

8 WORKERS' COMPENSATION

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?

