

Workers Compensation Benefit Overview – Connecticut

Major Developments: Last major legislation in 2004 (SB899), affected indemnity rates, disability rating, medical treatment, medical-legal disputes, penalties, and apportionment. 2007 legislation affects caps on TD and post-surgical treatments.

Indemnity Issues


Temporary Total Benefits	Minimum is the lesser of \$228.20 or 75% of the AWW, \$1,141.00 max, 3 day waiting period, 7 day retro period. AWW based on the last 52 weeks wage. 7 day work week used. First payment due within 14 days of first day of lost time if documented.
Temporary Partial Benefits	No min. \$892.00 Max. 3 day waiting period, 7 day retro period.
Permanent Partial Benefits	\$50.00 min, \$892.00 max. Scheduled Loss table, AMA guidelines, 4 th or 5 th editions.
Permanent Total Benefits	Minimum is the lesser of \$228.20 or 75% of the AWW, \$1,141.00 max. Unlimited benefits
Fatality Benefits	Paid weekly at TTD rate. Maximum burial expense of \$4,000.
Vocational Rehabilitation	Not required.
Settlement Allowed	Yes.
Cap on benefits, exceptions	Dependents are included in filing status until 18 or full time college student until 21. Fatality benefits are paid until widow remarries and/or dependents reach age no longer included.

Medical Issues

Initial Choice of Provider	Employer choice.
Change of Provider	Employee has choice of provider after initial visit. Referrals not considered a change.
Medical Fee Schedule	Yes
Managed Care	Employer Specific
Utilization Review	Approved Managed Care plan must include a description of UR procedures.
Treatment Guidelines	No specific state statutes requiring the development of treatment plans.
Medical Mileage Reimbursement Rate	55 cents per mile (as Jan 1, 2009)
Ability to Terminate Medical Treatment	No limit on medical treatment reasonably and necessarily required to cure or relieve the injury. Need commissioner approval to stop treatment.
Settlement Allowed	Yes
Cap on benefits, exceptions	No cap.

Other Issues

Staff Counsel	<p>Law offices of Cynthia M. Garraty Crossroads Corporate Park 6 Devine Street-First Floor North Haven , CT 06473 Phone Direct Dial: 203-407-6000</p> <p>And: Law Offices of Charles G. Walker 300 Windsor Street Hartford, CT 06145 Phone Direct Dial: 860-277-9459</p>
Occupational Diseases	Date of injury defined as the date of total or partial incapacity to work as a result of the disease. Notice of claim must be within 3 years from the date of manifestation of the symptom of the disease. Or if death occurs, claim must be made within 2 years from the date of manifestation of symptoms or one year of date of death.



Second Injury Fund availability	Only available for reimbursement of Concurrent Employment or for some prior period COLA adjustments.
Other Offset Opportunities	Social Security Disability prior to 2006. Credit against prior permanency rating. Apportionment

State workers compensation website link:
<http://www.wcc.state.ct.us/index.html>

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