

# Replacing Lost Wages with Workers' Compensation

Any current periods of absence will be charged to your personal leave accruals. If your claim is accepted, you will receive full pay on the day of injury. The first three calendar days of lost time (after date of injury) are considered as the waiting period and will be charged to leave credits.

Any time off must be authorized by the doctor in order for the lost time to be covered under workers' compensation benefits. Once you have returned to work, any visits to the doctor or therapy treatments are charged to your leave credits.

## **Industrial Disability Leave (IDL)**

If you are a member of PERS or STRS, you may be eligible to select IDL disability benefits in lieu of Temporary Disability benefits. IDL provides full pay for the first 22 days of disability, and two-thirds (2/3) pay thereafter less the amount calculated for state and federal taxes. Employees may receive IDL payments up to 52 weeks within two years from the first day of disability. If the employee is still disabled after exhausting the 52 weeks, the leave will automatically shift to Temporary Disability. While you are receiving IDL, your normal retirement contributions and voluntary deductions continue. While an employee is on IDL, the state will continue to pay its portion of the medical premiums, and the employee's premium will be automatically deducted from his or her IDL benefit payment. IDL benefits may be supplemented to full pay with sick leave accrued up to the date of disability. Leave benefits will continue to accrue while on IDL, however, only those hours earned prior to disability will be available for supplementation. Industrial Disability Leave benefits commence after the third day of absence.

## **Temporary Disability (TD)**

If a work-related injury or illness prevents you from working, you are eligible for temporary disability (TD) income after three days off work (including weekends). You will be eligible to receive TD for the first three days if you are hospitalized during that period, a victim of a violent crime, or if you must stay off work for more than 14 days.

Temporary disability provides payment of up to two-thirds of your actual wages, with minimum and maximum payments set by state law. TD benefits are issued every two weeks, in arrears. TD benefits will end when the treating physician releases you for work or says your condition has stabilized.

## **Permanent Disability (PD)**

After you recover to the fullest extent possible, the physician who treated you will evaluate any residual, permanent effects of your injury, which may make you eligible for permanent disability benefits. Your permanent disability benefits will depend upon the doctor's determination and factors such as your age, occupation, type of injury and the date of injury. If you have a permanent disability, Sedgwick Claims Management Services will send you a letter explaining how the benefit was calculated. Benefits are paid every two weeks, in arrears.

#### **Supplemental Job Displacement Benefit**

If you cannot return to your usual occupation due to the injury or illness, you may be eligible for a voucher, intended for education-related retraining or skill enhancement.

#### **Benefits for Dependents**

In the event the work related injury or illness causes your death, payment may be made to your relatives or household members who were financially dependent upon you. The amount of dependent benefits is set by state law and depends upon the number of dependents. Benefits are typically paid at the same rates as temporary disability benefits.

Workers' Compensation also provides a burial expense allowance.

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