

Injured Worker's Benefits Guide

Medical Benefits:

If your claim is compensable your employer may be responsible for providing medical treatment through an insurance carrier which includes, but is not limited to:

- Mileage reimbursement for travel to and from your authorized doctor
- An authorized primary doctor and specialist(s) when medically necessary
- All authorized medically necessary care and treatment related to your injury such as:
 - doctor's visits
 - hospitalization
 - physical therapy
 - medical tests
 - prescription drugs
 - prostheses

Lost Wages and Other Monetary Compensation:

The rate, amount, and the duration of compensation for all disability benefits are detailed in the [Virginia Workers' Compensation Act](#). For assistance, call 1-877-664-2566.

Temporary Disability Benefits:

There are two types of temporary disability benefits that you may be entitled to during your recovery to make up for some of your lost wages:

- Temporary total disability (TT):

If your doctor says you cannot work because of your work-related injury or illness, you may be entitled to compensation equaling 66 2/3% of your regular wages based upon earnings for the 52 weeks prior to your injury. This amount is subject to a statewide maximum reimbursement amount.
- Temporary partial disability (TP):
 - When the doctor states you can return to work with restrictions, you may be eligible to receive Temporary Partial Disability Benefits to supplement any loss of earnings due to your restricted work status.

No wage loss compensation is payable for the first seven (7) calendar days of incapacity but if incapacity extends beyond that period, compensation shall commence on the eighth (8th) day of disability. If incapacity continues for a period of more than 21 days, then compensation for the first seven (7) days of incapacity is payable. [Virginia Code § 65.2-509](#)

Permanent Partial Disability Benefits (PPD)

When your doctor states that your injury has reached a state of maximum medical improvement and that your condition is not expected to improve significantly, the doctor may have you evaluated for a possible impairment rating. If you receive a permanent impairment rating greater than 0% to a ratable extremity, you may be entitled to compensation pursuant to the Guide for Permanent Loss as set forth in [Virginia Code §65.2-503](#).

1. When filing a claim for permanent partial disability (PPD) benefits due to loss of use, or shortly thereafter, **the following supporting medical documentation must be provided**: a medical report from the authorized treating physician which sets forth a percentage of loss of use to a ratable body part pursuant to Virginia Code §65.2-503, together with a statement showing that maximum medical improvement has been reached.
2. When filing a claim for permanent partial disability (PPD) benefits for disfigurement/scarring, or shortly thereafter, **the following supporting medical documentation must be provided**: several clear, color photographs of the well healed scarred area(s) together with a statement from the authorized treating physician to show that maximum medical improvement has been reached.
3. When filing a claim for permanent partial disability benefits (PPD) benefits due to amputation, or shortly thereafter, **the following supporting medical documentation must be provided**: an amputation chart, completed by the authorized treating physician, wherein the exact point of amputation is clearly marked.

Permanent Total Disability Benefits (PTD)

If your injuries are so severe, as defined by [Virginia Code §65.2-503C](#), that you are left permanently unable to work, you may be entitled to permanent total disability benefits.

Death Benefits

If a work-related death occurs, the following benefits may be payable:

- Burial expenses up to \$10,000
- Reasonable transportation expenses up to \$1,000
- Compensation to dependents, as defined by law. [Virginia Code §65.2-512](#).

Death Benefits may cover funeral expenses or wage replacement to a spouse and/or dependent children under the age of 18 and under 23 years old if enrolled in an accredited educational institution. **A copy of the death certificate must be provided**. In claims of dependency upon the deceased worker, copies of marriage or birth certificate(s) for any dependents must be provided.