previously remitted premium, employers must also pay the outstanding balance by August 31, 2026. Any overpayment of premium will be refunded or credited to the account. True-up payments must be made [online](#) or by phone at 1 (800) 644-6292. There will be no grace period for employers who do not complete the payroll true-up process by August 31st, 2026.



Employers with no payroll will be eligible for a waiver and will not be required to submit a payroll true-up report. BWC will complete the true-up report for companies with no payroll on their behalf.

For more information: Email Sedgwick's [Zack Stewart](#) or call **(614) 932-1565**.