



Workers' Compensation FAQ'S & Follow-up from August 9, 2023, Training Session

1. What payroll Manual Classifications are typically assigned to churches?

- **8868 - PHRASEOLOGY COLLEGE**— Professional Employees and Clerical
 - **CROSS-REF.** School—Professional Employees & Clerical; Religious Organization—Professional Employees & Clerical—includes clergy, assistants, organists, and choir members.
- **8869** - Daycare Workers.
- **9101- PHRASEOLOGY COLLEGE**—ALL OTHER EMPLOYEES, includes janitors and other paid facilities workers.

2. What are the Premium Installment and True-up Deadlines?

- **May 1** – The upcoming policy year notice of estimated annual premium sent by the Ohio Bureau of Workers' Compensation.
- **May 15** - Last date employer can change installment plan for upcoming policy year.
- **June 1**- The premium installment invoice sent from the Ohio Bureau of Workers' Compensation is due by the date shown on the invoice.
- **July 1** - Previous policy year payroll true-up report notice sent from the Ohio Bureau of Workers' Compensation.
- **August 15** - Previous policy year payroll true-up due.

3. What is U-3S Supplemental Workers' Compensation Coverage?

- Churches must cover all employees through the standard policy of payroll reporting; however, coverage for ordained or licensed ministers is an elective.
- Supplemental Coverage, also known as Elective Coverage, may be established by completing and submitting the U-3S. This can also be done via the Ohio Bureau of Workers' Compensation website. www.bwc.ohio.gov. The church must report all wages for the minister, including gross living allowances such as utilities and fuel and other qualifying expenses. This is no minimum or maximum reportable for this coverage.
 - Churches are advised to provide U-3S elective coverage for its ministers/pastors which provides the church with additional coverage in the event the clergy or minister is injured on church premises.
 - If a church decides not to cover its ministers, the ministers may elect to establish their own coverage as a sole proprietor using the Application for Ohio Workers' Compensation coverage U-3. Payroll reporting guidelines are the same as for sole proprietor. They are subject to the minimum and maximum reporting requirements for the policy year.

4. Our minister serves multiple churches, how do we report the payroll?

- Elective coverage needs to be established by one of the churches. That church is responsible for reporting all the payroll from their church as well as the other churches.