

Union Construction Workers' Compensation Program

*Administered by Wilson-McShane
3001 Metro Drive, Suite 500
Bloomington, MN 55425*

Medical-Only Injury vs. Lost-Time Injury

Comparing the impact on an employer's workers' compensation premium

Shaving two days off 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.

<i>Injured employee returns to work at (calendar year)</i>	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	Full
Wage-loss benefits paid by workers' compensation	None	Total for 2 days

<i>Claim Type:</i>	Medical-Only	Lost-time
Total claim costs including medical and wage-loss benefits	\$1,500 <small>This is discounted 70% when figured into calculation for e-mod and premium, which follow:</small>	\$2,000
Increases this employer's experience mod of 1.00 by an additional	0.03	0.12

<i>Increases annual premium of \$10,175 by an additional</i>	\$305	\$1,221
---	--------------	----------------

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.