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Workers Compensation Insurance

In the USA, all businesses are required to carry Workers Compensation Insurance to cover their employee's medical bills and lost wages if they become injured while at their workplace. There are some exceptions to coverage, but as a general rule of thumb all employers need to carry this type of insurance. In return, employers receive immunity from civil lawsuits by employees over such workplace injuries.

What does Workers Compensation Insurance cover?

If you get injured during your work hours, your workers compensation insurance plan will cover your medical expenses, most of the time with no deductible or out of pocket expenses to pay, along with temporary total disability payments of up to two-thirds of your average weekly wage after missing three days of work, and if you are off work more than 14 days, you are then paid for the first three days of work missed.

Where can I find information about my Workers Compensation Coverage?

It is required by law (unless the employer is exempt) that information about Workers Compensation Insurance be posted in a prominent position in the workplace. The posting should have information about the plan administrator who manages your plan, 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 need to inform your employer **immediately**. They should then help you with seeking medical treatment and making sure the medical provider is aware of your Workers Compensation Insurance that is in place. It is then the responsibility of your employer to notify the insurance company who is providing the workers compensation insurance plan.

Points to remember:

If you do happen to get injured - a few things to remember:

- You travel insurance plan should NOT be used and will not provide coverage for any injuries that occur at the work place, that is what Workers Compensation Insurance is for.
- Inform your employer immediately if you do get injured, as they in turn need to report that to the Workers Compensation Insurance company themselves.
- Be prepared and ask for details about your Workers Compensation Insurance plan ahead of time if you cannot locate that information (which should already be posted in a common area for all workers)

For more detailed information about Workers Compensation Insurance by each state in the USA please visit: http://www.workerscompensation.com/workers_comp_by_state.php

or contact us if you have any further questions

Work and Travel Insurance Services
<http://www.WorkandTravelInsurance.com>
info@WorkandTravelInsurance.com

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