

TEMPORARY DISABILITY FACT SHEET

What is Temporary Disability?

Temporary disability (TD) is a non-taxable benefit paid over a seven day week and is designed to replace your wages while you are temporarily disabled because of your work-related injury or illness. If you are still working but have reduced hours or wages, you may be entitled to **Temporary Partial Disability**, commonly called **wage loss**, to make up for some of the money lost due to your injury or illness. If you are not able to work at all because of your injury or illness, you may be entitled to **Temporary Total Disability (TTD)**. Some employers provide plans which pay your entire wage for all or part of your temporary disability period. These plans are called salary continuation. There are different types of salary continuation plans. Some use your vacation and/or sick leave to supplement the temporary disability payments required by state law. Check with your employer to find out if you are covered by one of these plans.

How is Temporary Disability calculated?

Temporary total disability is based on two-thirds of your average weekly wage at the time of injury and is subject to maximum and minimum rates which are set by state law depending on the date of your injury. Your **average weekly wage** is based on all forms of employment income you receive, including, but not limited to, your wages, food, lodging, tips, commissions, overtime, and bonuses.

When does Temporary Disability start and stop?

Temporary disability is not payable for the first three days of disability unless you are hospitalized or you are disabled for more than fourteen days. Once your claim has been accepted, payments should begin within fourteen days and continue to be paid every fourteen days until you are released to return to work or until your treating doctor reports that your condition has reached a **permanent and stationary (P&S)** status. Permanent and stationary means that your condition has stabilized and further change is not likely.

Other benefits due during Temporary Disability

You are entitled to reasonable medical treatment necessary to cure or to relieve your work-related injury or illness. You may receive mileage reimbursement for trips to and from the doctor's office, pharmacy, physical therapy, etc. You are allowed to select your own treating physician after the thirtieth day from the day you reported your injury or illness. You also have the right to request a change of physician before thirty days have elapsed from the reporting of your injury. If you choose one of these options, you must contact the claims administrator to notify him or her of the change. You are entitled to a second medical opinion at the employer's expense if you disagree with the treating doctor's findings. Contact your claims administrator, attorney, or Information and Assistance officer for procedures to obtain a second opinion.