

What types of workers' compensation benefits are available?

If you are injured at work, your employer's workers' compensation policy must pay for your medical care, but your benefits may go much further than doctors' appointments and health care. Depending on the type and extent of your injuries, you may be eligible for different types of financial benefits. Below, we outline four financial benefits for which workers and their families may be eligible:

Total Disability Benefits: If you are unable to return to work in any capacity after a work-related accident, you will be considered totally disabled and can qualify for Temporary Total Disability benefits.

Partial Disability Benefits: If you can earn some wages but you have not fully recovered from your work injury, you will be considered partially disabled. This may occur if you return to work in a light duty capacity while still receiving medical treatment. If your new job pays less, you could receive partial disability benefits. Your employer will send you a notice if you are deemed partially disabled based on an examination from the workers' compensation insurance doctor.

Specific Loss Benefits: You are eligible for these benefits if you suffer an amputation or the complete loss of use of body parts or other disfigurement. Amputations of a finger, hand or toe will qualify for benefits, as well hearing loss or vision or permanent scarring of your head, neck or face.

Death Benefits: If a loved one has died as the result of a job injury or illness, his or her family can receive \$3,000 in funeral expenses. The surviving spouse can collect compensation until he or she remarries, and children can

receive compensation until age 18 or age 23 if they are enrolled in school.

In some cases, other benefits may be available. For example, if you have to travel outside your local community for treatment that is not available closer to you, you may be eligible for reimbursement of your travel expenses.

More information about these and other disability benefits are available in our workers' compensation handbook. Request yours online.