



# Workers Compensation Claim State Environmental Guide - Connecticut

CONNECTICUT – <http://www.wcc.state.ct.us/index.html>

## Indemnity issues

|                             |  |
|-----------------------------|--|
| Temporary Total Benefits    | For injuries occurring on or after 10/1/2022, minimum is the lesser of \$301.80 or 75% of the AWW; \$1509.00 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.<br>Temporary Total Cap- After 5 years (260 weeks) of temporary total becomes de facto permanent total with COLAs. It does not have to be 260 consecutive weeks. |
| Temporary Partial Benefits  | No min. \$1,108.00 Max. 3 day waiting period, 7 day retro period. Payable for a maximum of 520 weeks   |
| Permanent Partial Benefits  | \$50.00 min, \$1,108.00 max. Permanent Partial based on Scheduled Loss table and AMA guidelines, 4 <sup>th</sup> , 5 <sup>th</sup> or 6 <sup>th</sup> editions   |
| Permanent Total Benefits    | Minimum is the lesser of \$301.80 or 75% of the AWW; maximum is \$1,509.00. Unlimited benefits. Claimant eligible for COLAs (retroactive to DOI) if totally incapacitated for cumulative total of 5 years or more.   |
| Fatality Benefits           | Paid weekly at TTD rate subject to COLA adjustment. Effective 1/1/2023, maximum burial expense of \$13,545.70.   |
| 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 22. Fatality benefits are paid until surviving spouse dies, remarries and/or dependents reach age as noted above. "Dependents in fact" eligible for maximum of 312 weeks of benefits.   |

## Medical issues

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| 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       | Medical Fee Schedule percent over Medicare- CT Fee Schedule not based on Medicare. A Practitioner Fee Schedule for all physicians is established at 74 <sup>th</sup> percentile of statewide charges. Medicare based Hospital and ASC Fee schedule in place beginning 4/1/2015 |
| Managed Care               | Yes-Employer Specific  |



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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**Medical issues**

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| Utilization Review                     | Approved Managed Care plan must include a description of UR procedures.  |
| Treatment Guidelines                   | Medical Protocols have been established for certain injuries. Please refer to WCC Medical Protocols Guide.<br><a href="http://wcc.state.ct.us/download/acrobat/protocols.pdf">http://wcc.state.ct.us/download/acrobat/protocols.pdf</a>  |
| Generic Drug Substitution              | The state allows generic substitution; however, it is not mandatory.   |
| Medical Mileage Reimbursement Rate     | 58 cents per mile (Jan 1,2019 through Dec 31, 2019)<br>57.5 cents per mile (Jan1,2020 through Dec 31, 2020)<br>56 cents per mile (Jan 1, 2021 through Dec 31, 2021)<br>58.5 cents per mile (Jan 1, 2022 through Jun 30,2022)<br>62.5 cents per mile (Jul 1, 2022 through Dec 31, 2022)<br>65.5 cents per mile (starting Jan 1, 2023) |
| Network Information                    | Coventry network effective February 1, 2012.   |
| Ability to Terminate Medical Treatment | No limit on medical treatment; reasonableness and necessity required, i.e., to cure or relieve the injury or restore/maintain work capacity. Need commissioner approval to stop treatment.   |
| Settlement Allowed                     | Yes<br>Medical can be settled Full & Final- Yes  |
| Cap on benefits, exceptions            | No cap.  |

**Other Issues**

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| WC Hearing Docket Speed                                  | Litigation Exposure: Hearing docket speed-Approximately 14-42 days  |
| Staff Counsel  | Law Offices of Cynthia M. Garraty<br>One Hamden Center<br>2319 Whitney Avenue, Suite 4C<br>Hamden, CT 06518<br>Phone Direct Dial: 203-407-6000<br><br>And<br><br>300 Windsor Street<br>Hartford, CT 06145<br>Phone Direct Dial: 860-277-7480<br><br>All mail should be sent to:<br>P.O. Box 2903<br>Hartford, CT 06104-2903 |
| Hearings require attorney or claim handler participation | Attorney, Legal Specialists or Claim Handler can attend at the informal level. Pre-formal and Formal hearings require counsel.  |
| Occupational Diseases                                    | Date of injury defined as the date of total or partial incapacity to work as a result   |

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**Other Issues**

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|                                   | of the disease. Notice of claim must be within 3 years from the date of first manifestation of the symptom of the disease, defined as when claimant first knew or should have known disease was occupational. 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, coverage of uninsured employers, and for some prior period COLA adjustments.  |
| Other Offset Opportunities        | Social Security Retirement Benefits if DOL is between 07/1/93 and 05/30/06 and only applied against TT or PT. Credit against prior permanency rating. Apportionment. Credit against third party tort recoveries  |
| EDI                               | Claims EDI Release 1: FROI only (1/1/2000)   |
| In-State Adjusting Required       | No   |
| License or Certification Required | Yes  |