
True-up process

The Ohio Bureau of Workers' Compensation (BWC) provides workers' compensation coverage based on **estimated** payroll. Therefore, at the end of the policy year, BWC asks employers to report their actual payroll for the prior policy year and pay any shortage (or receive a refund for any overage) in premium. This process is called a true-up. If the true-up is not completed timely, the following may occur:

- Employer will not be eligible for prior year rebates and incentives
- Employer will be removed from current year programs
- Employer will become ineligible for programs the following year and will continue to remain ineligible for all future years until all past true-ups are completed.

How to report payroll and complete the true-up

Although employers may contact BWC at (800) OHIO-BWC (800.644.6292) and complete their true-up report over the phone, BWC anticipates high call volumes and long wait times. They strongly encourage employers to complete their true-up report online through their BWC e-account at www.bwc.ohio.gov. If you do not have an e-account, simply select the Create E-Account Link to begin. You will need your BWC policy number and/or Federal Tax Identification Number.

Deadlines

Private employers - True-up report must be completed and payment received no later than **August 31, 2025**.

Public employers - True-up report must be completed and payment received no later than **February 28, 2026**.

Please note: There is no longer a grace period. True-up and payment (if owed) must be POSTED by the deadline date.

If you have any questions, contact your Sedgwick program manager, Kathy Redmond, at 614-376-5409 or Kathy.Redmond@sedgwick.com.