

Temporary Total Compensation

When a worker loses time from work due to an allowed work-related injury claim, BWC or a self-insuring employer:

- Pays related medical expenses;
- May provide benefits and/or temporary total compensation to help replace lost income;
- Collaborates with the treating physician, employer and managed care organization to assist the injured worker in returning to work.

For a work-related injury resulting in the loss of seven or fewer calendar days of work, BWC or a self-insuring employer pays related medical expenses but not compensation to replace lost income. If an injured worker loses eight or more calendar days of work, BWC or a self-insuring employer pays related medical expenses and may pay temporary total for lost wages beginning on the eighth day of disability. When an injured worker is off work for 14 consecutive days due to the work-related injury, BWC or a self-insuring employer pays the injured worker for the first seven days he/she missed work as well as the other days of disability.

Once an injured worker returns to work, temporary total payments cease. If the injured worker returns to work with restrictions due to the work-related injury, wage loss compensation may be payable. See the *Wage Loss Compensation* fact sheet for further details.

What is temporary total disability?

BWC defines temporary total disability as the temporary inability of the injured worker to return to his/her former position of employment (job duties as they existed on the date of injury/full duty).

What is temporary total?

It's a benefit paid to replace lost income due to a work-related injury when an injured worker:

- Cannot return to his/her former position of employment (job duties as they existed on the date of injury/full duty) solely based on the allowed conditions in the claim;
- Has not reached maximum medical improvement;
- Has been released to return to work with restrictions, but the employer or another employer cannot provide work.

Temporary total is usually the first form of compensation awarded during an injured worker's recovery from a work-related injury.

What evidence is used to determine payment of temporary total?

The injured worker must sign and submit the *Request for Temporary Total Compensation* (C-84) or equivalent form. In addition, an injured worker's treating physician must furnish a *Physician's Report of Workability* (MEDCO-14) or equivalent form.

How is the rate of payment for temporary total calculated?

BWC or a self-insuring employer considers earnings from all employers that employed the injured worker during the 52 weeks prior to the date of injury when setting wages. BWC or a self-insuring employer bases the full weekly wage (FWW) on a comparison of earnings for the first six weeks prior to the date of injury and the first full week of earnings prior to the date of injury. BWC or a self-insuring employer bases the average weekly wage (AWW) on 52 weeks prior to the date of injury.

For the first 12 weeks of missed work, BWC or a self-insuring employer may pay temporary total at the rate of 72 percent of the injured worker's FWW, subject to the statewide maximum for the injury year and any applicable offsets. After 12 weeks of missed work, BWC or a self-insuring employer may pay temporary total at the rate of 66 2/3 percent of the injured worker's AWW, subject to the statewide maximum for the injury year and any applicable offsets.

When will payment of temporary total stop?

Payment of temporary total will not be made when:

- An injured worker has returned to work;
- An injured worker's treating physician states he/she can return to his/her former position of employment;
- The employer or another employer makes work within the physical capabilities of the injured worker available;
- An injured worker has reached maximum medical improvement;
- An injured worker is working (full or part-time) for any employer during the disability period;
- An injured worker is incarcerated;
- An injured worker voluntarily abandons his/her employment.

If an injured worker works for **different employers** during the same period and is injured at one of the jobs, BWC cannot pay temporary total if he/she continues to work full or part-time at any job.

If an injured worker is no longer eligible for temporary total, he/she may be entitled to other types of compensation. He/she may contact his/her claims service specialist for more information. For more information about temporary total, log onto www.bwc.ohio.gov, or call **1-800-644-6292**.