

Georgia Workers Compensation Benefits - What Cash Benefits Am I Entitled To?

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An injured employee covered by workers' compensation is entitled to medical treatment at the employer's expense. If the employee misses any work due to the injury or is permanently injured the employee is likely due one or more of three types of cash benefits. These cash benefits are:

Total Temporary Disability (TTD)
Total Partial Disability (TPD)
Permanent Partial Disability (PPD)

How are Workers' Compensation cash benefits calculated?

Your Workers' Compensation benefits are first based on a term called your "average weekly wage." That wage figure is then applied to the type of disability benefits you are entitled to. Your average weekly wage is computed by averaging your wages from the 13 weeks prior to the injury. This figure includes salary, hourly pay, tips, meal allowances, lodging allowances, clothing allowances, and even year-end bonuses.

Depending on how much you worked/made in the 13 weeks before the injury, this calculation could end up benefiting you or unfairly setting your wage lower than you think it should be. If you did not work for the 13 weeks preceding the injury (maybe you were hurt on your first day) your wage is usually set by the wage of a similar employee for the 13 weeks prior to your injury.

Temporary Total Disability (TTD) Benefits

You are entitled to what is known as TTD benefits if your work injury results in your total disability from work. TTD benefits are two-thirds of your average weekly wage, but no more than \$500 per week for injuries occurring on or after July 1, 2007. For injuries occurring prior to July 1, 2007, please use our TTD benefits calculator ([link](#)). Unless your injury is determined to be "catastrophic," you are only entitled to TTD benefits for a maximum period of 400 weeks from the date of injury.

"Catastrophic" injuries are not subject to the 400 week cap and include such injuries as paralysis, brain injury, severe neurological disorders, total blindness, and amputations of an arm, hand, foot or leg. An attorney can advise you if your injury may be "catastrophic" under Georgia law.

You do not necessarily have to be 100% physically disabled to be disabled from work. It does mean that you have a 100% impairment of earning capacity. If you are able to return to light duty work and your employer cannot or will not accept you back at work, you may still be entitled to TTD benefits.

Temporary Partial Disability (TPD) Benefits

You are entitled to TPD benefits when your earning capacity is impaired but you are not totally disabled from work. This means if you are injured and are unable to earn a weekly wage equal to the wage you were earning, you are entitled to two-thirds the difference between your wage before and after the accident, but no more than \$334 per week. Your employer is responsible for paying this benefit whether you are earning a lower wage with the same or a different employer. You are eligible for these benefits for up to 350 weeks after you are injured.

Permanent Partial Disability (PPD) Benefits

Unlike TTD and TPD, this benefit relates entirely to your level of physical disability, not your earning capacity. An employee may be entitled to this benefit even if they never missed a day of work or lost any wages due to an injury. PPD is based entirely on a formula that takes into account your percentage of impairment (as determined by your doctor, not your employer), the part of the body impaired, and your compensation rate. However, PPD benefits will not begin until after an employee stops receiving weekly TTD or TPD payments. See our Compensation calculators ([link](#)) to learn more about how PPD benefits are computed.

Penalties for late payments

If you are not paid your TTD, TPD, or PPD benefits on-time, your employer may owe you a 15% penalty in addition to the amounts they already owe

you. This is true if your employer incorrectly denied you your benefits for a period of time, or if they are already paying you your weekly benefits and miss a payment or mail it to you late.

Waiting period for receiving benefits

An injured employee is NOT entitled to any cash benefits for the first 7 days they are hurt unless the injury period lasts for at least 21 consecutive days. In other words, if you are out of work due to injury, your employer does not need to pay you any cash benefits until the 8th day of disability. If you are still disabled after 21 days, your employer must then go back and compensate you for the first week of your disability.

About the Author

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