

Obtaining the preferred worker policy

What is the Preferred Worker Program?

The Preferred Worker Program (PWP) is delivered by the Oregon Department of Consumer and Business Services (DCBS). The program encourages the reemployment of qualified Oregon workers who have permanent restrictions from on-the-job injuries and who are not able to return to their regular employment because of those restrictions. Worker and employer contributions to the Workers' Benefit Fund finance the program. The 2023 Workers' Benefit Fund rate is 2.2 cents per hour worked and is shared equally by the employer and worker. This rate will change to 2.0 cents on Jan. 1, 2024.

What is the benefit of this program?

One main benefit to the employer is a premium exemption for workers' compensation insurance for the preferred worker. The employer does not have to report the preferred worker's payroll to the insurer and pays no premium for the preferred worker for up to three years. In addition to the premium exemption, if the worker was to sustain an on-the-job injury during the period of premium exemption, the cost of that claim would not negatively affect the employer's workers' compensation rates. Any costs that are associated with a newly sustained on-the-job injury will be reimbursed to the insurer by PWP.

For the qualified injured worker, the program provides an opportunity for reemployment that may not have been available otherwise. For more information on other benefits available to employers and workers, contact PWP staff members using the DCBS contact information at the end of this document.

If you have an existing workers' compensation insurance policy, report to your insurer that you are adding a preferred worker to your policy. You will not be charged any premium for the preferred worker. Also, as a reminder, the preferred worker employer is still responsible for withholding employment taxes, including the Workers' Benefit Fund contribution.

How do you apply for a preferred worker workers' compensation insurance policy?

If you do not have workers' compensation insurance and the first employee you hire has preferred worker status, then you can purchase a preferred worker policy through the Oregon Assigned Risk Plan from the National Council on Compensation Insurance (NCCI). There are three options for submitting assigned risk applications:

1. APPLY ONLINE

Apply through ncci.com using NCCI's RMAPS Online Application Service.

- Call its customer service center at 800-NCCI-123 (800-622-4123) to obtain a user ID and password. Choose the "Products and Services" option on the automated menu. We're here to assist you Monday-Friday, 8 a.m.-8 p.m. ET.
- You can also contact customer service by using the "Contact Us" form at ncci.com.
- Log in to ncci.com > Residual Markets > Submit an Assigned Risk Application.

NCCI's online application process:

- (1) Complete the RMAPS online application via ncci.com.
- (2) Upload the signed and completed ACORD 130 and 133 forms.
- (3) Upload a copy of the front and back of the preferred worker card. If you cannot locate the card, please contact DCBS using the contact information below.

- (4) The application will be reviewed for eligibility, accuracy, and completeness.
- (5) Upon verification of eligibility and compliance with the workers' compensation insurance plan (WCIP), a copy of the binder letter will be provided to you.
- (6) The assigned carrier will issue a policy for one year, and the estimated cost for a preferred-worker-only policy is \$160 plus applicable fees. This is the charge for the setup of the policy and is not refundable.

2. APPLY BY TELEPHONE

Call NCCI's customer service center at 800-NCCI-123 (800-622-4123) for instructions.

NCCI's telephone application process:

- (1) Contact NCCI at 800-NCCI-123 (800-622-4123), **Option 3**.
- (2) The assigned risk analyst will assist you in completing the RMAPS telephone application.
- (3) Submit a copy of the front and back of the preferred worker card. If you cannot locate the card, please contact DCBS using the contact information below.
- (4) The application will be reviewed for eligibility, accuracy, and completeness.
- (5) Upon verification of eligibility and compliance with the WCIP, a copy of the binder letter will be provided to you.
- (6) The assigned carrier will issue a policy for one year, and the estimated cost for a preferred-worker-only policy is \$160 plus applicable fees. This is the charge for the setup of the policy and is not refundable.

3. APPLY BY MAIL

Apply through the U.S. Postal Service or overnight delivery service. Mailed applications require payment by check of the total estimated annual premium and a copy of the front and back of the preferred worker card.

Submit application via regular mail to:

NCCI, Inc.
Treasury Department
PO Box 3045
Boca Raton, FL 33431-0945

Submit application via overnight delivery to:

NCCI, Inc.
Treasury Department
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362

NCCI's mail application process:

- (1) Complete and sign the most current version of the ACORD 130 and 133 forms.
- (2) Attach a copy of the front and back of the preferred worker card. If you cannot locate the card, please contact DCBS using the contact information below.
- (3) Submit the application with the required premium amount to one of the addresses listed above.
- (4) Once received, the application will be reviewed for eligibility, accuracy, and completeness.
- (5) Upon verification of eligibility and compliance with the WCIP, a copy of the binder letter will be provided to you.

- (6) The assigned carrier will issue a policy for one year, and the estimated cost for a preferred-worker-only policy is \$160 plus applicable fees. This is the charge for the setup of the policy and is not refundable.

Please have the following documentation ready before submitting an application to NCCI:

- Federal Employer Identification Number (FEIN)
- A copy (front and back) of the preferred worker card. If you cannot locate the card, please contact DCBS using the contact information below
- Your business registry number if your business is a corporation, LLC, LLP, LP, nonprofit corporation, or business trust
- If owners and officers are excluded and there are no other employees, the employer will pay an estimated cost of \$160 plus applicable fees
- Additional premium will apply if the owners and officers are included, there are other employees, or there are increased limits

DCBS contact information

If you have questions relating to the Preferred Worker Program, call 800-445-3948 or 503-947-7588, or email wpw.oregon@dcbs.oregon.gov. For other questions relating to workers' compensation insurance, call the Small Business Ombudsman for Workers' Compensation at 503-378-4209 or email wc.advocate@dcbs.oregon.gov.