



WHAT DOES WORKERS' COMPENSATION COVER IN PENNSYLVANIA?

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Pretty much everyone loves time off from work, especially if it doesn't mean losing a paycheck. Typically this refers to paid time off (PTO) like vacation days and holidays. You get to relax, have some fun, and not worry about missing pay — but things are a little different when your time off work is due to an accident occurring.

Getting by while recovering from an accident is tough but at least workers' compensation will kick in to assist. So what are the [potential benefits of PA workers' compensation insurance](#)? You may be entitled to more than you realize.

A Brief Look at Workers' Compensation Insurance

All businesses in Pennsylvania are required to [carry workers' compensation insurance](#) on all employees. This isn't a suggestion. It's state law. Organizations skipping the employee insurance requirements typically face steep fines and other potential costly penalties.

A great aspect of workers' compensation is its no-fault insurance. Yep, this means you can file a claim without trying to prove liability. Even if you're the cause of the accident, workers' comp usually covers your damages. Even though liability isn't an issue, you still need to follow a few guidelines. Don't worry, the guidelines are pretty simple. Some are even common sense actions.

You must notify your employer of your injury or illness within 120 days of discovery/diagnosis. This doesn't mean it's a great idea to wait a couple of months or so to report an issue. Typically, you want to start medical treatment as soon as possible. The faster you start the claim process the sooner you typically receive a settlement check.

Employers have three business days to file a [First Report of Injury](#) (FROI) with the Pennsylvania Bureau of Workers' Compensation. The insurance carrier must also be notified. The insurance provider has 21 days to respond to the claim with either an acceptance or denial letter.

Accepted claims typically start paying out almost immediately, so that's some good news after your accident. If your claim is denied, you have three years to file a petition. Your petition is filed with the Keystone State's Bureau of Workers' Compensation.

Reversed denied claims tend to start paying out almost immediately. If your claim is still denied, you can work with an experienced workers' compensation attorney and go through the appeals process.

Types of Workers' Compensation Benefits

Workers' compensation benefits aren't even close to what's covered by your auto insurance policy, so don't even think about using it as a comparison. You're a little closer using your health insurance as a guide, but there are some big differences.

So, what benefits can you get from workers' compensation? The list is surprisingly extensive, which is good news for you after suffering a workplace injury.

Medical Costs

Workers' compensation covers pretty much every reasonable medical cost without too many questions. Generally speaking, as long as you can produce medical records, bills, and receipts, everything's covered. This can include necessary surgeries, rehabilitation therapy, medications, and even visits to specialists.

What's not covered are unnecessary and/or unreasonable treatments. A facelift after suffering a broken leg isn't going to be considered a necessary procedure. You're going to have problems explaining how a facelift helps with your recovery.

Out-of-the-ordinary treatments like covering yourself in leeches also aren't covered by workers' compensation insurance. A good guideline is to stick with medically recommended treatments and procedures to ensure you're not stuck with medical expenses not covered by your employer's insurance.

Lost Current and Future Earnings

Going even a week without a paycheck can be financially devastating. You can spend years trying to get back on your feet. Workers' compensation typically covers around two-thirds of your average weekly earnings. While it's not quite your entire paycheck, it's certainly better than nothing.

We should note the amount of your claimable lost earnings is also dependent on the severity of your injuries. The length of your recovery also plays a role. Your settlement for lost earnings tends to be higher when injuries are more severe and recovery times are extended.

Specific Loss Benefits

The amount you receive in [specific loss benefits](#) is usually determined by the Bureau of Workers' Compensation and the state. This benefit can kick in if your accident results in serious disfigurement like an amputation or severe scarring.

Once again, you receive around two-thirds of your average weekly wage during the time you're out of work. How long you receive the benefit varies, depending on where the injury occurred. For example, disfigurement to the face typically pays more than if an index finger is amputated.

Mileage May Be Covered

You're probably going to find yourself traveling to various doctor's appointments after a workplace injury. The mileage can really add up and pretty much everyone knows gas isn't exactly cheap. Even putting miles on an electric vehicle comes with a cost. Charging fees can dent anyone's budget.

So, workers' compensation usually doesn't care how far or much you're traveling. These are costs you're responsible for, with a possible exception. Your travel costs to an Independent Medical Exam are usually part of workers' compensation coverage. This is something you want to check on.



Job Training

Some workplace accidents result in injuries preventing employees from returning to their old jobs. When this happens, workers' compensation will pay for vocational training so you can find a new job.

Remember, workers' compensation is typically only a short-term financial solution after an accident occurs. Eventually, the benefits stop and you need to return to the workforce. Workers' comp makes sure you have the training you need.

Death Benefits and Funeral Expenses

Some benefits you really hope you never need to use like those covering death and funeral expenses. Unfortunately, some workplace accidents result in fatalities and workers' compensation typically picks up the tab. Children and spouses of the deceased are usually eligible to claim death benefits that include covering most or all funeral costs.

Ensuring You're Getting All Your Workers' Compensation Benefits

Workers' compensation covers more than you may realize and this is a good thing. However, claiming these benefits can be challenging. Partnering with an experienced workers' compensation attorney can help move the process along while also making sure that you're not missing out on any potential benefits.