



# WORKERS' COMPENSATION COVERAGE

*Protection for Your Employees and Your Organization*

Your organization is an integral part of your community, selflessly serving others every day. Your dedicated employees make this possible, so it's important to ensure that they — and you — are taken care of if an accident happens on the job.

GuideOne Insurance Workers' Compensation Coverage offers benefits and protection specifically designed to meet the needs of both your workers and your organization in the event of a workplace injury. On-the-job accidents are more common than you might think, occurring with everyday activities, such as:

- + A custodian falling off a ladder and injuring his or her back.
- + An employee getting injured in a car accident on the way to a meeting.
- + A maintenance worker clearing a walkway, slipping on the ice and breaking a wrist.
- + An office worker picking up a heavy box containing files and pulling a muscle.

## ***How Workers' Compensation Covers You***

Employers are legally required to offer workers' compensation insurance in almost every state and usually responsible for the medical bills of an employee injured at work. If your employee is unable to return to work immediately as a result of his or her injuries, you must also provide wage replacement.



Your GuideOne Workers' Compensation Policy will cover these costs so your organization doesn't have to pay for them out of pocket.

### ***Wage Replacement***

When an employee is disabled by a job-related illness or injury, the law says that wage replacement should be adequate, equitable, prompt and certain. An injured worker is also entitled to wage replacement benefits as long as he/she is totally or partially disabled. These payments are calculated in accordance with legal standards, which is typically a percentage or average of the worker's regular wage.

### ***Restoring Disabled Workers***

As an employer, your organization is required to provide medical care to employees (at no cost to them) for all medical treatment related to a workplace injury. Oftentimes, the care must include medical/vocational rehabilitation to restore the worker to his/her former physical condition so he/she can continue to work. Medical costs covered include:

- + First aid treatment
- + Physicians' services
- + Nursing care
- + Supplies and prescription drugs
- + Surgical/hospital services
- + Medical/vocational services
- + Rehabilitation services

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► **Protect your organization with Workers' Compensation Coverage today. Even if you already have a policy, our rates are competitive — contact your GuideOne agent or call us today to see if we can lower your rates.**

**1.888.218.8561**

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