

If you have been injured on the job, you may have a long road ahead of you. Your first concern may be getting your [medical expenses](#) covered, but if you are unable to return to work anytime soon, you then have to worry about your lost income. How will you pay your bills and take care of your family? Understanding the [income replacement benefits](#) that may be available to you can reduce your anxiety. If you have been injured at work and need help, a [workers' comp lawyer](#) can explain which benefits you may qualify for in your particular case and make sure you receive them.

## Breaking Down The Different Types of Disability Benefits

In addition to covering your medical expenses, workers' compensation pays a wage-replacement benefit, also known as disability benefits. There are four different types of disability benefits available under the workers' compensation system:

1. **Temporary partial disability (TPD) benefits.** These are benefits paid to workers who are able to return to work, but only on a limited basis, such as on light duty or on a part-time basis. Their TPD benefits are intended to partially cover the difference between their pre-injury wages and what they are earning while in recovery.
2. **Temporary total disability (TTD) benefits.** If the worker is unable to return to work at all, then they may qualify for TTD benefits. Their TTD benefits will cover up to two-thirds of their lost income while they are unable to work.
3. **Permanent partial disability (PPD) benefits.** Some workers will, unfortunately, never make a full recovery. You may qualify for permanent partial disability benefits if you have suffered a permanent disability but are not totally disabled.
4. **Permanent total disability (PTD) benefits.** These are benefits provided to those who suffer a permanent disability that makes it impossible for them to work at all.

In most workers' compensation claims, the worker will be awarded temporary disability benefits until a determination is made as to their long-term recovery, known as "maximum medical improvement" or MMI. If the worker's MMI is less than a full recovery, then they will qualify for some type of permanent disability benefits.

## TPD Benefits in Detail

In order to qualify for temporary partial disability benefits, you must have suffered an injury or illness that keeps you out of work for at least seven days, following which you can return to work on a limited basis. This can be either immediately after the seven-day period or after a previous period of being unable to work at all. In either case, here is what you need to know about TPD benefits:

- TPD will pay up to two-thirds of the difference between your average weekly income before your injury or illness and what you are currently earning.
- There must be a lost income as a result of your limited status. You do not qualify for TPD benefits if you earn the same amount of money when you return to work as you did before your illness or injury, even though you are on “light duty” or working with other restrictions.
- You can collect TPD benefits for up to 500 weeks or until you are either fully recovered or determined to be permanently disabled.

This sounds fairly straightforward, but workers should be aware that it does involve some complex questions concerning your average weekly wages and the status and extent of your disability. If you have questions about your TPD benefits, contact a workers’ comp lawyer for help.

## TTD Benefits Explained

Temporary total disability benefits are paid to workers who are unable to return to work in any capacity following a work-related injury or illness. Here are the key points concerning TTD benefits:

- TTD benefits will cover up to two-thirds of your pre-injury/illness weekly income.
- TTD benefits are available for up to 500 weeks from the date of your injury or illness. In some cases, there is the possibility of receiving an extension.
- TTD benefits are typically paid until the employee returns to work. However, an employer may file paperwork with the North Carolina Industrial Commission seeking a determination that the employee is no longer disabled before that time.

## Permanent Partial Disability (PPD) Benefits

At some point in every workers’ comp claim, a doctor will determine whether the worker is able to make a full recovery or has reached their maximum medical improvement. If the worker is facing a permanent disability but is able to return

to work, the doctor will assign a disability rating. For example, if you suffered a permanent back injury, your doctor may assign you a 50% disability rating because you will only have half as much mobility as you did previously.

From there, your disability rating will be combined with the schedule of injuries under North Carolina law, which outlines what percentage of your average weekly wages and for what period of time. Using the example above, you would be entitled to two-thirds of your average weekly wages for 150 weeks if you have a 50 percent disability rating for your back injury.

## Permanent Total Disability

In the worst-case scenario, you are facing a total disability that prohibits you from working at all. Unfortunately, North Carolina law limits the types of injuries that will be considered a permanent total disability to the following:

- Severe burns covering at least 33 percent of the body
- Certain traumatic brain injuries
- Paralysis of both arms, legs, or the trunk due to a spinal cord injury
- The loss of both hands, arms, feet, legs, eyes, or some combination of at least two of these body parts

In the event that you qualify for PTD benefits, you could receive two-thirds of your pre-injury weekly wages for life.

## Talk to a Workers' Comp Lawyer at Martin & Jones

If you need to pursue a workers' comp claim, it is important to recognize that your doctor, your employer, the insurance company, or the North Carolina Industrial Commission are not necessarily in your corner. Your case could involve complex questions about your injury, your disability, and your ability to return to work. You need someone on your side who will be a fierce advocate for fair compensation and your future. [Contact us](#) today by calling 800-662-1234 to schedule a free consultation.