

## Who might be interested?

Your worker might be interested if he or she:

- Is close to completing, or has finished medical treatment.
- Has a source of income other than L&I benefits.
- Wants to return to part-time work.
- Is not interested in retraining for another occupation.
- Is eligible (or soon will be) for any retirement benefits, such as Social Security or a union pension.
- Prefers to resolve the claim and no longer receive L&I paperwork.

## Interested?

Talk to your worker. Then you or your worker can:

- Apply online at:  
[www.Lni.wa.gov/Settlement](http://www.Lni.wa.gov/Settlement).
- Call and speak to an L&I settlement specialist: 360-902-6101.

*Upon request, foreign language support and formats for persons with disabilities are available.  
Call 1-800-547-8367. TDD users, call 360-902-5797.  
L&I is an equal opportunity employer.*

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# Settling your injured worker's L&I claim

*An option for injured workers 50 and older*



## What's a structured settlement?

1. You, your injured worker and L&I agree to a sum the worker would receive instead of monthly time-loss or pension benefits. It would be:
  - Paid in a series of fixed, cash payments; and
  - Distributed to the worker within a relatively short period of time.
2. In most cases, a settlement closes the claim, and sometimes this can reduce your premium costs.
3. If their condition worsens, workers can apply to reopen their claim for medical treatment only.



## Who is eligible?

Injured workers who are age 50 or older and have an accepted claim with L&I that is at least six months old.

## Who is involved in a settlement agreement?

If you pay workers' compensation insurance premiums to L&I and the claim still impacts your premiums, the agreement involves your worker, L&I and you. If not, then only the worker and L&I participate.

If you are self-insured, just you and your injured worker participate. In either case, the negotiated settlement must be agreed to by all participants. Settlements are strictly voluntary.

## Will settling a claim affect my premiums?

L&I staff can determine whether a proposed settlement would reduce the claim costs used to calculate your premiums.

## What will the process involve?

L&I will need a detailed application and any supporting materials you have not already provided. To view your worker's claim, visit L&I's Claim and Account Center at [www.Lni.wa.gov/ClaimInfo](http://www.Lni.wa.gov/ClaimInfo).

## May I contact my injured worker about a settlement?

Yes, but only to discover if the worker is interested. Since L&I leads the negotiations, please do not discuss specific settlement terms or dollar amounts with the worker.

## Who approves a settlement?

All agreements must be reviewed and approved by the Board of Industrial Insurance Appeals. The agreement goes into effect 30 days after approval. Any party to the settlement may cancel for any reason during the 30 days.

## How can I begin the settlement process?

Either you or your injured worker may begin the settlement process by submitting an application to L&I. Since a settlement can involve complex legal issues affecting your business, you may want to hire an attorney or financial advisor.

## Does my employee still get benefits during the process?

Yes. Your employee's workers' compensation benefits continue as authorized until the settlement is final.