

Types of Workers' Compensation Benefits

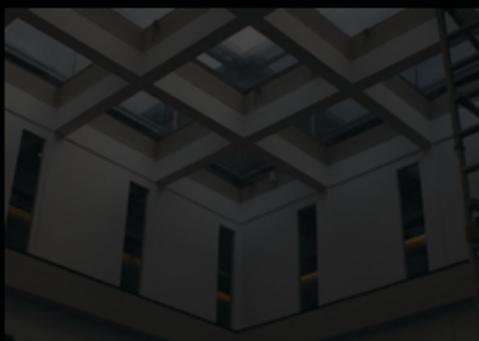
Medical Care

Medical benefits are granted to injured workers including hospital, physician, medications, and diagnostics expenses related to your occupational accident or illness. Generally, the injured employees are given the right to choose a doctor from the Employer's panel of physicians. The injured workers should not pay for any of this care. If the Employer does not have a panel of physicians, the injured claimant may choose any doctor he or she trusts. Medical care also includes physical therapy, related medical equipment, specialist visits, and mileage reimbursement. It is best to keep a written journal of your medical care to include your dates of treatment, symptoms, prescription medications, and doctor's advice.



Rehabilitation

If the authorized treating physician orders physical or occupation rehabilitation, this type of care is also contemplated within the Georgia Workers' Compensation system. However, the insurer may contest the number of visits or duration of care ordered by the doctor. Hence, the workers' compensation physician may be called to explain the medical necessity of his rehabilitation orders.



Disability

If you are disabled from working, "disability benefits" or "income benefits" may be granted to you. In Georgia, your total disability, workers' compensation rate is determined by averaging your last 13 weeks of wages and reducing it by 33%. This income benefit would be provided to you as long as the doctor continues to keep you out of work. Benefits can also be partial or permanent depending on the severity of the injury and employer's ability to accommodate your physical limitations.



Death

Should a worker die as a result of an on-the-job accident or injury, the Employer/Insurer would be liable for the employee's funeral and burial expenses up to \$7,500. If the deceased employee had financial dependents, they may be entitled to receive workers' compensation benefits for a certain period of time. Generally, these dependents are the employee's spouse or children.



Temporary Total

If the injured worker is totally disabled from working, he or she may receive benefits up to 400 weeks from the date of the accident. However, if the injured worker recovers from the occupational injury or is able to return to work, the income benefits would be subject to suspension.



Catastrophic Designation

If the occupational injury is so severe that the employee loses a limb, becomes paralyzed, suffers significant brain damage, incurs second or third degree burns to 25% of the body (or 5% of the face or hands); becomes industrially blind; or prevents him or her from ever going back to work, the claim would be deemed "catastrophic." In these cases, the workers' compensation benefits would be provided to the worker for the rest of his or her life, he or she would be provided a rehabilitation supplier, and potential housing accommodations.