

Medical-Only Injury vs. Lost-Time Injury



UCWCP

Union Construction Workers' Compensation Program
Administered by Wilson-McShane Corporation
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Comparing the impact on an employer's workers' compensation premium

Removing two days from the duration of lost work time makes a big difference for the employer in this case. By returning the employee to work within the first three days of disability, no wage-loss benefits are paid, the claim remains a "medical-only" claim, and its impact on premium is significantly lessened.

Injured employee returns to work at (calendar year)

	3 Days	5 Days
Medical restrictions after returning to work	Yes	No
Work load after returning to work	Lighter duty	Full duty
Wages paid by employer after returning to work	Full duty	Full duty
Wage-loss benefits paid by workers' compensation	None	Total for 2 days

Claim type

	Medical-Only	Lost-Time
Total claim costs including medical and wage-loss benefits	\$1,500*	\$2,000
Increases employer experience mod of 1.00 by an additional	0.03	0.12
Increases annual premium of \$50,000 by an additional	\$1,500	\$6,000

*This is discounted 70% when figured into calculation for e-mod and premium, which follow:

This scenario is hypothetical. For illustration purposes, it makes assumptions to fulfill the variables—such as type of business and prior claims experience—involved in calculating the work comp experience modification factor and the impact of this injury on premium.