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INSURANCE | EMPLOYEE BENEFITS | FINANCIAL SERVICES

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Workers' Compensation: Frequently Asked Questions

What benefits are available under workers' compensation?

Workers' compensation benefits are available to employees who are unable to work because of a work-related accident or illness. The injured employee will be indemnified for lost wages as a result of the work related injury if he or she is medically authorized off from work. Typically, lost time benefits are a percentage of the injured employee's pre-injury wage. In addition to all medical expenses related to the treatment, rehabilitation is also typically covered.

What is a waiting period?

It is the period from the date of the injury to when the workers' compensation benefits start accruing. The waiting period may be paid retroactively as determined by your state's designated retroactive period.

What is the disability date for occupational disease?

The date of injury is set by the first time an employee loses time due to the injury or disability. This time may be paid or unpaid.

What is an IME?

An independent medical exam (IME) is a medical exam of the injured worker by a medical professional other than the treating doctor who conducted the original examination of the injured worker. An insurance company or employer is entitled to an IME to challenge the treating physician's diagnosis, the recommended treatment plan or whether the injury is work related.

What happens if parties have a dispute that cannot be resolved?

Workers, employers and insurance carriers may file an application for hearings to resolve disputes. Employees file most hearing applications. The application notifies the state of the dispute and initiates the legal process. Legal disputes can be settled by stipulation, arbitration and proceeding with a formal hearing.

For more information on workers' compensation benefits, please contact Ed Westermann at 201-435-4500.

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