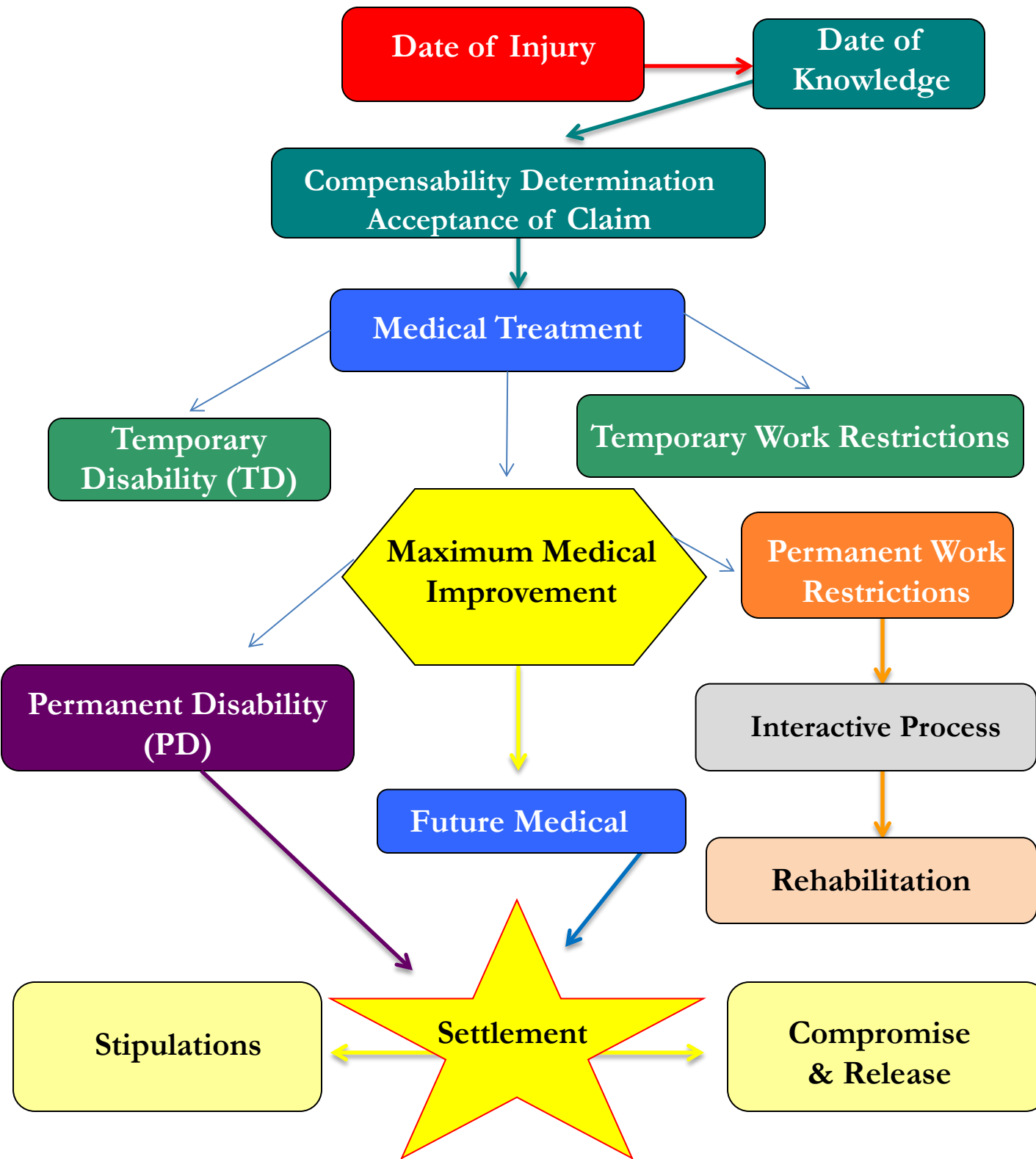


Workers' Compensation Matrix



Definitions and Terms

Date of Injury: Is the first date of knowledge of injury or incident.

Date of Knowledge: Within 24 Hours the Employer must provide DWC-1 Claim Form to employee and refer for Medical Treatment.

Medical Treatment: Treatment must be medically appropriate and subject to Utilization Review and nationally recognized medical guidelines (ACOEM).

Compensability Determination: Within 14 Days the Claims Administrator must provide notice to employee to Accept, Delay, or Deny the claim.

Temporary Work Restrictions: These quantify such things as how many hours you can work, how long you can sit or stand, how much weight you can lift, what positions you may not assume (kneeling, crouching, crawling and so on) and other factors. They apply until your function is fully restored or you reached Maximum Medical Improvement.

Temporary Disability: Temporary wage compensation is provided when the employee is taken off work (TD) or when restrictions can not be accommodated. **Ed Code** and **Labor Code** benefits apply.

Maximum Medical Improvement: When the employee's injury stabilizes, the doctor will issue a permanent & stationary report addressing any residual disability.

-If the employee is discharged from care with no restrictions and no permanent disability, the claim is closed and considered resolved with no settlement required.

NOTE: Employee can dispute the physician's medical findings.

Permanent Disability: Provides compensation for permanent impairment based on the doctor's medical findings. This benefit is not a wage compensation.

Future Medical: Provides lifetime future medical treatment as prescribed in the doctor's medical findings. This can include therapy, medication, medical evaluations, etc.

Permanent Work Restrictions: The employer must engage in a meeting (**Interactive Process**) with the employee, in good faith, to determine if a reasonable accommodation can be made.

Rehabilitation: If the employee's permanent restrictions can not be accommodated, they become eligible for occupational retraining, SJDB or VR benefit eligibility based on date of injury.

Settlement: (Stipulation with Request for Award)- Medical treatment remains "open" for the employee to receive lifetime treatment. PD is paid bi-weekly until paid in full. Lifetime PD is paid indefinitely for impairment greater than 70%. (**Compromise and Release**)- The employee receives a "buy-out" of future medical treatment and PD (when applicable). All future claim liability is released and paid in full.

Important Timelines

Within 8 Hours from Knowledge of a Serious Injury

- Report the Injury to CalOSHA
- A serious injury is amputation, permanent disfigurement, death, or hospitalization.
- Employer must make a reasonable inquiry into the employee's condition.



Within 24 Hours from Knowledge of All Injuries

- Provide Employee DWC-1 Claim Form
- Refer Employee for Medical Treatment



Within 5 Days from Knowledge of Injury

- Complete the Employer's Report of Injury (5020)



Within 14 Days from Knowledge of Injury

- Claims Administrator must Issue Notice to Accept, Delay, or Deny Liability
- Claims Administrator must Issue Temporary Disability Benefit (if applicable)

Knowledge of Injury is the Employer's knowledge of an Employee's injury or the Employee's claim of injury. When in doubt, the Employer should inquire with the Employee to determine the Employee's interest in filing a claim. It is at the Employee's discretion to file a workers' compensation claim.