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Workers Compensation Guide

The information contained in this document is for informational purposes only and is not legal advice. Workers' compensation laws are state-specific in the U.S., and this guide provides only a general overview. For details about your own situation, consult your employer, the insurance carrier, or a qualified attorney licensed in your state. If you require legal assistance or guidance, please contact a lawyer.

What is Workers' Compensation Insurance?

Workers' Compensation Insurance is a government-mandated program that pays benefits to workers who become injured or ill on the job or as a result of the job. In the U.S., most employers are required by state law to carry workers' compensation insurance once they have employees, with specific rules and exemptions varying wildly by state.

As a general rule, most employers with employees must carry this type of insurance, but there are important exemptions in many states for certain small employers, business owners, and specific types of work. In many states, workers' compensation laws limit an employee's ability to sue their employer for covered workplace injuries, although there can be exceptions depending on state law and the circumstances of the injury. Independent contractors, volunteers, and certain categories of workers may be treated differently under state law.

What does Workers' Compensation cover?

Specific benefits and eligibility rules differ by state and by policy. If you get injured during your work hours, your workers' compensation insurance plan could cover your medical expenses, permanent partial disability, or temporary total disability.

If you are injured, keep the following points in mind:

- Your EGI insurance plan will not cover any injuries that occur in the workplace; those situations are covered exclusively by Workers' Compensation Insurance.
- If you are injured at work, notify your employer immediately, as they are responsible for reporting the incident to the Workers' Compensation Insurance carrier.
- If you cannot find information about your Workers' Compensation coverage, ask your employer for the details in advance.
- Be sure to request copies of all medical records and save payment receipts for your personal documentation.

For links to federal workers' compensation programs and many state agencies, visit the U.S. Department of Labor's workers' compensation page. From there, you can navigate to your state's official site for specific rules and requirements via <https://www.dol.gov/agencies/owcp/wc>

Where can I find information about my Workers' Compensation Coverage?

In most U.S. jurisdictions, employers are required to post a notice about their workers' compensation coverage in a prominent location (and, where allowed, may also provide it on an employee online portal), but specific posting rules and formats vary by state. This could include your workplace's physical location or your workplace's employee online portal.

The posting should have information about the plan carrier, including their contact telephone number and the policy number. If information is not posted, you should ask your employer for the information immediately.

What if I get injured on the job?

If you get injured while working, you first need to inform your employer immediately. Your employer should then help you with seeking medical treatment and making sure the medical provider is aware of your Workers' Compensation Insurance details that are needed to properly bill the Workers' Compensation Insurance carrier. Your employer and/or the insurance carrier will explain any required state or insurer claim forms and deadlines, which vary by jurisdiction.

It is then the responsibility of your employer to notify the insurance carrier that is providing the workers' compensation insurance plan. If you have any questions or concerns, you should contact a work-related injury lawyer for legal assistance.