



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 can offer 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 must have insurance to cover you. Federal workers, such as postal employees and longshoremen, have their own federal laws.

### What Benefits May I Get?

- **Medical Benefits:** You may be covered for all needed doctor visits and hospital stays.
- **Temporary Total Disability:** If you can't work for more than three days, you may get paid starting the fourth day.
- **Temporary Partial Benefits:** If you return to work but earn less, you may get 2/3 of the difference between your old and new wage for up to 300 weeks.
- **Permanent Impairment Benefits:** For lasting injuries, you may 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 passes away, their dependents could get 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. If your claim is accepted, your employer or their insurance carrier should start paying benefits.

## 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.

## 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)

**Visit:** [Labor.delaware.gov](http://Labor.delaware.gov) for more information and forms.



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

