

Workers Compensation Acronyms

Understanding Workers' compensation law can be complicated. To be entitled to receive benefits for work related injuries, there are sometimes legal tests and requirements you will need to meet. As you go through the legal process, you will also frequently come across acronyms that are used as a sort of short-hand when reading documents. Below is a list of many common acronyms you may encounter.

ADL: activities of daily living – your everyday activities

ALJ: Administrative Law Judge – judicial officer who decides workers' comp cases

AOE/COE: Arising out of employment and occurring in the course of employment – injury must be work-related to be covered

AWL: actual wage loss – the precise amount of wages you didn't earn because of an injury

AWW: average weekly wages – the average amount of wages you earned in the 52 weeks (one year) before your injury

CFS: chronic fatigue syndrome – severe feeling of tiredness that's not improved by sleep or bed rest

COLA: Cost of living adjustment – change in the amount of workers' comp benefits to adjust for changes in the cost of living

CRPS: complex regional pain syndrome – chronic or on-going severe pain, usually in an arm, hand, leg, or foot

CTS: carpal tunnel syndrome – injury to a nerve in the wrist

DoA: date of accident

DOI: date of injury

DVT: deep vein thrombosis – blood clots in deep veins, typically in the legs

DWC: division of workers' compensation

E/C: employer/carrier – "carrier" is the insurance company providing workers' comp insurance to the employer

FEC: future earning capacity – wages you'll likely be able to earn after you return to work with or without effects of the injury

FL: functional limitation – a medical or health condition that hampers your ability to perform certain tasks

HCO: health care organization

IME: independent medical examination – examination conducted on you by a doctor chosen by your employer or the employer's insurance carrier

LDP: last day paid

LDW: last day worked

LEC: loss of earning capacity – how much wages you can no longer earn as a result of your injury

LT: lost time – how much work time you missed because of your injury

NCCI: National Council on Compensation Insurance - database of workers' compensation insurance information

ND: nonwork disability - injury or condition that's not caused by or related to your work but hampers your ability to work

NEL: noneconomic loss – damages other than money or wages, such as "pain and suffering"

OCC: occupation – your job

OD: occupational disease – illness or disease caused by work-related conditions

ODNCR: occupational disease, notice, and causal relationship – what you need to show to make a workers' compensation claim for an occupational disease (as opposed to a claim based on an injury)

PCR: prevention, compensation, and rehabilitation – the three goals of workers' compensation laws

PD: permanent disability – disability or impairment that remains forever and impacts your ability to work

PPD: permanent partial disability – lifelong disability that prevents you from working at full capacity

P&S: permanent and stationary – the point where your medical condition has leveled out at the point where you'll likely get no better or worse

PTD: permanent total disability – a lifelong disability that prevents you from working completely

RFC: residual functional capacity – what you're able to do after an injury and after you've reached **permanent and stationary** status

RTW: return to work – usually a medical determination that you're physically able to go back to work

SOL: statute of limitations – the time limit you have to file a legal claim or lawsuit, including a claim for workers' comp benefits

SSDI: Social Security Disability Insurance – federally-provided benefits for certain disabled workers and their families

TD: temporary disability – disability or injury that won't prevent you from returning to work forever

TPD: temporary partial disability – a disability or injury that doesn't completely prevent you from working while recovering

TTD: temporary total disability – disability or injury that completely prevents you from working while recovering from a work-related injury

UI: unemployment insurance – temporary payments made to unemployed workers while they look for a new job

VR: program to help disabled or injured workers find a new job

WC: workers' compensation

WD: work disability – injury or medical condition that's caused by or related to your job and hampers your ability to work