Workers’ Compensation Benefits

When a worker loses time from work due to an allowed work-related injury or occupational disease claim, BWC:

- 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.

Temporary total
Temporary total (TT) compensation to replace lost income is usually the first form of compensation BWC awards during an injured worker's recovery from a work-related injury or occupational disease. See our Understanding Temporary Total Disability Compensation fact sheet for more details.

Salary continuation
Salary continuation is wages an employer pays in lieu of BWC paying TT compensation. An employer may elect to continue to pay an injured worker his/her regular (full) salary/wages, including any regular benefits during the period following a work-related injury or occupational disease/illness. See our Salary Continuation Policy fact sheet for more details.

Living maintenance
Living maintenance is payment BWC makes to an injured worker actively involved in an approved rehabilitation program.

Wage loss
BWC may pay wage loss compensation to an injured worker who meets the following two requirements:

- A loss or diminution in wages exist;
- The wage loss is a direct result of the restrictions caused by the allowed conditions in the claim.

There are two types of wage loss benefits.

- Working wage loss is payable when the injured worker returns to employment other than his or her former position of employment.
- Non-working wage loss is payable when the injured worker has been released to return to work with restrictions but cannot find suitable employment.

See our Wage Loss Compensation fact sheet for more details.

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

- Experiences a loss in earnings compared to the average wages earned at the time of injury;
- Does not voluntarily limit his/her income;
- Has documented work restrictions based on the allowed conditions in the claim from their treating physician.

Facial disfigurement
Facial disfigurement is an award that BWC may pay up to a maximum of $10,000 to an injured worker who experiences a work-related facial or head disfigurement that either impairs, or may in the future impair, opportunities to seek or retain employment.

Scheduled loss
BWC pays scheduled loss benefits 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. See our Scheduled Loss Compensation fact sheet for more details.

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. See our Percentage of Permanent Partial Disability fact sheet for more details.

Lump sum advancement
For BWC to consider an injured worker’s or dependent’s request for a lump sum advancement of compensation, the injured worker or dependent must show proof of the need for financial relief or rehabilitation services and submit supporting documentation to clearly support 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 his or her workers’ compensation claim. Partial settlement may be for medical benefits only or compensation benefits. See our Understanding Lump Sum Settlements fact sheet for more details.

Violation of a specific safety requirement
The Industrial Commission of Ohio (IC) may grant this compensation if an injured worker proves the employer violated a specific safety requirement (VSSR) established by Ohio law. An injured worker has two years from date of injury to file for the VSSR award.

Permanent total disability
Permanent total disability compensation is paid to an injured worker when the IC declares him or her 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 may return to work and continue to receive compensation.

Disabled Workers’ Relief Fund
BWC makes Disabled Workers’ Relief Fund (DWRF) payments to those injured workers receiving permanent and totally disability whose benefits fall below the current cost of living. See our Disabled Workers’ Relief Fund fact sheet for more details.

Death benefits
BWC pays death awards when a death results from a work-related injury or occupational disease. Dependents of the deceased at the time of death may be eligible for benefits. See Understanding Death Benefits fact sheet for more details.