

State Worker's Compensation Overview

Washington Presented by Heffernan Insurance Brokers

Issue	Regulation	Comments
Employee's Notice to Employer	Immediately	Notice is necessary for injuries that result in medical treatment, hospitalization, disability or death.
Employee's Claim Filing Requirements	Within one year	From the date of injury.
Employer's Report of Accident	Immediately	
Waiting Period	Three days	Benefits for the first three days are payable retroactively if disability exceeds 14 days. Attempts to return to work do not break the continuity of a 14-day disability period.
Temporary Total Disability (TTD) (also known as "Time-Loss") Benefits	July 1, 2023 to June 30, 2024 Max: \$8,416.70 per month Min: \$1,052.09 per month July 1, 2022 to June 30, 2023 Max: \$8,250.80 per month Min: \$1031.35 per month	An employee's TTD rate is 60 to 75 percent of wages, subject to the limits based on the date of injury and depending on the employee's marital status and number of children. New limits and cost of living adjustments become effective as of July 1 each year.
Permanent Partial Disability (PPD) Benefits	Benefit amount depends on the disability (see <u>schedule</u>)	The PPD benefit rate depends on the benefit calculation schedule. All amounts are adjusted annually to reflect changes in the consumer price index. An injured employee must receive a portion of his or her PPD award as a lump-sum down payment, which is subject to the limit in effect on the date of injury.
Death Benefits	July 1, 2023 to June 30, 2024 Max: \$8,416.70 per month July 1, 2022 to June 30, 2023 Max: \$8,250.80 per month	The death benefit rate is 60 to 75 percent of the deceased employee's wages, subject to the limits in effect on the date of injury, and depending on the employee's marital status and number of children. Employers must also pay burial expenses for a deceased employee.
Coverage of Minors	Yes	Benefits payable to a minor must be given to his or her guardian unless the guardian authorizes paying minor directly.
Coverage of Occupational Disease	Yes	Occupational disease claims must be filed within two years after learning of the disease's relationship with employment.

ADDITIONAL INFORMATION Washington State Department of Labor and Industries PO Box 44000

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