

What Is Workers' compensation:

It is insurance that your employer is required by law to carry to help you in case you are injured on the job or become ill due to your job.

What is a workers' compensation injury?

Any injury or illness that occurs due to employment is considered a workers' compensation injury. Under workers' compensation law, you will receive help if you are injured no matter who was at fault.

How much does it cost me?

There is no charge to you or to the recipient for whom you work. If you qualify for workers' compensation, all approved medical bills will be paid in addition to any temporary or permanent disability compensation you are entitled to.

What is State Compensation Insurance Fund (SCIF)?

SCIF is the insurance carrier that has been chosen to represent your recipient/employer to provide your workers' compensation coverage. They have over 75 years of experience providing workers' compensation throughout California.

Is workers' compensation the same as State Disability?

No. Workers' compensation is only for injuries or illnesses that occur due to employment. State disability is for injuries or illnesses that are not work related and is handled by the Employment Development Department.

How does this affect my own health insurance?

Workers' compensation is separate from personal health care insurance. Workers' compensation insurance covers work-related injuries and illnesses only. There is no deductible, all authorized medical bills will be paid. It is important to let the treating doctor know if your injury is work related.

If I'm injured do I have to file a claim form?

Yes. As soon as you can after your injury, tell your employer's social service worker that you have been hurt. The social service worker will give you a claim form on which you must describe your injury and how, when, and where it happened. Immediately return the completed form to the social service worker, who will send it to SCIF. The insurance company will then get in touch with you to explain any benefits you may be entitled to.

What are my benefits?

If your injury is determined to be work related, authorized medical and hospital bills will be paid. SCIF will also pay a portion of your lost wages if you cannot work due to the injury. This benefit is called temporary disability. If your injury results in permanent disability which decreases your ability to work, SCIF will also pay your permanent disability benefits.

In the event of a death caused by a workers' compensation injury, qualified surviving dependents will receive benefits. The maximum death benefit is \$150,000 and there is a separate allowance of up to \$5,000 for burial expenses.

What are temporary disability payments?

If you are unable to work for more than 3 calendar days, SCIF will pay you for a part of your lost wages. This 3-day "waiting period" will be paid, however, if you are unable to work for more than 14 calendar days or are hospitalized as an inpatient. The amount of temporary disability compensation is determined by law and is generally 2/3 of your wages with a maximum of \$406 per week. You will receive these temporary disability payments every two weeks during the time you qualify for this benefit. This compensation stops when the treating doctor releases you for work or says that your injury has reached a point of maximum improvement.

What are permanent disability payments?

Permanent disability is additional money that SCIF will pay to compensate you for any permanent disability you may suffer from an illness or injury due to your job. The amount you will receive depends on the extent of

your disability. Workers' compensation law provided guidelines to determine the amount of this injury or illness are also factors that are considered when calculating permanent disability. Permanent disability payments are paid at a rate of between \$70 and \$168 per-week. You will receive payments approximately every two weeks until the benefit is totally paid out.

Where do I go for treatment?

Upon reporting your injury to the social services worker, you may be referred to a doctor or medical facility. If not, call the SCIF office listed on this brochure for your county and a medical referral will be made.

What If I become dissatisfied with my treatment?

First, tell your State Fund claims representative why you are unhappy. He or she may want to talk with the doctor to try to solve the problem.

Second, after 30 days from the date your injury is reported to the social service worker, you may go to another medical doctor of your own choosing. SCIF will continue to pay the authorized medical bills and reasonable transportation costs, so be sure to tell your claims representative the name and address of your new doctor.

What if I have a recurrence and require further medical care?

If you need more medical care for your injury after your original treatment has ended, you have one full year after your last treatment or five years from the date of your injury to notify SCIF and have your case reopened.

What if I have to change my line of work because of a workers' compensation injury?

If you are unable to return to your job due to a workers' compensation injury, you may qualify for vocational rehabilitation benefits. Your rehabilitation plan may be as simple as modifying your current job to accommodate any limitations you have suffered or may involve training for a new job. SCIF's rehabilitation coordinators will help you obtain any needed services.

Can I lose my job because of a workers' compensation injury?

The law prohibits your employer from discharging or discriminating against you because of your workers' compensation injury. If you believe you have been discriminated against because of your injury, you should discuss your rights with an Information and Assistance Officer at the Office of Benefit Assistance and Enforcement in the State Division of Workers' Compensation or with an attorney.

What if I have not received the benefits I think I am entitled to?

If you have not received the benefits you think you should have, ask for an explanation from your SCIF claims representative. Misunderstandings and errors sometimes do occur, but most can be cleared up by talking with your claims representative.

If you are not satisfied with your claims representative answers, you may call an Information and Assistance Officer at 1-800-736-7401 for additional information about your rights. You are also entitled to consult an attorney.

If I have questions, who should I ask for help?

If you have questions about your claim, seek help right away. You may call the SCIF at the number listed on this brochure for your County or an Information and Assistance Officer at 1-800-736-7401. You may also consult with an attorney.

Workers' compensation laws set some time limits for claiming compensation benefits. Generally, proceedings must begin within one year from the date of injury. It is very important that you act promptly so you do not risk losing your benefits because you waited too long.

FOR INFORMATION & ASSISTANCE ABOUT YOUR PENDING CLAIM.

If you are employed in the following counties:

| | | |
|--------------|---------------|-------------|
| Alameda | Madera | Santa Clara |
| Alpine | Marin | Santa Cruz |
| Amador | Mariposa | Shasta |
| Butte | Mendocino | Sierra |
| Calaveras | Merced | Siskiyou |
| Colusa | Modoc | Solano |
| Contra Costa | Mono | Sonoma |
| Del Norte | Monterey | Stanislaus |
| EI Dorado | Napa | Sutter |
| Fresno | Nevada | Tehama |
| Glenn | Placer | Trinity |
| Humboldt | Plumas | Tulare |
| Inyo | Sacramento | Tuolumne |
| Kern | San Benito | Yolo |
| Kings | San Francisco | Yuba |
| Lake | San Joaquin | |
| Lassen | San Mateo | |

Please Contact:

State Compensation Insurance Fund
P.O. Box 1609
Rohnert Park, CA 94927-1609
(707)586-5000 Fax: (707) 586-5199

If you are employed in the following counties:

| | | |
|-------------|----------------|-----------------|
| Imperial | Riverside | San Luis Obispo |
| Los Angeles | San Bernardino | Santa Barbara |
| Orange | San Diego | Ventura |

Please Contact:

State Compensation Insurance Fund
P.O. Box 59901
Riverside, CA 92517-1901
(909)697-7300 Fax: (909) 697-7301



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STATE OF CALIFORNIA
Arnold Schwarzenegger, Governor
HEALTH AND HUMAN SERVICES AGENCY
S. Kimberly Belshé, Secretary
DEPARTMENT OF SOCIAL SERVICES

**IN-HOME
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**Guide
TO**

**Workers'
Compensation
Benefits
for
Individual
Providers**