

## 50/50 Payment Plan

- The 50/50 payment plan will be offered to private employers for the 7/1/05 - 12/31/05 payroll period.
- This is an online plan available only through Dolphin.
  - If an employer does not have a computer they can visit their local Service office and set up an e-account using the terminal available to the public. Many public libraries also have computers with internet access. The email address field is a required field for the payment process. Employers can use [employer@bwc.com](mailto:employer@bwc.com). This will pass the payment validation process and allow them to complete the payment process. This email address should not be used when setting up an e-account. Email address is not a required field for that process.
  - If an employer cannot remember their user id or password when filing through a Service office computer the SO employee can click on "Live Support/chat". They should type their "name" as **On-Line@BWC** so front line staff will know it's OK to provide user id and password.
  - Employers with older versions of a browser (Netscape, IE, etc.) that are not supported by Dolphin can upgrade to a newer version at no cost. Dolphin supports most browsers. Information about web browsers is available by clicking the Help link in the lower right hand corner of the Dolphin home page.
- Payrolls received via fax, mail or from walk-ins with 50% payment will not be accepted in the 50/50 plan. Accounts Receivable and Employer Services will identify these employers through the payroll suspense process. Once identified they will be set up to receive an immediate invoice and letter notifying them that payment is due by 2/28/06 or their coverage will lapse. You may also refer these directly to Accounts Receivable Collections via the Collections Unit email box.
- The plan will be available 12/17/05 through 2/28/06.
- The second 50% is due 5/1/06. No interest will be charged on the second 50%.
- Employers already enrolled in FlexPay for the 7/1/05 - 12/31/05 period cannot take advantage of 50/50.
- 50/50 is available to employers participating in group, retro, PDP, DFWP, etc.
- To take advantage of 50/50 an employer must be in active, reinstate or DIP status.
- If an employer accesses the regular Dolphin Payroll or FlexPay service offerings 12/17/05 or later they will see a message asking if they really want to file via those services offerings or if they intended to use 50/50. A link to 50/50 will be imbedded in the message.
- The 50/50 service offering will enforce the 50% payment requirement, i.e. an employer will not be able to complete their submission if they do not pay the full 50%. They may pay more than 50% if they want.
- The \$10 minimum premium still applies, i.e. an employer cannot pay \$5 by 8/31/05 and \$5 by 11/1/05.

- Employers must report their payroll and pay 50% of their premium in the same web session. They cannot report payroll one day and pay 50% another day.
- The following message is displayed on the 50/50 confirmation page:
  - **Important information regarding the 50/50 payment option**

You will receive an invoice approximately 30 days before your 50/50 balance is due. To avoid a lapse in coverage you must pay your 50/50 balance by the due date. You must pay the balance through our Web site, [ohiobwc.com](http://ohiobwc.com), by clicking Ohio employers and then Accounts receivable balance. If we do not receive your payment by the due date, your coverage will lapse effective the due date. In addition, we may certify your 50/50 balance to the Ohio Attorney General for collection, and a lien may be filed.

Per section 4123.36 of the Ohio Revised Code, if your coverage lapses, you are considered a non-complying employer and are not entitled to the benefit and protection of workers' compensation insurance during the non-compliance period. As a non-complying employer, you are subject to the possibility of lawsuits by injured employees or their dependants. You will be responsible for and billed for the costs of any allowed claims that occur during the time in which your coverage is lapsed.

- Employers successfully filing through 50/50 will be able to print their (full) certificate from Dolphin.
- 50/50 will not be available after 2/28/06. The 50/50 service offering and messages will be removed from Dolphin and the 50/50 message will be removed from the WCIS internal payroll report.
- WCIS transaction code 200 - 50/50 Payroll current is created on WCIS when an employer files through the 50/50 service offering on the website.
- 50/50 payroll transactions will be posted to WCIS in a pending (PN) status. This will prevent them from being included on an invoice or certified prior to the 5/1/06 due date invoice cycle.
- 50/50 PN balances will be included in the Pending balance section on the Dolphin Accounts receivable (AR) balance service offering. If an employer wants to pay all or part of their 50/50 balance prior to the 5/1/06 due date they can do so through Dolphin AR, after 4/3/06, when the PN balances will be changed to open (OP).
- On 4/3/06 a job will be run in WCIS to change the status of the 50/50 payroll transactions from PN to OP. The 50/50 transactions will be included on an invoice generated that night. The invoice due date will be 5/1/06.
- Once the status of the 50/50 payroll transactions is changed from PN to OP they will be displayed as a 50/50 balance on the Dolphin AR service offering and a 50/50 payment button will be displayed. When an employer makes their second 50/50 payment through Dolphin AR it will be applied to the 50/50 payroll transaction. If an

employer does not make their second payment through Dolphin A/R they run the risk that the payment will be applied to other transactions and leave part of the 50/50 balance unpaid. If this happens their coverage will lapse effective 5/1/06.

- If an employer cannot make the second 50% payment due to financial difficulties they may request a payment plan. All of the usual payment plan requirements will apply, 25% down payment, certification to AG, interest, liens, etc.
- If an employer does not pay the second 50% timely they will be lapsed effective 5/1/06.
- A notepad will be created which includes the lapse date.
- Letters will be mailed to employers lapsed due to non-payment of the second 50%.
- Coverage will be reinstated when the 50/50 balance is paid in full.