

State Worker's Compensation Overview

Tennessee

Presented by **Heffernan Insurance Brokers**

| Issue | Regulation | Comments |
|--|---|---|
| Employee's Notice to Employer | Within 15 days | Notice must be written and signed. |
| Employee's Claim Filing Requirements | Within one year | Dispute resolution is initiated by filing a Petition for Benefit Determination. |
| Employer's Report of Accident | Within 14 days | Employers must report accidents that result in death or personal injury that prevents an employee from returning to work within seven days of the accident. A report for accidents that cause fewer than seven days of disability must be submitted by the fifteenth day of the month following the accident. |
| Waiting Period | Seven days | Payable retroactively if disability exceeds 14 days. |
| Temporary Total Disability (TTD) Benefits | July 1, 2023 to June 30, 2024 Max: \$1,313.40 per week Min: \$179.10 per week July 1, 2022 to June 30, 2022 Max: \$1,233.10 per week Min: \$168.15 per week | An employee's TTD benefit rate is 66 and two-third percent of the employee's average weekly wage (AWW), subject to the limits in effect on the date of injury. New limits become effective as of July 1 each year. |
| Death Benefits | | Actual death benefits depend on the number of surviving dependents, their ages, the nature of their relations to the deceased employee and their marital status. Employers must also pay funeral expenses of up to \$10,000 for a deceased employee. |
| Permanent Partial Disability (PPD) Benefits | July 1, 2023 to June 30, 2024 Max: \$1,194.00 per week Min: \$179.10 per week July 1, 2022 to June 30, 2022 Max: \$1,121.00 per week Min: \$168.15 per week | An employee's PPD benefit rate is 66 and two-third percent of his or her average weekly wage (AWW), subject to the limits in effect on the date of injury. PPD benefits are determined by impairment to the body as a whole, which is valued at 450 weeks. |
| Coverage of Minors | Yes | Benefits are payable to the minor's guardian. |
| Coverage of Occupational Disease | Yes | Notice is required within 30 days after diagnosis. Employees have one year after incapacity to file for benefits. |

ADDITIONAL INFORMATION

Tennessee Department of Labor & Workforce Development

Workers' Compensation Division 220 French Landing Drive Nashville, TN 37243-1002 800-332-2667 or 615-532-4812

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