<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>5020</td>
<td>Employers Report of Occupational Injury/Illness</td>
</tr>
<tr>
<td>A/A</td>
<td>Applicant's Attorney</td>
</tr>
<tr>
<td>AB</td>
<td>Assembly Bill</td>
</tr>
<tr>
<td>ACOEM</td>
<td>American College of Occupational &amp; Environmental Medicine Guidelines</td>
</tr>
<tr>
<td>AKA</td>
<td>Also Known As</td>
</tr>
<tr>
<td>AME</td>
<td>Agreed Medical Evaluator or Examiner</td>
</tr>
<tr>
<td>AOE/COE</td>
<td>Arise Out of Employment/Course of Employment</td>
</tr>
<tr>
<td>APP</td>
<td>Application</td>
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<tr>
<td>AUX</td>
<td>Authorize</td>
</tr>
<tr>
<td>AWW</td>
<td>Average Weekly Wage</td>
</tr>
<tr>
<td>C &amp; R</td>
<td>Compromise and Release</td>
</tr>
<tr>
<td>CLMT</td>
<td>Claimant</td>
</tr>
<tr>
<td>CO-DEF</td>
<td>Co-Defendant</td>
</tr>
<tr>
<td>CT</td>
<td>Cumulative Trauma</td>
</tr>
<tr>
<td>D/A</td>
<td>Defense Attorney</td>
</tr>
<tr>
<td>DEU</td>
<td>Disability Evaluation Unit</td>
</tr>
<tr>
<td>DOB</td>
<td>Date of Birth</td>
</tr>
<tr>
<td>DOH</td>
<td>Date of Hire</td>
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<tr>
<td>DOI</td>
<td>Date of Injury</td>
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Abbreviations (continued)

DOK       Date of Knowledge
DOR       Declaration of Readiness to Proceed
DWC       Department of Workers' Compensation
DWC-1     Employers Claim Form
DX        Diagnosis
EDD       Employment Development Department
EE        Employee
ER        Employer
F & A     Findings and Award
FM        Future Medical Award
HCO       Health Care Organization
HX        History
IME       Independent Medical Examination
IMR       Independent Medical Review
I & A     Information & Assistance Office
IV        Investigation
JA/EJFA   Job Analysis/Essential Job Function Analysis
L.C.      Labor Code
L/S       Last Seen
M/L RPT   Medical/Legal Report
MMI       Maximum Medical Improvement
Abbreviations (continued)

MO   Medical Only
MPN  Medical Provider Network
MSC  Mandatory Settlement Conference
OBAE Office of Benefit Assistance and Enforcement
P & S Permanent and Stationary
PD   Permanent Disability
PRO PER Unrepresented Applicant
QIW  Qualified Injured Worker
QME  Qualified Medical Evaluator
QRR  Qualified Rehabilitation Representative
RRTW Released to Return to Work
RTW  Return to Work
RX   Prescription
S & W Serious and Willful
SB   Senate Bill
SCIF State Compensation Insurance Fund
SDI  State Disability Income
SDT  Subpoena Duces Tecum
SJDB Supplemental Job Displacement Benefit
SSI  Social Security Income
STIP Stipulated Award
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SX</td>
<td>Surgery</td>
</tr>
<tr>
<td>TD</td>
<td>Temporary Disability</td>
</tr>
<tr>
<td>TOC/OTOC</td>
<td>Taken Off Calendar/Order Taking Off Calendar</td>
</tr>
<tr>
<td>TTD</td>
<td>Temporarily Totally Disabled</td>
</tr>
<tr>
<td>TX</td>
<td>Treatment</td>
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<tr>
<td>UR</td>
<td>Utilization Review</td>
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<tr>
<td>URMD</td>
<td>Utilization Review Medical Director</td>
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<tr>
<td>VR</td>
<td>Vocational Rehabilitation</td>
</tr>
<tr>
<td>VRMA</td>
<td>Vocational Rehabilitation Maintenance Allowance</td>
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<tr>
<td>VRTD</td>
<td>Vocational Rehabilitation Temporary Disability</td>
</tr>
<tr>
<td>WC</td>
<td>Workers' Compensation</td>
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<tr>
<td>WCAB</td>
<td>Workers’ Compensation Appeals Board</td>
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<tr>
<td>WCJ</td>
<td>Workers' Compensation Judge</td>
</tr>
<tr>
<td>WP</td>
<td>Waiting Period</td>
</tr>
<tr>
<td>WPI</td>
<td>Whole Person Impairment</td>
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**Terminology**

