

Workers' compensation benefits

This fact sheet provides a list of compensation types an injured worker may be entitled to receive because of an allowed injury or occupational disease claim.

Change of occupation

An injured worker who has an allowed occupational disease claim for silicosis, coal miners' pneumoconiosis (black lung), asbestosis or any dust-induced occupational disease may be entitled to a change of occupation award. In addition, a firefighter or police officer who has an allowed occupational disease claim for cardiovascular, pulmonary or respiratory disease may be entitled to this award. We may allow this award if a physician has advised an injured worker to change their occupation to reduce substantially their exposure to a harmful agent.

Temporary total

We pay temporary total compensation to compensate an injured worker for lost wages.

Salary continuation

Salary continuation is wages an employer pays to an injured worker in lieu of BWC paying temporary total compensation.

Living maintenance

Living maintenance is payment we make to an injured worker actively involved in an approved rehabilitation program.

Wage loss

We may pay wage loss compensation to an injured worker who:

- Has a date of injury or occupational disease on or after Aug. 22, 1986
- Has returned to employment other than the injured worker's former position of employment or has been unable to find employment consistent with their disability
- Experiences a reduction of earnings
- Has the reduction in earnings as a direct result of physical and/or psychiatric restrictions caused by the allowed conditions in a claim

Working wage loss and non-working wage loss are the two types of wage loss benefits.

Living maintenance wage loss

An injured worker who has completed a vocational rehabilitation program and has returned to work may receive living maintenance wage loss (LMWL). We may pay LMWL compensation to an injured worker who meets the following requirements:

- Has a date of injury on or after Aug. 22, 1986
- Completes an approved vocational rehabilitation plan
- Successfully returns to work within 60 days of closure of his or her vocational rehabilitation plan

- Experiences a wage loss while employed, because of the physical and/or psychiatric restrictions resulting from the allowed conditions of the claim documented by the injured worker's treating physician

Facial disfigurement

Facial disfigurement is an award we may grant when an injured worker's disfigurement is:

- A direct result from their injury or occupational disease
- Visible on their face or head
- Impairing or has the potential to impair their opportunities to secure or retain employment

We may pay up to a maximum award for injuries occurring on or before June 29, 2006, \$5,000 and up to a maximum of \$10,000 for injuries occurring on or after June 30, 2006.

Scheduled loss

We pay scheduled loss compensation for the amputation, loss of use or ankylosis of specific body part(s) due to a work-related injury or occupational disease. This compensation also covers the loss of vision and total loss of hearing.

Percentage of permanent partial disability

Percentage of permanent partial disability awards are compensation for permanent impairments caused by a work-related injury or occupational disease.

Lump sum advancement

We may consider and grant a lump sum advancement for an injured worker who is receiving permanent total disability, scheduled loss compensation, a percentage of permanent partial disability or to a surviving spouse who is currently receiving death benefits. The injured worker or surviving spouse must show proof of the need for financial relief, or the injured worker must show proof that the advancement is furthering their rehabilitation and submit supporting documentation to support clearly the requested amount.

Lump sum settlement

An injured worker may file an application to receive a one-time, final lump sum settlement or partial settlement of their workers' compensation claim.

Violation of a specific safety requirement

The Ohio Industrial Commission may grant this compensation if an injured worker proves the employer violated a specific safety requirement (VSSR) established by Ohio law. An injured worker or claimant has one year from date of injury, death or disability caused by an occupational disease to file for the VSSR award.

Permanent total disability

We pay permanent total disability compensation to an injured worker when the Ohio Industrial Commission declares them permanently and totally disabled due to a work-related injury or occupational disease. Injured workers receiving permanent total disability compensation cannot return to work. However, injured workers receiving statutory permanent total disability, payable based on the loss or loss of use of both hands or both arms, or both feet or both legs, or both eyes, or of any two thereof, may return to work and continue to receive statutory permanent total disability compensation.

Disabled Workers' Relief Fund

We pay Disabled Workers' Relief Fund benefits to those injured workers receiving permanent total disability compensation whose benefits fall below the current cost of living.

Death benefits

We pay death benefits when a death results from a work-related injury or occupational disease.

Additional information is also available on bwc.ohio.gov.