

## **DO ALL EMPLOYEES KNOW ABOUT YOUR WORKERS' COMPENSATION BENEFITS?**

Most, if not all of your employees, know about employer-paid healthcare benefits, over-time benefits/pay, bonuses and vacation/ Personal Time Off (PTO). However, do your employees know about your Workers' Compensation Benefits? If not, you may want to educate your staff on those benefits as you do with other employee benefits. Consider covering your firm's Workers' Compensation Benefits in your Employee Handbooks and Policies. You should also consider discussing your Workers' Compensation program during your staff meetings and make it a part of your new-hire orientation process. You should promote your Workers' Compensation Program's benefits just as you would any other employee benefit. In addition, "marketing" your program increases employee understanding of the system and will result in minimizing staff misunderstanding, as to what to expect, when they have an on-the-job injury.

As an employer in the LeadingAge WA Group Retrospective Rating Program, you have the following benefits available to all employees who may sustain an on-the-job injury:

### **1) Transitional Work**

For those employees who have sustained an on-the-job injury, that precludes return to work at the job of injury, you provide job accommodation. This will allow the injured employee to maintain his or her regular work schedule, avoid loss of income, maintain accruing vacation/PTO and healthcare benefits.

### **2) Kept-On-Salary (KOS)**

For those employees who have sustained an on-the-job injury that precludes return to work at the job of injury or transitional (modified) work, you continue to pay the injured employee's regular wages until return to work is possible. If you have a limit to the number of days KOS is paid, some reference should be made to that limit.

### **3) Stay-At-Work Program**

For those employers who provide transitional (modified) work to injured employees, the Department of Labor & Industries (DLI) provides the following reimbursement:

- a) 50% of the bases wages paid by the employer up to \$10,000.00 or 66 days per claim.
- b) Partial cost of training, tools or clothing the injured employee may need to return to transitional work:  
Training fees or materials, up to \$1,000 per claim, tuition, books or supplies/tools up to \$2,500 per claim and clothing up to \$400 per claim.

Your employees should be aware that these program benefits assist you in keeping them employed.

4) **Preferred Worker Program**

For those employees who have sustained permanent physical restrictions related to an on-the-job injury and are unable to return to his or her job without modification, as the employer of injury, you can offer a permanent job. DLI provides the same benefits as the Stay-At-Work outlined under number 3 and in addition,

- a) DLI will pay the cost of a new claim during the 3-year certification period with no penalty to your business
- b) No charge for Accident Fund or Medical Aid Fund premiums during the 3-year certification period.

Do you need assistance in communicating your Workers' Compensation Benefits to your staff?  
If so, please call your CRM/Risk Finance claims consultant today.