Workers' Compensation Job Aid

Overexertion Total cost of the most disabling workplace injuries: \$61.88 billion involving outside source Cost of top 10 most disabling workplace injuries: \$51.06 billion Falls on same level Billions Struck by Falls to Other object or exertions or lower level equipment incidents bodily involving reactions Caught in/ Struck Repetitive motorized compressed against motions Slip or trip land vehicle by equipment object or involving micro-tasks without fall or objects equipment 6.7% 24.4% 8.7%

Top 10 Causes and Direct Costs of the Most Disabling U.S. Workplace Injuries 1,2

2016 Liberty Mutual Workplace Safety Index (based on 2013 injury data)

What does workers' compensation insurance cover?

- Medical care required as a result of the injury
- Income replacement
- Costs/compensation related to permanent injuries
- Costs related to retraining needs
- Survivor benefits for the families of workers that are killed on the job

Who could not be covered by workers' compensation insurance?

- Volunteers
- Casual workers
- Independent contractors
- Individuals working in farms
- Maritime workers
- Railroad workers

Take advantage of Northwood's national network of providers and access resources and discounts for injury related products and services. Northwood can help facilitate a physician's treatment plan for workers' compensation injured claimants for pharmacy, durable medical equipment, medical supplies, orthotics and prosthetics, home health, infusion, translation/interpretation, transportation and home modifications services.

Northwood's customer service representatives are standing by to take your referrals and assist with implementing the claimant's treatment plan – call 1-877-684-9276.