



WORKERS'  
COMPENSATION

# What is Workers' Compensation?

## Frequently Asked Questions about Workers' Compensation in Delaware

Workers' Compensation is a support system for employees injured or sick due to their job. It offers medical care, money while you can't work, and pays you for lasting injuries. If the worst happens and an employee dies because of their work related injury the family could receive benefits.

### Who Gets Covered?

If you work in Delaware, your employer should have insurance to cover you. This is true if they have one or more employees. Federal workers, such as postal employees and longshoremen, have their own federal laws.

### What Benefits Can I Get?

- **Medical Benefits:** You're covered for all needed doctor visits and hospital stays.
- **Temporary Total Disability:** If you can't work for more than three days, you get paid starting the fourth day.
- **Temporary Partial Benefits:** If you return to work but earn less, you get 2/3 of the difference between your old and new wage for up to 300 weeks.
- **Permanent Impairment Benefits:** For lasting injuries, you could get paid based on how severe it is, please contact the Office of Workers' Compensation for more information.
- **Disfigurement Benefits:** If you have scars or lose a limb because of work, you might get paid for up to 150 weeks.
- **Death Benefits:** If a worker dies, their dependents could receive weekly payments and money for funeral costs.

### How Do I Get These Benefits?

Tell your employer about your injury ASAP. You have 90 days to do this, or you might not get benefits. After that, your employer or their insurance should start paying out if claim is accepted.

### What If My Employer Won't Help?

You have two years from your injury to ask for help from the Office of Workers' Compensation. They can guide you, but you might want to get a lawyer since employers have them too.

### Can I Be Fired for Claiming Benefits?

No. It's illegal for your employer to punish you for claiming benefits.

**Remember, you're not alone. Workers' Compensation is here to help you.**

## Where Can I Learn More?

Contact Our Main Office:

Phone: (302) 761-8200

Email:

[dol\\_dia\\_wc\\_compliance@delaware.gov](mailto:dol_dia_wc_compliance@delaware.gov)

## Locations

- Wilmington
- Newark
- Dover
- Georgetown

Scan QR code for easy access to further information, office contact details, forms, and direct contact options:



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