

## 8 WORKERS' COMPENSATION

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### QUIZ 1 (20 POINTS TOTAL)

#### *True/False (5 points)*

1. To achieve the goal of returning to productive employment, workers should receive quality medical care at no cost.
  - a. true
  - b. false
2. For a worker to show “intentional tort,” he or she must show the employer knew of a grave risk and acted recklessly in sending the worker into danger knowing an injury was substantially likely.
  - a. true
  - b. false
3. Only 14 states allow workers who remain disabled beyond the specified minimum waiting period to receive payment retroactively for that period.
  - a. true
  - b. false
4. Although prompt reporting of an accident is usually required, employers in some states are not penalized if they violate this statute.
  - a. true
  - b. false
5. Determining temporary disability, either partial or total, simply requires evaluating the employee’s present physical condition in light of the work opportunities available.
  - a. true
  - b. false

#### *Multiple Choice (6 points)*

6. When did Congress pass the first real compensation covering certain federal employees?
  - a. 1908
  - b. 1909
  - c. 1910
  - d. 1911
7. Although the cash benefit for temporary total disability varies by state and by type of disability, it is commonly set at \_\_\_\_\_ of current wages.
  - a. 50% to 85%
  - b. 66% to 100%
  - c. 66% to 85%
  - d. 75% to 100%





20. Explain why the complex and adversarial proceedings for determining a worker's right to benefits are a drawback that prevents the full use of rehabilitation facilities.

## **QUIZ 2 (20 POINTS TOTAL)**

### ***True/False (5 points)***

1. An employee who is totally disabled temporarily loses only 50% of his or her income during the time he or she is recuperating.
  - a. true
  - b. false
2. A number of U.S. jurisdictions have applied the "by accident" test in order to narrow the range of unintentional injuries that must be compensated.
  - a. true
  - b. false
3. One of the primary goals of a workers' compensation programs is rehabilitation of workers.
  - a. true
  - b. false
4. The combination of Social Security benefits and workers' compensation payments cannot exceed 75% of the disabled worker's earnings prior to disability.
  - a. true
  - b. false
5. Some public vocational rehabilitation programs include medical diagnosis and evaluation, psychological support, and the fitting of prostheses.
  - a. true
  - b. false

### ***Multiple Choice (6 points)***

6. If employment places the worker in a position where he or she is injured, the injury is considered to arise out of the employment. This is an example of which test?
  - a. by accident
  - b. actual risk doctrine
  - c. course of the employment
  - d. positional risk doctrine

7. Income benefits to workers for permanent partial disabilities accounted for nearly \_\_\_\_\_ of the total cash benefits paid in the last few years.
  - a. 46%
  - b. 56%
  - c. 66%
  - d. 76%
  
8. In addition to children, some states pay survivor benefits to
  - a. siblings
  - b. parents
  - c. dependent invalid spouses
  - d. all of the above
  
9. If a worker is capable of some employment, such as light duties or part-time work, and is expected to improve and regain much of his or her former capacity, he or she has a
  - a. temporary total disability
  - b. temporary partial disability
  - c. permanent total disability
  - d. permanent partial disability
  
10. Which theory of permanent partial disability places little or no importance on the degree of physical impairment?
  - a. the Whole-Person theory
  - b. the Wage Loss theory
  - c. the Loss of Wage-Earning Capacity theory
  - d. none of the above
  
11. Which of the following are excluded from workers' compensation laws?
  - a. domestic servants
  - b. all federal employees
  - c. farmers
  - d. all of the above

**Short Answer (7 points)**

12. When was the first piece of legislation to embody the idea of worker's compensation passed in the United States and where was it passed?



