

Temporary Total Disability Compensation

When a work-related injury causes a worker to lose time from work, we provide benefits and services to help replace lost income, pay related medical expenses and return him or her to work.

For a work-related injury resulting in the loss of seven or fewer calendar days of work, we pay related medical expenses. If an injured worker loses eight or more calendar days of work as a result of a work-related injury, we pay compensation for lost wages and related medical expenses.

What is temporary total?

Temporary total disability benefits are usually the first form of compensation awarded during an injured worker's recovery from a work-related injury. An injured worker cannot work and receive temporary total disability payments.

Temporary total disability benefits begin on the eighth calendar day following the accident. We issue benefits on a biweekly basis. If an injured worker is off work for 14 consecutive days due to the work-related injury, we will pay him or her for the first seven days he or she missed work. Once an injured worker returns to work, temporary total disability benefits cease.

How do we pay temporary total?

We award temporary total compensation based on medical evidence from an injured worker's treating physician, furnished on a *Physician's Report of Workability* (MEDCO-14).

This report may be used to support the payment of temporary total compensation. After the initial payment of temporary total compensation, physicians must submit periodic reports to supply updates of any new and changed circumstances in the injured worker's work-related condition.

A claims service specialist may refer an injured worker for an examination to see if he or she still qualifies for temporary total, has rehabilitation potential, and continues to receive quality medical treatment.

Note: For BWC to pay temporary total compensation benefits, the injured worker must sign and submit the *Request for Temporary Total Compensation* (C-84).

How do we calculate temporary total?

We base an injured worker's weekly rate of compensation on wages earned. An injured worker's weekly benefit rate cannot exceed the statewide average weekly wage — the average weekly wage for all Ohioans — for the year in which he or she was injured.

For the first 12 weeks of missed work, an injured worker will receive 72 percent of his or her full weekly wage. After 12 weeks of missed work, we issue temporary total benefits at the rate of 66.67 percent of an injured worker's average weekly wage.

If you are no longer eligible for temporary total, you may be entitled to other types of compensation. Contact your claims service specialist for more information.

If you have questions about temporary total disability compensation, log onto ohiobwc.com, or call **1-800-OHIOBWC**.