



June 3, 2024

June Safety Tip

## Workers' Compensation Lingo

The world of workers' compensation is filled with many acronyms that can be confusing. This month's safety tip defines some common abbreviations encountered when navigating the workers' compensation system. An understanding of these abbreviations will help you to better understand what's going on with workers' compensation claims for injured employees.



**AWW: Average Weekly Wage** is a maximum wage compensation rate that is determined annually by the Department of Labor and Industry. It is generally calculated based off the time of injury pay frequency and total gross wages earned over the four pay periods prior to the date of injury.

**FROI: First Report of Injury** is a form that must be completed when an employee notifies their employer of an accident, injury, or potential occupational disease. A FROI acts as a release of information and allows the insurer to obtain medical records pertinent to the filed claim for benefits. It must be signed by the person seeking a claim for benefits, a failure to sign will mean the claim will automatically be denied. [Learn more about reporting an injury.](#)

**Injury/Injured:** means internal or external physical harm to the body that is established by objective medical findings. Injury and accident defined can be found in [section 39-71-119](#) of the Montana Workers' Compensation and Occupational Disease Laws and Administrative Rules bluebook.

**MMI: Maximum Medical Improvement** is a point in the healing process when further material functional improvement would not be reasonably expected from primary medical services. MMI is determined by the treating physician.

**OD: Occupational Disease** means harm, damage, or death arising out of or contracted in the course and scope of employment caused by events occurring on more than a single day or work shift.

**OMF's: Objective Medical Findings** are medical evidence, including range of motion, atrophy, muscle strength, muscle spasm, or other diagnostic evidence, substantiated by clinical findings.

**ROR: Reservation of Rights** is when an insurer agrees to pay for the services provided, but that payment is not to be construed as an acceptance of liability. Medical treatment and wage loss benefits may be paid under a ROR.

**TPD: Temporary Partial Disability** means a worker is temporarily unable to return to the position held at the time of injury because of a medically determined physical restriction; returns to work in modified or alternative employment; and suffers a partial wage loss due to not being able to earn his/her pre-injury wage.

**TTD: Temporary Total Disability** means a physical condition resulting from an injury where an injured worker is temporarily unable to do any work at all and results in total loss of wages. In MT, your TTD rate is 66 2/3% of your Average Weekly Wage (AWW).

So, if you have TFW (that feeling when) navigating the workers' compensation system, don't be afraid to ask your claim representative or the [Work Comp Management Bureau](#) for further clarification. Worker's compensation lingo is not easy to understand!

## WORKERS' COMPENSATION MANAGEMENT BUREAU

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**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

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