



NORTH CAROLINA Office of  
*State Human Resources*

### Commonly Used Workers' Compensation Terms

**ACCIDENT:** An unlooked for and untoward event which is not expected or designed by the injured employee; a result produced by a fortuitous cause. An accident results in an interruption in the normal work routine caused by the accident.

**COMPENSATION:** The monetary relief for loss of wages due to work related injury; also, payment for disability ratings given when disabling injuries occur. Types of compensation paid to employees covered by the Act are:

- Compensation for disability dependent upon extent of injury.
- Compensation in stipulated amounts for loss of some part of the body.
- Compensation for death.
- Compensation for bodily disfigurement.

**DISABILITY:** Incapacity because of an accidental injury to earn wages which the employee was receiving at the time of the injury in the same or any other employment. The types of disability are:

- Permanent Partial Disability - Any injury which results in the complete loss or loss of use of any member or part of the body. A disability rating, stated in percentage, is given by the treating physician when the employee has reached maximum medical improvement.
- Permanent Total Disability - Any injury other than death which results in the complete and permanent total incapacity of the employee from following any gainful occupation.
- Temporary Partial Disability - Any injury or disability which renders the employee able to work but at a lesser rate of earnings than that of his average weekly wage of his occupation at the time of the accident.
- Temporary Total Disability - Any disability which renders the injured employee unable to perform a regularly established job on one or more calendar days following the day of injury.

**FIRST AID TREATMENT:** One-time treatment and subsequent observation of minor scratches, cuts, burns, splinters, etc., which do not ordinarily require medical care.

**INJURY:** Injury and personal injury shall mean only those injuries caused by accident arising out of and in the course of the employment. With respect to back injuries and hernias, however, injury shall mean those which arise out of and in the course of the work assigned resulting directly from a specific traumatic incident.

**LOST WORKDAY:** Any day for which the employee is unable to earn or is not paid a full day's wage as a result of the injury or illness. These days are counted on a calendar basis and are used to determine when an employee may begin to draw compensation.

**MEDICAL-ONLY CLAIMS:** Those claims which have medical cost that does not exceed \$2,000.00 and there is one day or less of time lost from work. These claims are accumulated by the agency and totals are submitted to the Industrial Commission once a year.