

Workers' Compensation Benefits

If an injured worker loses eight or more calendar days of work as a result of a work-related injury, BWC pays compensation for lost wages and related medical expenses. Temporary total (see our *Understanding Temporary Total Disability Compensation* fact sheet) benefits are usually the first form of compensation awarded during an injured worker's recovery. BWC also provides other types of disability compensation for work-related injuries.

Living maintenance

Living maintenance is payment made to an injured worker instead of temporary total while he or she is actively involved in an approved rehabilitation program.

Wage loss

An injured worker may be entitled to wage loss compensation under two circumstances: (1) if he or she has found work other than his or her former position and now receives less pay than he or she did at the time of the injury; (2) if he or she cannot find work within allowed medical restrictions.

The injured worker must experience a wage loss compared to the average wages earned at the time of injury, and have the physician of record document work restrictions from the allowed conditions in the claim.

The award is 66.67 percent of the difference between present earnings and average earnings at the time of injury. Wage loss compensation is only available for injuries occurring after Aug. 22, 1986. It provides temporary support to help make up wages lost after a work-related injury. To apply for wage loss compensation, complete the *Initial Application for Wage Loss Compensation* (C-140). (See our *Understanding Wage Loss Compensation* fact sheet.)

Living maintenance wage loss

An injured worker may be able to receive living maintenance wage loss after completing a vocational rehabilitation program and returning to work. The injured worker must experience a wage loss compared to the average wages earned at the time of injury, not voluntarily limit income, and have the physician of record document work restrictions from the allowed conditions in the claim.

Disabled Workers' Relief Fund (DWRF)

BWC may grant DWRF awards to permanently and totally disabled employees whose workers' compensation benefits have not kept up with inflation. BWC automatically evaluates permanent total disability recipients each year to determine eligibility for DWRF benefits.

Facial disfigurement

Facial disfigurement is an award that BWC may pay up to a maximum of \$10,000 to an injured worker who experiences a work-related facial or head disfigurement that either impairs, or may in the future impair, opportunities to seek or retain employment. To apply for a facial disfigurement award, file a *Motion* (C-86).

Violation of a specific safety requirement (VSSR)

The Industrial Commission of Ohio (IC) may grant an award if an injured worker proves the employer violated a specific safety requirement established by Ohio law. An injured worker has two years from date of injury to file for VSSR compensation. File the *Application for Additional Award of a Violation of a Specific Safety Requirement in a Workers' Compensation Claim* (IC-8/9).

Lump sum advancement

A lump sum advancement enables injured workers to receive a partial payment of an award. BWC grants lump sum advancements only to recipients of permanent total disability, scheduled loss or death benefit. Injured workers file the *Application for Lump Sum Advancement* (IC-32).

Lump sum settlement

An injured worker also may file an application for a one-time, final lump sum settlement or partial settlement of their workers' compensation claim. Partial settlement may be for medical benefits only or compensation benefits. See our *Understanding Lump Sum Settlements* fact sheet for additional information.

Permanent total disability

An injured worker may receive permanent total disability when the IC declares him or her permanently and totally disabled due to a work-related injury. Injured workers receiving permanent total disability cannot return to work. However, injured workers receiving statutory permanent total disability (due to the loss or loss of the use of both hands or both arms, or both feet or legs, or both eyes or any of two thereof) may return to work and continue to receive compensation. To apply for permanent total disability, file the *Application for Separate Statutory Compensation for Permanent Total Disability* (IC-2).

Death benefits

BWC pays death awards when a death results from a work-related injury. Dependents of the deceased at the time of death may be eligible. Dependents file the *First Report of an Injury, Occupational Disease or Death* (FROI) and the *Additional Information for Death Benefits* (C-5). If an injured worker dies while receiving workers' compensation benefits, and the death is not related to the claim, BWC does not consider it a death claim. However, dependents may be eligible for any unpaid portion of a workers' compensation award in an existing claim. (See *Understanding Death Benefits* fact sheet.)