

TEMPORARY AND PERMANENT DISABILITY BENEFITS

- TO QUALIFY FOR TEMPORARY DISABILITY BENEFIT,
AN INJURED EMPLOYEE
MUST BE TEMPORARILY UNABLE TO WORK. ●

Temporary disability is a benefit payable if a work-related injury or illness results in an inability to work for more than 3 calendar days. In cases where hospitalization is required, the employee is disabled as a result of a criminal act of violence, or the loss of time exceeds 14 days, temporary disability is paid for the first 3 days. The waiting period starts the first day following the date of injury or illness. The benefit normally ceases when the employee returns to work or the medical condition has stabilized. Exhibit “A”, is a Temporary Disability Fact Sheet which discusses in greater detail this workers’ compensation benefit.

- TO QUALIFY FOR PERMANENT DISABILITY BENEFIT,
AN INJURED EMPLOYEE MUST HAVE
A PERMANENT IMPAIRMENT THAT REDUCES AN
EMPLOYEE’S ABILITY TO COMPETE IN THE JOB MARKET. ●

When the injured employee’s condition has stabilized (the treating physician says it will get no better nor worse), the employee may be entitled to permanent disability benefits. If there are lasting effects from the work-related injury or illness, then permanent disability benefits are due, whether the employee is able to return to work or not. Exhibit “B”, is Permanent Disability Fact Sheet which contains a detailed discussion on permanent disability benefits.

Attachments:

Temporary Disability Fact Sheet - (Exhibit “A”)
Permanent Disability Fact Sheet - (Exhibit “B”)