

## State Worker's Compensation Overview

## Alabama

Presented by **Heffernan Insurance Brokers** 

Issue	Regulation	Comments
Employee's Notice to Employer	Within five days	Written notice required. Late notice excusable up to 90 days.
Employee's Claim Filing Requirements	Within two years	Time starts running on the date of injury or last compensation payment.
Employer's Report of Accident	Within 15 days	
Waiting Period	Three days	Retroactively paid if disability exceeds 21 days.
Temporary Total Disability (TTD) Benefits	July 1, 2024 to June 30, 2025  Max: \$1,130.00 per week  Min: \$311.00 per week  July 1, 2023 to June 30, 2024  Max: \$1,084.00 per week  Min: \$298.00 per week	An employee's benefit rate is 66 and two-thirds percent of his or her average weekly wage (AWW), subject to the limits that are in effect on the date of injury. New limits become effective as of July 1 each year.
Permanent Partial Disability (PPD) Benefits		PPD benefits may be payable for up to 300 weeks for unscheduled injuries.
Death Benefits		Death benefits depend on the number of surviving dependents and their ages and marital status. Employers must also pay funeral expenses of up to \$6,500 for a deceased employee.
Coverage of Minors	Yes	Double compensation if minor is illegally employed.
Covers occupational diseases	All diseases	Filing within two years of last exposure or payment for death; three years if coal miner's pneumoconiosis. Compensation same as accidents.

## **ADDITIONAL INFORMATION**

Alabama Department of Labor <u>Workers' Compensation Division</u> 649 Monroe St. Montgomery, AL 36131 (334) 956-4044 **Heffernan Insurance Brokers** 

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