**What is worker compensation?**

Worker compensation is an insurance that provides cash benefits and medical care for workers who are injured or become ill as direct result of their work. It is also known as “workers comp”. A system where employers provide medical cover to their employees.It provide employers incentives to reduce work –related injury and illness.

Although workers compensation insurance provides benefits to the employee, they aren’t required to contribute to the cost. The employer pays for the workers comp insurance coverage. If an employee is injured or gets sick from work related cause, the employee reports to the employer. However the employees have a duration in which they are supposed to report the sickness or the injury to the employer. If the employee takes long time, the employee won’t be able to fill the worker compensation form. This means the employee will lose all benefits. The compensation helps the employee to get care and treatment and then return to work without strain. The worker compensation system promotes prompt reporting to work whenever the employee gets sick or injured. Thus encouraging the employees to get medical attention instead in waiting. However the actual benefits depends on the nature of the injury or illness. The compensation system also covers company events and travels. If the employee is not sure if the illness or sickness is work-related, the employee should ask the employer or a compensation representative.

In workers compensation case, no party is determined to be fault. The amount that a claimant receives is not decreased by claimant’s carelessness nor increased by employers fault. However a worker can lose the right to workers compensation if the injury results from solely intoxication drugs or alcohol, or from the intent to injury himself or someone. The employee can make compensation claim following the steps below:

1. **Alerting the employer through a human resource person**. The information is filed and the employer starts to process the claim.
2. **Visiting a doctor**. The employer should check employer requirement before visiting doctor. The doctor will send a medical report to the employer. The employee may incur the medical expenses which can later be reimbursed by the employer.
3. **File a claim**: The employee after treatment fills the compensation form that is provided by the employer. It should provide medical history and treatment .After processing the employee receives the payment for medical expenses and other benefits. In case of long term disability benefit the employee fills additional forms.
4. **Return to work**: The employee can return to work immediately or later depending on the suggestion of the health care provider. The employee can also decide to work in part time terms as he or she continues with healing process. During this period the employee gets partial payments. The employee can also opt to resume to the work and be given light duties. The employee is responsible for changing the work place in order to prevent the similar sickness or injury from happening again.