

# Workers' Compensation Benefits

If you cannot work because of an industrial injury, workers' compensation pays your medical bills and provides compensation to help replace your lost income until you can return to work. Workers' Compensation provides five primary benefits to an employee injured on the job:

- Medical care to cure or relieve the effects of the industrial injury.
- Compensation payments to help replace lost wages.
- Permanent disability benefits to compensate for diminished earning capacity.
- Death benefits to be made to qualifying dependents in work-related death cases.
- Supplemental Job Displacement Benefit (Voucher)

## Medical Care

Good medical care is important and quality medical treatment is the quickest way to recovery.

In general, approved medical care consists of treatment reasonably required to cure or relieve the effects of the injury or illness based upon guidelines established by state law. Medical care includes such services as physician or hospital treatment, physical therapy, x-rays and prescribed medications.

California Worker's Compensation Laws give the employer the right to designate the attending physician for the first 30 days of treatment. After that time, you may change to a physician of your choice by notifying our claims administrator in advance.

You have the right to be treated by your personal physician during the first 30 days of treatment if you have submitted a "Workers' Compensation Choice of Physician" form prior to the injury. The "Notice of Physician Pre-Designation" form must be on file in the Center for Human Resources Benefits Office and a copy in your immediate supervisor's office.

## Replacing Lost Wages

### 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.

### 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. TD benefits will end when the treating physician releases you for work or says your condition has reached maximum medical improvement.

### **Permanent Disability (PD)**

After you recover to the fullest extent possible, the physician who treated you will evaluate any permanent, residual effects of your injury, which may entitle you to permanent disability benefits. Your permanent disability benefits will depend upon the doctor's determinations, as well as other factors such as your age, occupation, type of injury and the date of injury. An external "Disability Ratings Evaluation Unit" helps to evaluate your level of disability. 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.

### **Death 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 allowance.

### **Supplemental Job Displacement Benefit**

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

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