



## **Importance of salary continuation documentation**

Salary continuation is a cost savings tool available to Ohio employers. When an injured worker misses eight or more days due to the allowed conditions in the claim, the Bureau of Workers' Compensation will pay temporary total compensation to replace lost wages. As the employer you have the option of offering salary continuation in lieu of temporary total compensation. By paying wages directly to the injured worker you are preventing the cost affiliated with temporary total, as well as reserves from being added to the claim. This can have a positive impact on your annual BWC premiums.

There are a few steps that you will need to take to meet the BWC's guidelines for salary continuation:

1. Complete the Salary Continuation Agreement (C-55) form and file it with the BWC or alert the BWC that you are paying salary continuation. This will put the BWC on notice that you intend to pay wages in lieu of temporary total.
2. Your beginning and end payment dates must be specific and align with the injured workers' medical disability documentation.
3. You must begin payment of the salary continuation with the next scheduled pay date after the injury. Employers are not permitted to wait until a claim allowance is decided and if payment does not commence on the next available pay date, you forfeit your right to offer salary continuation. The only

exception to this guideline is if you have a collective bargaining contract that deals with salary continuation.

4. Salary continuation is a voluntary program. The injured worker is not required to accept salary continuation, unless there is a collective bargaining agreement that states otherwise.
5. You must pay the injured worker their full wages and benefits under a salary continuation agreement. If the BWC discovers that full wages are not being paid, they can approve temporary total compensation.
6. Payment of salary continuation may follow a period of temporary total compensation once temporary total compensation benefits have stopped. This new addition was added in early 2023.
7. If your injured worker leaves the company, you are no longer permitted to pay salary continuation and you must notify the BWC of this change to employment status.
8. Likewise, if you determine that salary continuation is no longer beneficial and you wish for the BWC to pick up payment of lost wages, you must notify the BWC within 72 hours of the last salary continuation payment.

By notifying and filing the appropriate salary continuation documentation with the BWC, you are ensuring that the BWC does not pay temporary total compensation. The BWC will monitor the salary continuation and will build a payment plan into the BWC system. This is beneficial as it allows you to participate in other cost saving initiatives offered by the BWC, such as handicap reimbursement.

If you have any questions, contact our Sedgwick program manager, Bob Nicoll, at 330-418-1824 or [robert.nicoll@sedgwick.com](mailto:robert.nicoll@sedgwick.com).

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## **Electrical safety**

Electricity sure has made life easier for us over the years. From simply lighting a room to cooking meals to heating our homes even to powering our cars. As great as it is to have electricity in our lives it can be dangerous. Not only can it cause burns to the body or electrocution it can sometimes result in death if we are not careful.

In this month's article we are going to talk about potential electrical hazards in the workplace and how we can identify and avoid dangerous situations. Below is a list of potential electrical hazards you may find in the workplace. If you come across any of these, be sure to report them to management.

1. Overloaded circuits such as too many plugs or daisy chaining multiple power strips.
2. Blocked electrical boxes.
3. Electrical equipment that is hot to the touch.
4. Electrical equipment that is not properly grounded.
5. Switches that feel warm or cause a shock or tingling sensation.
6. Smell of burning wires, smoking equipment, crackling sounds.
7. Loose connections or exposed wires from outlets, switches or other equipment.
8. Damaged plugs, cords, or receptacles.
9. Water on or near electrical equipment.
10. Metal ladders or tools near electrical sources.
11. Flammable or combustible materials near electrical sources.

12. Frequently tripped circuit breakers or blown fuses.
13. Electrical cords laying across walkways

Although the list above is not all inclusive you may want to consider performing electrical safety audits on a regular basis. Safety audits will help identify areas where dangers exist. Not all electrical safety audits are the same, so be sure you create one that is specific to your facility. Also, whenever you install new electrical equipment, devices, outlets or electrical panels, be sure to update your safety audit checklist to reflect the changes.

Finally, if you see a dangerous situation, take immediate action. Ignoring it may result in an injury or a fire. Consider **safely** cutting the power to the equipment or receptacle then, report to your supervisor. Leave the repair work to the qualified professionals. Inexperienced work on electrical equipment can result in serious injury or death.

To learn more about electrical safety, familiarize yourself (or someone within your organization) with the electrical rules and regulations. You can find these outlined by the Occupational Safety and Health Administration (OSHA) or the National Fire Prevention Association (NFPA). The OSHA standards are outlined in 29 CFR 1910 .137, Electrical Protective Equipment, 29 CFR 1910 .269, Electric Power Generation, Transmission and Distribution, 29 CFR 1915.181, Electrical Circuits and Distribution Boards, and 29 CFR 1910.157, Battery Charging and Changing. The National Electrical Code is found under NFPA 70, , and includes NFPA 70E, the Standard for Electrical Safety in the Workplace. Don't forget to check with your state and local regulations as they may differ.

For more information, please contact Sedgwick's Andy Sawan at 330.819.4728 or [andrew.sawan@sedgwick.com](mailto:andrew.sawan@sedgwick.com)

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