**132(a) - DISCRIMINATION BECAUSE OF CLAIM:** Employer is guilty of a misdemeanor if they discharge, threaten to discharge, or in any way discriminate against an employee because they have filed or made known his or her intention to file an application, or have received a rating, award or settlement. The penalty is a 50% increase in the employee's compensation, not to exceed $10,000.00. The employer will have consequences if they do any of the above to an employee because the employee has testified or made known their intention to testify in another employee's case. Any such employee shall also be entitled to reinstatement and reimbursement for lost wages and work benefits resulting from any such discrimination.

**AME:** Agreed Medical Examiner.

**AME/QME DANCE:** Also known as Labor Code 4061-62 objection. The process in which a party objects to medical treatment/findings and parties attempt to agree on a physician to resolve the dispute. (Litigated claims only)

**APPORTIONMENT:** The portion of Permanent Disability that arose from a pre-existing injury and disabling injury or illness.

**AUDIT UNIT:** Office of Benefit Assistance and Enforcement.

**AWW - AVERAGE WEEKLY WAGE/EARNINGS:** This is used to compute benefit rates.

**C&R/COMPROMISE AND RELEASE:** This document can be used to settle out all issues. It must be submitted to the WCAB Referee for review and approval, if appropriate.

**CT - CUMULATIVE TRAUMA:** Series of micro traumas which, over a period of time, cause an industrial disability.

**DATE OF INJURY:** Controls the amount and type of benefits to be provided. The law and benefits in effect on the date of injury are applicable to that injury.

**DEMAND:** An offer to resolve made by the injured worker. A counter offer by the employer is called an “offer”.

**EXPOSURE:** A relative measure of risk.
Terminology (continued)

F & A - FINDINGS AND AWARD: When the parties cannot agree, the evidence is submitted to the WCAB Referee. The WCAB Referee issues a document indicating their decision on the evidence and provides an award of benefits to the injured worker.

FUTURE MEDICAL or LIFETIME MEDICAL: Once the injured worker is found P&S, the only remaining issue is need for medical treatment in the future. In essence, the employee could receive treatment for the remainder of their life for the work-related injury.

GOING & COMING: General rule that injuries during a normal commute are not industrial, with many exceptions.

INDEPENDENT MEDICAL EXAMINATION: A medical examination assigned by the WCAB in instances where the parties cannot agree on a physician to resolve necessary issues. (Not for utilization review issues)

INDEPENDENT MEDICAL REVIEW: A medical evaluation or review of records performed by a physician contracted with the State to resolve a disputed diagnosis or treatment plan determined by an MPN physician. (For utilization review disputes only)

INJURED WORKER - CLAIMANT - INJURED EMPLOYEE - APPLICANT: Employee who is injured on the job or alleges to have been injured on the job.

LIBERAL CONSTRUCTION (L.C. 3202): The law will be liberally construed so as to extend compensation benefits "for the protection of persons injured in the course of their employment."

LIFE PENSION: If an employee has a Disability rating of 70% or greater, he/she qualifies for life pension.

MEDICAL CONTROL (L.C. 4600): The employer has control of the injured worker's medical treatment for the first 30 days, unless the worker has pre-designated their "personal physician," or unless the employer or insurer has established a medical provider network pursuant to L.C. 4610.

MEDICAL DIRECTOR: The doctor who holds an unrestricted license to practice medicine in California, and who ensures that an employer's or insurer's Utilization Review process complies with L.C. 4610.

MEDICAL ONLY: A claim that has been created to manage the medical aspects of the injury only. These situations are not lost time injuries.
Terminology (continued)

**MPN - MEDICAL PROVIDER NETWORK:** A medical provider network established by an insurer or employer on or after January 1, 2005 for the provision of medical treatment to injured employees.

**P & S - PERMANENT AND STATIONARY:** Employee has reached maximum medical improvement and WC condition is not expected to improve. Employee is as close to pre-injury condition as possible.

