

State Worker's Compensation Overview

West Virginia Presented by Heffernan Insurance Brokers

| Issue | Regulation | Comments |
|--|---|--|
| Employee's Notice to Employer | Within two days | Must be in writing and must indicate the name and address of the employer, the name and address of the employee, the time, place, nature and cause of the injury, and whether any disability has resulted from the injury. |
| Employee's Claim Filing Requirements | Within six months | If an employee is mentally or physically incapable of filing the application, it may be filed by his or her attorney or by a family member. |
| Employer's Report of Accident | Within five days | Employers have the right to file supplemental reports at a later date, but initial reports must be made within the required time frame. |
| Waiting Period | Three days | Benefits are paid retroactively if the disability exceeds seven days from the day the employee leaves work as a result of the injury. |
| Temporary Total Disability (TTD) Benefits | July 1, 2023 to June 30, 2024 Max: \$1,010.41 per week Min: \$193.33 per week | Weekly benefits are 66 and two-thirds percent of the employee's average weekly wage (AWW) subject to limits in effect on the date of injury. TTD benefits are payable for up to 104 weeks. |
| Death Benefits | July 1, 2023 to June 30, 2023 Max: \$957.40 per week Min: \$193.33 per week | Children receive benefits beyond age 18 if disabled or until age 25 if full-time students. Employers must also pay burial expenses for a deceased employee. |
| Permanent Partial Disability (PPD) Benefits | July 1, 2023 to June 30, 2024 Max: \$707.29per week Min: \$193.33 per week July 1, 2022 to June 30, 2023 Max: \$670.18 per week Min: \$193.33 per week | Actual PPD benefits depend on the severity of the disability. |
| Coverage of Minors | Yes | |
| Coverage of Occupational Disease | All diseases | Must be a direct causal connection between the conditions under which work is performed and the occupational disease. |

ADDITIONAL INFORMATION

West Virginia Offices of the Insurance Commissioner

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