

Supplemental Income Benefits (SIBs)

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Information for Injured Workers from the Division of Workers' Compensation

Income benefits replace a portion of wages you lose because of a work-related injury or illness. There are four types of income benefits:

- temporary income benefits (TIBs);
- impairment income benefits (IIBs);
- supplemental income benefits (SIBs); and
- lifetime income benefits (LIBs).

Income benefits may not exceed the maximum weekly amount set by state law. Temporary income benefits, impairment income benefits, and lifetime income benefits are also subject to a minimum amount. The maximum and minimum benefit amounts are based on the state average weekly wage.



You must report any income (other than workers' compensation benefits you may be receiving) to the Division and the insurance carrier so an adjustment can be made to your income benefit payments. You may be fined and/or charged with fraud if you receive temporary income benefits and supplemental income benefits while also receiving wages

from an employer without informing the Division and the insurance carrier.

Income benefits are no longer payable following the death of an injured worker. The injured worker's beneficiaries may be eligible to apply and receive death benefits if the injured worker's death was due to the work-related injury or illness.

Supplemental Income Benefits (SIBs)

[Sections 408.141 – 408.151, Rules 130.100 – 130.108]

Supplement Income Benefits (SIBs) are income benefits that you apply for quarterly (4 times per year, or every 3 months) and are paid monthly to injured workers that meet specific eligibility requirements.

You may be entitled to SIBs if you meet the following entitlement requirements:

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- you have an impairment rating of 15 percent or more;
- you have not returned to work because of your impairment, or you have returned to work but are earning less than 80 percent of the average weekly wage because of the impairment;
- you have made a good faith effort to find a job that matches your abilities to work; and
- you did not take your impairment income benefits in a lump sum payment.

Amount of Supplemental Income Benefits

Supplemental Income Benefits equal 80 percent of the difference between 80 percent of your average weekly wage (earned prior to your work-related injury) and your weekly wages (if you have any earnings or offered wages during this 13 week period) after the work-related injury.

For example, if your average weekly wage was \$500 before you were injured, and your injury caused you to lose all of your income, your SIB rate would be \$320 a week:

Your average weekly wage	\$500
80 percent of \$500 (.80 x 500) equals	400
Minus your wage now	- 0
Equals	\$400

80 percent of \$400 (.80 x 400) equals \$320

Supplemental income benefits are paid monthly. To determine the amount of your monthly SIBs, multiply the weekly benefit amount by the average number of weeks in a month (4.34821). In this example, your monthly supplemental income benefit would be \$1,391.43:

\$320 x 4.34821 equals \$1,391.43

**For further assistance, call
1-800-252-7031
or visit
www.tdi.state.tx.us**

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If you earn any wages during the qualifying period, the wages are deducted when calculating your SIB rate.

Example:

Your average weekly wage	\$500
80 percent of \$500 (.80 x 500) equals	400
Minus your wages earned	200
Equals	200

80 percent of \$200 (.80 x 200) equals \$160
\$160 x 4.34821 equals \$695.71 (monthly SIB rate)

When Supplemental Benefits Begin and End

If you are eligible, Supplemental Income Benefits will begin the day after your Impairment Income Benefits end. The Division will automatically notify you if your impairment rating is 15 percent or greater and inform you of what information is necessary to support your application for the 1st quarter of SIBs. The application for the 1st quarter of SIBs is sent to the Division. The information to support your entitlement to the first quarter of SIBs is based on your job search efforts (if able) and wages earned during the 13 weeks before the end of your IIBs period. This 13-week period is called the qualifying period.

The Division will make a determination of entitlement based on the information on your application. The Division will review your job search efforts during the qualifying period, any possible job offers, current medical documentation provided by your doctor supporting why you are unable to work (if applicable), and will look at whether your inability to earn your pre-injury wage is a direct result of your impairment.

The carrier will provide you with an application for future quarters of SIBs with the first payment of any quarter or with any notice of non-entitlement. You must send all other SIBs applications to the insurance carrier showing that you are eligible to receive SIBs. If the insurance carrier agrees you are eligible, you will receive benefits for the quarter. Each time you file an application with the carrier, you must show that:

- you looked for work each week of the qualifying period; or

- you have current medical documentation from your doctor that explains clearly why your work-related injury or illness prevented you from working or looking for work during that 13 week timeframe; and
- your cooperation with the Texas Department of Assistive & Rehabilitative Services, or a private provider of vocational rehabilitation.

Your entitlement to receive supplemental income benefits ends at 401 weeks (approximately 7 ½ years) from the date of your injury. If you have an occupational illness, entitlement for supplement income benefits ends at 401 weeks from the date you first became eligible to receive income benefits.

Definitions

Average Weekly Wage (AWW) is the average amount of weekly wages you earned during the 13 weeks immediately before your work-related injury or illness occurred. Income and death benefit payments are based on your average weekly wage.

Disability occurs when a work related injury or illness causes you to lose the ability to earn your weekly wages. Disability refers to your ability to earn an income, not to a physical handicap.

Impairment Rating is the percentage of permanent physical damage to your body that resulted from a work-related injury or illness.

Maximum Benefit Amount may not exceed 100 percent of the state average weekly wage rounded to the nearest whole dollar. The Division will compute the maximum weekly income benefit for each state fiscal year no later than September 1st of each year.

Minimum Benefit Amount is 15 percent of the state average weekly wage rounded to the nearest whole dollar. The Division will compute the minimum weekly income benefit for each state fiscal year no later than September 1st of each year.