

# WORKERS' COMP COMMON TERMS



*Genuine Dependability™*

**Accident:** an unexpected event happening, with or without human fault, which directly produces an injury. An accident is not a gradual deterioration or progressive degeneration which produces an injury over time.

**Average Weekly Wage (AWW):** figure determined by statute as representative of an employee's weekly wages for use in the calculation of indemnity benefits

**Death Benefits:** benefits paid to surviving dependents or parents (if no dependents) for a work related injury or occupational disease that results in death within two years from the last treatment resulting from the condition

**Dependent:** the person or persons to whom compensation shall be paid upon the death of the injured employee

**Fraud:** willfully making a false statement or representation for the purpose of obtaining or defeating any workers' compensation benefit or payment; violators are subject to fines and/or imprisonment

**Future Medical:** on-going entitlement to medical treatment for a work related injury

**Indemnity Benefits:** benefits paid as replacement of wages to a worker injured on the job; benefits paid amount to 66 2/3% of the injured worker's average weekly wage, not to exceed a maximum rate set by state law

**Maximum Medical Improvement (MMI):** the time at which a particular work related injury will no longer improve with medical treatment

**Medical Benefits:** benefits paid to health care providers on behalf of the injured worker for medical treatment of the work related injury

**Medical Treatment:** treatment reasonably required to cure or relieve the injured worker from the disability of a work-related injury or illness

**Modified Duty:** temporary change in job assignment to accommodate work restrictions while the injured worker is healing

**Occupational Disease:** a disease compensable under workers' compensation in which the cumulative effect of an employee's frequent exposure to harmful substances characteristic of and peculiar to the particular employment ultimately the cause of the diseased condition

**Vocational Rehabilitation:** a workers' compensation benefit that provides services such as training and placement to assist injured workers in returning to work

**Workers' Compensation:** 1) a schedule of benefits payable to an employee by his employer without regard to liability, required by state law in the case of injury, disability, or death as the result of occupational hazard.  
2) insurance agreeing to pay workers' compensation law benefits on behalf of the insured employer