**Case Study: What is worker compensation**

Student Name

Institutional

Professor

Course

Due date

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Since back in the day, the relationship between both the employer and employee has always been mutual. Every side is dully entitled to deliver on their end. The employee also known as the worker is available to perform tasks assigned to them with and ensure the required standards are met. On the other end, the employer upon analyzing and finding fulfilment on the task done, they are expected to award the employee payments in form of monetary value.

 While in the line of duty various situations or accidents may occur, some of them are avoidable but there are those that cannot be avoided. The employer is then entitled to provide the worker with some financial insurance that helps cushion them from those unforeseen events.

There are quite a number of various workers compensation claim depending on the situation. To be begin with, there is medical treatment compensation plans which includes doctor’s visits, medical tests, Prescriptions, Physical therapy and hospital stays. Work-related injuries are covered in the workers compensation plan until the worker is fully recovered and in the right position to get back to duty.

Secondly, workers that may find themselves disable either temporary partially, permanent total and permanent partial. Death can also be a reason for workers’ compensation. Most of us never want to think about doing from work injury. But then, in the event of that happening, its appropriate to know that the dependents will eventually be taken care of from the workers compensation. These benefits are mainly to children, spouses or any other dependents that are listed.

Work displacement is one of the ways workers’ compensations may be dispensed. Payments to help with the retraining and skill enhancement for those eligible to receive permeant disability benefits, the employer won’t allow the worker to return to work. The supplemental job displacement benefit has been in existence from 2004 onwards. For those who been injured from 2013 or later, you to receive job displacement supplemental benefit and an addition of a one-time payment which is under the return-to-work supplement program.

One would ask of how workers’ compensation insurance is calculated. This purely depends on the unique risks in the work or business since there is no appropriate cost for workers compensation insurance. Most companies use different factors which include, payroll, claims history, location and years of experience to determine the level of compensation.

Although most of the compensation plans are quite a huge boost in getting workers back on their daily errands, compensation is not in most cases on a full scale. The benefits are only a portion of the total earning of the worker. The good thing with this kind of compensation is that you don’t really have to purse with any lawsuits but it’s awarded in the event of any situation in line with compensation terms.

**References**

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