**PD - PERMANENT DISABILITY:** When an industrial injury results in permanent disability which causes a handicap in performing work, the employee is entitled to a permanent disability rating. The employee is compensated for their "inability to compete in the open labor market" due to that injury. Permanent disability is determined using medical factors from the treating physician, and a rating is established using a "rating schedule" established by the State which takes into consideration the employee's age and occupation. This rating equates to a specified number of weeks times the permanent disability weekly rate in effect at the time of injury.

**QIW - QUALIFIED INJURED WORKER:** To be a qualified injured worker and eligible for rehabilitation benefits, an employee must:

1. Be unable to return to their "usual and customary" occupation or the position in which the employee was engaged at the time of injury.
2. Be reasonably expected to return to suitable gainful employment or self-employment through the provision of vocational rehabilitation.

**QME:** Qualified Medical Examiner.

**QRR - QUALIFIED REHABILITATION REPRESENTATIVE:** Is appointed to assist in a "plan" to move the employee through the rehabilitation process.

**RATING:** A calculation of the percentage of permanent disability based on P&S medical report, age at date of injury and injured worker’s occupation.

**RECONSIDERATION:** A petition of reconsideration is the first level of appeal of a Workers’ Compensation case. The reconsideration can be filed by any party upon Findings and Award by a Judge.
Terminology (continued)

REHABILITATION: A benefit provided to return a QIW to suitable gainful employment as soon as possible and making wages as close as possible to those earned at the time of injury. Only applies to dates of injury prior to January 1, 2004.

REHABILITATION BUREAU: State agency that has jurisdiction over the rehabilitation process. They monitor and approve "plans" for dates of injury prior to January 1, 2004.

RESERVES: Estimates of the settlement values of an open indemnity claim as set by the claims administrator on a case by case basis.

S & W - SERIOUS AND WILLFUL MISCONDUCT: Injury is caused by the serious and willful misconduct of the employer or employee. In 99% of the cases, this applies to the employer. To be actionable, the conduct must be a serious and intentionally bad behavior and must be a material cause of the injury. When found against the employer, the compensation payable to the employee is increased one-half. There is no ceiling on the amount of the 50% penalty. The employer's liability is not insurable. A carrier may provide a defense, but may not provide insurance coverage. The statute of limitations for S&W is 12 months and is not extended by the furnishing of benefits or filing of an application for normal benefits.

STIPULATED F&A - STIPULATED FINDINGS AND AWARD: When the parties agree, this document is prepared indicating the facts regarding an employee's work-related injury, and is submitted to the WCAB Referee for review and approval, if appropriate. This document is normally used when the provision for future medical treatment left open.

SUBROGATION: Subrogation against negligent third parties is pursued as in civil court actions.

SUPPLEMENTAL JOB DISPLACEMENT BENEFIT: A non-transferable voucher for education-related retraining or skill enhancement, or both, at State approved or accredited schools, in varying monetary amounts depending on the level of permanent disability (dates of injury on or after January 1, 2004).

TTD/TPD - TEMPORARY TOTAL/PARTIAL DISABILITY & TD - TEMPORARY DISABILITY: Wage loss type of benefit payable during the period the injured employee is temporarily incapacitated due to the industrial injury. Employer has 14 days from their knowledge of an industrial injury and disability to commence TD.

UTILIZATION REVIEW: Utilization review or utilization management functions that prospectively, retrospectively or concurrently review, approve, modify, delay or deny in whole or in part on medical necessity to cure and relieve treatment recommendations by physicians.
Terminology (continued)

VRMA - VOCATIONAL REHABILITATION MAINTENANCE ALLOWANCE: Wage loss benefit paid to employee while in the rehabilitation process. Only applies to dates of injury prior to January 1, 2004.

WAGE STATEMENT: Statement or printout of wages, 52 weeks preceding the date of injury, used to assist in determination of benefit rates.

WC: Workers' Compensation.

WCAB: Workers' Compensation Appeals Board.


WP - WAITING PERIOD: Three (3) days from date of injury. Includes date of injury unless employer pays full wages for that day. Temporary disability compensation is not payable until the 4th day. No time off work, or up to and including three (3) days off work, is classified as a Medical Only (MO). The waiting period is paid after 14 days off work, or waived if employee is hospitalized.