

Death Benefits

If an employee loses his or her life as the result of a work-related injury or occupational disease, the surviving dependent(s) may qualify for compensation. According to law, BWC can pay benefits and cover funeral expenses for surviving dependent(s) of a work-related death.

Who is eligible?

The following individuals are eligible for benefits due to a work-related death:

- Spouse;
- Dependent children under 18 years old;
- Dependent children 18 to 25 years old who are attending an accredited educational institution full time;
- Dependent mentally or physically challenged children 18 years or older;
- Other dependent relatives in certain cases.

What are the benefits?

Lost wages between the date of injury and the date of death may be compensable. BWC calculates the amount of compensation based upon the prior year's earnings of the deceased.

Spouses and all dependent children receive those benefits on a biweekly basis. Spouses will continue to receive compensation until their death or remarriage. If the surviving spouse remarries, BWC will terminate benefits permanently and award a final payment equal to a two-year dowry.

Partially dependent relatives may be eligible for a lump sum award.

BWC pays medical bills of the deceased according to its rules and guidelines. BWC covers the funeral expenses of the deceased up to a maximum of \$5,500 (this amount is subject to change).

If there is no surviving spouse or dependent(s), BWC may reimburse an individual and/or entity for expenses incurred as a result of the death claim. These include funeral and medical expenses.

How do I apply?

New injury

If an employee is fatally injured in an industrial accident, the surviving dependent(s) or other responsible party must:

1. Complete the *First Report of an Injury, Occupational Disease or Death* (FROI) and the *Additional Information for Death Benefits* (C-5);
2. Submit a copy of the FROI to the managed care organization assigned to the employer of the deceased;
3. Submit a copy of the FROI and the original C-5 to the local BWC customer service office.

Existing claim

If the injured worker dies as a result of a work-related injury or occupational disease, the surviving dependent(s) or other responsible party should complete the C-5 and submit it to the BWC local customer service office.

How does the process work?

Once someone notifies BWC, the claims service specialist assigned to the claim of the deceased will assist the surviving dependent(s) in applying for benefits. The claims service specialist will send out all the necessary forms with a check list of other information he or she needs for processing. This includes:

- Death certificate;
- Current marriage certificate;
- Divorce decrees from all previous marriages;
- Names, Social Security numbers and dates of birth of all dependents;
- Statements of full-time attendance at accredited institution for dependent children 18 to 25 years old;
- Statement of physician regarding mentally- or physically-challenged children 18 years or older;
- Wage history of deceased worker for year prior to date of injury.

If you have questions about death benefits, log onto ohiobwc.com, or call 1-800-OHIOBWC.