

Different types of workers' compensation plans

[Business](#), [Work](#)



The four types of Workers' Compensation plans are: Energy Employees Occupational Illness Compensation Program, Federal Employees' Compensation Program, Longshore and Harbor Workers' Compensation Program, and the Black Lung Benefits Program. Each of these programs helps serve the employees of these specific groups when they are injured during a workplace accident. Each of these programs provide medical care, cash benefits for lost wages, rehabilitation, and other benefits to those who are injured as a result of an on the job injury.

The Energy Employees Occupational Illness Compensation Program went into effect on July 31, 2001. It provides benefits to those who have developed cancer or other serious illness due to exposure to radioactive materials while working. The Federal Employees' Compensation Program provides benefits to employees that are employed by the federal government. The Longshore and Harbor Workers' Compensation Program provides benefits for those employed in the maritime field.

The Black Lung Benefits Program provides benefits to those that work in coal mines under the Black Lung Benefits Act. There are also two types of State Workers' Compensation Plans. Each state has its own Workers' Compensation plans. Coverage varies from state to state. All the states however, provide two types of Workers' Compensation benefits. One of the benefits covers the employees' medical expenses that resulted from an on the job injury.

The other benefit compensates the employee for the wages he or she lost during the time he or she was unable to work. They will pay these wages

until they are able to return to work. It is necessary to have federal and state compensation plans to make sure the employees are covered. It is against the law to have employees without offering Workers' Compensation. It is best to have both because each state has different regulations. An employer needs to make sure they are covered 100%.