



## **Benefits Available to Workers Injured on the Job in California**

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If you are injured on the job in the state of California, it is important to know what benefits are available to you should your injuries be severe enough to prevent you from working. If your injury prevents you from working, you may also be eligible for Workers' Compensation.

Assuming your California Worker's Compensation claim is accepted and your physician has limited your ability to work or has taken you off work altogether, you may be entitled to collect up to two years of temporary disability, which is generally two thirds your gross average weekly wage but which has caps.

With very limited exceptions, no one who receives Workers' Compensation gets more than two years of temporary disability regardless of how severe your injury may be.

Changes in the law limiting temporary disability in the California Worker's Compensation system then forces workers to have to rely either on state disability (EDD), or perhaps long-term disability policies should they be off work for their injuries greater than two years.

Once an injured worker reaches maximum medical improvement, or MMI, there may be a permanent disability settlement owed, if permanent impairment is found.

Finally, if it appears an individual who will be totally disabled from all forms of work in the world for a year or longer, they may be entitled to Social Security disability benefits assuming they have paid in sufficient quarters to be insured, or in the alternative SSI.

If one qualifies for Social Security disability, they will ultimately be entitled to Medicare insurance two years from the date they became disabled according to the court. SSI would be accompanied by Medi-Cal in the State of California.

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