



WORKERS' COMPENSATION CHEAT SHEET

Injury to resolution — the whole road, front and back

THE PROCESS

STOP 1

You're hurt

Tell your supervisor today. Get the DWC-1 — name every body part.

STOP 2

Claim opens

Accepted, delayed, or denied. A denial isn't the end.

STOP 3

Treatment

Inside the MPN. Big items clear utilization review.

STOP 4

You get paid

4850 first, then TD. See the money below.

STOP 5

Rated

QME or AME, then P&S. Watch apportionment.

THE FORK

Return, modify, or retire

Decided on the medical evidence.

THE MONEY

4850	TD 2/3	LEAVE 1/3	LTD	ADPP	IDR PENSION
Full pay, tax-free. 52 weeks, and it earns full CalPERS service credit.	TD is 2/3 of normal pay. Your leave banks can supplement the other 1/3, back up to full pay.		CAPF or PORAC. Only if you enrolled before you got hurt.	Bridge advance while your IDR is being decided.	For life. First 50% of final comp is tax-free.

SERVICE CREDIT — 4850 / TD

4850 earns **full service credit**. TD earns **none**. Only the leave-paid share of a top-up earns credit — so a year on TD plus leave buys about a third of a year, and burns the leave to get it.

LTD — WHERE IT FITS

LTD waits behind TD — it doesn't replace it. Its waiting period runs while 4850, TD and leave pay; it begins as those wind down, and can keep paying **into retirement**, offset by your IDR pension. Duration varies by plan.

ADPP — ADVANCED DISABILITY PENSION PAYMENTS

Your employer pays it — 50% of your base salary only (does **not** include special compensation). If CalPERS approves, CalPERS pays you back to your separation date and your employer is repaid its advance out of that retro amount.

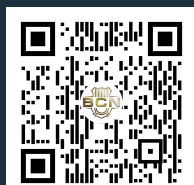
THE KEY PLAYERS

BCN Financial	We help you understand the process, work through your benefits and financials, assist with retirement applications, and run pension estimates.
Your employer	Reports the injury, provides the claim form, makes the IDR medical determination, pays ADPP.
Workers' compensation	The benefit system itself — treatment, wage replacement, permanent disability.
The adjuster	Your contact at the claims administrator. Authorizes treatment and issues your checks.
Your attorney	Comp filings and deadlines, apportionment, settlement, and how your restrictions get worded.
The city attorney	Counsel for the agency. They represent your employer's interests — not yours.
Your union or association	Job protections, accommodation, representation, and what coverage you actually carry.
CalPERS	Decides your retirement application and pays the pension.

NOT SURE WHERE YOU ARE ON THIS PAGE?

Talk it through with BCN.

We'll map where you are, what's coming next, and what can't wait — then point you to the right professional for the rest. Scan the code to set an appointment.





WORKERS' COMPENSATION CHEAT SHEET

SERVICE PENDING IDR VS. IDR

	IDR (WITH ADPP)	SERVICE PENDING IDR
WHO IT'S FOR	Any age	Age 50 and older — service-retirement eligible
INCOME WHILE YOU WAIT	ADPP — at least 50% of base salary	Your service retirement, often a larger check
HAVE YOU RETIRED?	Not yet	Yes — you have separated
IF CALPERS APPROVES	IDR begins, back to your separation date	Converts retroactively to IDR

Important: Retiring on service changes your status from active employee to retiree, and some processes — accommodation, reinstatement, settlement timing — are tied to being active. Whether that matters is specific to your case: **BCN can walk you through the numbers; your workers' comp attorney should weigh the timing before you file.**

THE CLOCKS

1 day	Your employer hands you a claim form (DWC-1)	LC 5401	1 year	Deadline to open a case at the appeals board (Application for Adjudication)	LC 5405
14 days	Your first benefit check arrives — or a letter explaining why it hasn't	LC 4650	5 years	From your date of injury — the window to reopen for new & further disability	LC 5410
30 days	Your window to appeal a denied treatment request, through IMR	LC 4610.5	+10%	Automatically owed to you on a late TD or PD check	LC 4650
90 days	If your claim hasn't been denied by now, it's presumed covered	LC 5402			

COMMON WORKERS' COMP TERMS

4850 — Salary continuation: up to a year of full, tax-free pay for eligible safety classifications.

ADPP — Advanced Disability Pension Payments. Employer-paid advance, at least 50% of base salary, while IDR is decided.

AME — Agreed Medical Evaluator. One doctor both sides agree to — generally only if you're represented.

CAPF — California Association of Professional Firefighters. The largest member-elected LTD plan for CA firefighters.

CLEA — California Law Enforcement Association. A sister member-elected LTD plan for peace officers.

Disability retirement — A pension based on incapacity rather than age and service. "Industrial" means work-related.

IDR — Industrial Disability Retirement. The CalPERS safety pension when a work injury leaves you unable to do your usual job.

IME — Independent Medical Examination. An exam by a doctor who isn't treating you; in CA comp, QME and AME fill this role.

IMR — Independent Medical Review. Your appeal when utilization review denies treatment. 30 days from the denial.

LC — Labor Code — the California statute governing workers' comp. "LC 4650" is a section of it.

LTD — Long-Term Disability. Member-elected income protection that outlasts 4850, TD and leave.

MMI — Maximum Medical Improvement. The medical call that your condition has plateaued.

P&S — Permanent & Stationary. The comp status that follows MMI; it stops TD and starts your rating.

PORAC — Peace Officers Research Association of California. Its trust offers member-elected disability coverage.

PORF — A related member-elected relief plan that shows up as a paystub deduction.

QME — Qualified Medical Evaluator. A state-certified independent doctor; unrepresented, you pick from a panel of three.

Service retirement — The ordinary pension based on age, service, and final compensation. Generally fully taxable.

Service pending IDR — Retiring on service while your IDR is still being decided; converts retroactively if IDR is approved.

TD / TTD — Temporary (Total) Disability. About 2/3 of wages, tax-free, while you can't work. Up to 104 weeks.

IMPORTANT DISCLOSURES

This material is general education for California public safety members. It is not legal, medical, or tax advice, does not create a professional relationship, and is not a substitute for a qualified workers' compensation attorney. BCN Financial does not practice law and does not represent members in workers' compensation matters. Rules vary by classification, employer, bargaining agreement, plan election, and date of injury, and they change over time. Statutory timeframes shown here are general — your actual dates depend on the facts of your claim. Verify current figures and terms with your plan documents, your plan administrator, CalPERS, and current law, and consult a qualified workers' compensation attorney about your situation.

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