

Navigating the [workers' compensation](#) system in North Carolina can feel overwhelming, especially when you're unfamiliar with the legal and medical terms used throughout the process. Understanding these terms is crucial for injured workers seeking benefits and protecting their rights. Here is a detailed glossary of essential workers' compensation terms and definitions North Carolinians must know to better understand the system.

## Workers' Compensation

Workers' compensation is a form of insurance that provides wage replacement, medical benefits, and other compensation to employees injured or made ill while performing job-related duties. In North Carolina, most employers are required to carry workers' compensation insurance.

## North Carolina Industrial Commission (NCIC)

The NCIC is the state agency responsible for administering the workers' compensation system. It handles claims, disputes, and appeals, ensuring that injured workers receive the benefits they are entitled to under the law.

## Compensable Injury

A compensable injury is an injury that qualifies for workers' compensation benefits. To be compensable in North Carolina, the injury must:

- Occur during the course and scope of employment
- Be the result of an accident or occupational disease

## Accident

In workers' compensation terms, an accident is an unplanned or unexpected event that causes injury. For example, slipping on a wet floor or being struck by a falling object could qualify as an accident under North Carolina workers' compensation law.

# Occupational Disease

An occupational disease is a medical condition caused by exposure to harmful conditions or substances in the workplace. Common examples include:

- Asbestos exposure that leads to mesothelioma
- Repetitive stress injuries such as carpal tunnel syndrome

## Notice of Injury

Injured workers must notify their employer of their injury as soon as possible but no later than 30 days from the date of the injury. This notification can be verbal or written, though written notice is recommended to create a record.

## Form 18

Form 18, titled "Notice of Accident to Employer and Claim of Employee," is the document injured workers must file with the NCIC to formally report their injury and initiate a workers' compensation claim. It must be filed within two years of the date of the injury.

## Form 33

Form 33 is used to request a hearing before the NCIC if there is a dispute regarding the claim. This form is commonly filed when an employer or insurance company denies benefits.

## Authorized Treating Physician

This is the doctor or healthcare provider approved by the employer or insurance carrier to treat the injured worker. Workers must generally seek treatment from an authorized treating physician to receive workers' compensation benefits.

## Maximum Medical Improvement (MMI)

MMI is the point at which an injured worker's condition has stabilized, and no significant improvement is expected with further treatment. Reaching MMI does not mean the worker is fully recovered but that their condition is unlikely to

change significantly.

## Temporary Total Disability (TTD)

TTD benefits provide wage replacement for workers who cannot perform any work due to their injury. In North Carolina, these benefits typically equal two-thirds of the worker's average weekly wage, up to a state-mandated maximum.

## Temporary Partial Disability (TPD)

TPD benefits are available when an injured worker can return to work in a reduced capacity but earns less than their pre-injury wages. These benefits compensate for the difference between pre-injury and post-injury earnings.

## Permanent Partial Disability (PPD)

PPD benefits compensate workers for the permanent loss of function in a specific body part due to their injury. These benefits are calculated based on the affected body part, the degree of impairment, and the worker's average weekly wage.

## Permanent Total Disability (PTD)

PTD benefits are awarded when a worker's injury or illness prevents them from ever returning to any form of gainful employment. Examples include paralysis or the loss of both hands, feet, or eyes.

## Average Weekly Wage (AWW)

AWW is a calculation used to determine the amount of wage replacement benefits. It is typically based on the worker's earnings in the 52 weeks preceding the injury. Special rules may apply if the worker has been employed for less than a year.

## Waiting Period

In North Carolina, there is a seven-day waiting period before wage replacement benefits begin. If the disability lasts more than 21 days, the injured worker may receive retroactive benefits for the initial waiting period.

## Independent Medical Examination (IME)

An IME is an evaluation conducted by a doctor chosen by the employer or insurance company. It is often requested to assess the severity of the injury, treatment progress, or the worker's ability to return to work.

## Vocational Rehabilitation

Vocational rehabilitation services help injured workers transition back into the workforce. These services may include job training, education, or assistance in finding suitable employment if the worker cannot return to their previous job.

## Light Duty

Light duty refers to modified work assignments that accommodate an injured worker's physical limitations. Employers may offer light-duty positions to help workers transition back to full-duty roles.

## Mediation

Mediation is a process where the injured worker, employer, and insurance company meet with a neutral mediator to resolve disputes. It is often required before a formal hearing with the NCIC.

## Compromise Settlement Agreement (CSA)

A CSA, also known as a "clincher agreement," is a lump-sum settlement that resolves the workers' compensation claim. By accepting a CSA, the injured worker typically waives their right to future benefits related to the injury.

## Retaliation

Retaliation occurs when an employer punishes an employee for filing a workers' compensation claim. North Carolina law prohibits retaliation, and workers who experience it may have grounds for a separate legal action.

## Death Benefits

Death benefits are paid to the dependents of a worker who dies as a result of a workplace injury or illness. These benefits include wage replacement and coverage for funeral expenses.

## Third-Party Claim

A third-party claim is a lawsuit filed against a party other than the employer or coworker, such as a contractor or manufacturer, whose negligence contributed to the workplace injury. Third-party claims allow for the recovery of damages not available under workers' compensation, such as pain and suffering.

## Statute of Limitations

The statute of limitations is the time limit for filing a workers' compensation claim. In North Carolina, injured workers must file their claim within two years of the date of the injury or the diagnosis of an [occupational disease](#).

## Work With a North Carolina Workers' Compensation Attorney Today

Understanding the key terms and definitions associated with workers' compensation can empower North Carolina workers to navigate the claims process with confidence. If you or a loved one has suffered a workplace injury, consider [consulting an experienced workers' compensation attorney](#) to guide you through the system and ensure you receive the benefits you deserve.