



Retraining

Counselors

Career

Clients

Attorneys

Schools

Representantes que hablan español están disponibles para usted

1-877-6-VOUCHER (686-8243) | www.TrainingVoucher.com

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VOUCHER INFORMATION HOTLINE

Still have questions about your training voucher?

Call 1-877-6-VOUCHER (686-8243) (M-F, 7am-6pm PST) or

Email: voucher@alliedschools.com

A FREE service provided by the Training Voucher Resource Center

www.TrainingVoucher.com

Do you have a Voucher?
Are you an Injured Worker?
Are you an Insurance Adjuster, Lawyer or
Rehabilitation Counselor?

Introduction

New rules for workers' compensation have replaced traditional educational benefits with a new training voucher system, causing confusion for many injured workers. This booklet is provided free by the Training Voucher Resource Center to address this problem. Inside, you will find simple answers to the most common questions about the voucher system and tips about maximizing the value of your benefits. For daily updates and other information, you may also log onto our website at www.TrainingVoucher.com or call our Voucher Information Hotline at **1-877-6-VOUCHER (686-8243)**.

Introducción

Las Nuevas reglas para la compensación de los trabajadores han sustituido ventajas educativas tradicionales, por un nuevo sistema de VOUCHER de entrenamiento, causando confusión para muchos trabajadores lastimados. Este folleto esta proporcionado gratis por el Centro de Recurso Voucher de Entrenamiento para aclarar cualquier confusión. En este usted encontrara respuestas simples a las preguntas mas comunes sobre el sistema VOUCHER y sugerencias sobre como maximizar el valor de sus beneficios. Para actualizaciones diarias e información adicional, usted se puede registrar para utilizar nuestra pagina de Internet:

www.TrainingVoucher.com o llámenos a nuestra línea directa de información al: **1-877-6-VOUCHER (686-8243)**. Si usted habla español, usted puede recibir ayuda llamando a esta misma línea directa, contamos con representantes que hablan español para todas sus necesidades.

A leading
resource for
all of your
training
voucher
questions.

Get the **Help and Information** You Need

- Understand your retraining benefits
- Get early access to benefits
- Find a new career
- Select a training provider

As an injured worker, you may be eligible for up to \$10,000 in education benefits. You can use this money for software training, job skills, or even to get licensed for contracting, real estate and other trades. Do you know how to use your benefit? What are your training options? Do you need help finding an authorized school?

Call

1-877-686-8243

All services are free of charge.

Obtenga la **Ayuda y la Información** que Usted Necesita

- Entienda sus beneficios de re-entrenamiento
- Obtenga acceso a sus beneficios lo antes posible
- Encuentre una nueva carrera
- Seleccione su proveedor de entrenamiento

Como trabajador lastimado usted puede ser elegible para beneficios educativos de hasta \$10,000. Usted puede utilizar este dinero para programas de entrenamiento de computadora, aprender nuevas habilidades de trabajo, obtener una licencia de contratista o de agente de bienes raíces entre otras. ¿Sabe como utilizar estos beneficios? ¿Cuales son sus opciones de entrenamiento? ¿Necesita ayuda para encontrar una escuela autorizada?

Llámenos

1-877-686-8243

Nosotros le ofrecemos esta asistencia sin costo alguno.

Workers' Compensation Basics

What is Workers' Compensation?

Workers' compensation is a state-mandated insurance program that provides special benefits to employees who suffer job-related injuries and illnesses. In general, an employee with a work-related illness or injury can get workers' compensation benefits regardless of who was at fault – the employee, the employer, a co-worker, a customer or even some other third party. In exchange for these guaranteed benefits, employees usually relinquish the right to sue the employer in court for related damages.

Workers' compensation benefits and conditions for eligibility differ from state to state. In California, an injured worker may be eligible for one or more of the following:

- **Medical Benefits:** No-cost medical treatment for all medical care related to the injury.
- **Disability Benefits:** Partial replacement of wages lost due to the injury. If the injured person is able to return to the workforce, he/she will receive *temporary* disability benefits. If he/she is unable to return to the workforce, he/she may be eligible for permanent disability benefits.
- **Death Benefits:** If the injury is fatal, the burial expenses may be covered by workers' compensation (up to \$5,000) and payments may be made to relatives for a period of time.
- **Vocational Rehabilitation:** If an injured worker is unable to perform his/her previous job, he/she may receive no-cost career retraining and job assistance (otherwise called "vocational rehabilitation"). For persons injured *before* January 1, 2004, full services will be provided, including the services of a rehabilitation counselor who will help the worker plan the retraining and find employment. For persons injured *on or after* January 1, 2004, this benefit is provided in the form of a retraining voucher worth up to \$10,000 (often called a "Supplemental Job Displacement Benefit"). Unlike traditional vocational rehabilitation, the voucher program often requires the injured person to seek out a career, school and job on his/her own.

What is Vocational Rehabilitation?

Vocational Rehabilitation is a benefit that covers the costs of career training, guidance and job assistance. If you were injured on, or after, January 1, 2004, this benefit consists of a voucher that you redeem at the school of your choice for the purpose of retraining. To qualify, your doctor must determine that you are a Qualified Injured Worker (QIW), which means you are permanently unable to work in the same job you had when you were injured.

Basics

VOUCHER INFORMATION HOTLINE

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Email: voucher@alliedschools.com

A FREE service provided by the Training Voucher Resource Center

www.TrainingVoucher.com

How a Voucher Works

What is a Retraining Voucher (“Supplemental Job Displacement Benefit”)?

Summary – A retraining voucher, or “Supplemental Job Displacement Benefit,” is a workers’ compensation benefit that helps injured workers cover the cost of training for a new career.

History – Prior to January 1, 2004, an injured worker deemed unable to return to work was given a vocational rehabilitation benefit of \$16,000. This money was used to cover the cost of a special counselor who assisted with the retraining process, the cost of a retraining program at an approved school, and a weekly allowance (VRMA) to help with living expenses while the injured worker trained to become re-employed.

For workers injured on or after January 1, 2004, these benefits are no longer in effect. Instead, the injured worker is supplied with a voucher (or “Supplemental Job Displacement Benefit”) that can be used to cover the cost of training at an approved school. The voucher entitles the holder to as little as \$4,000 worth of education or as much as \$10,000. A small portion of this amount (up to 10%) can also be used to obtain the services of a vocational rehabilitation counselor (see “Do I Need a Rehabilitation Counselor?” on pg. 8).

Difficulties – Unlike traditional vocational rehabilitation, the voucher program often requires injured persons to seek out careers, schools and jobs on their own. This lack of formal guidance has made the retraining process difficult for many injured workers. To ease this difficulty, injured workers may consult vocational rehabilitation counselors or seek career guidance and job assistance through the education providers they have chosen.

Am I Eligible for a Retraining Voucher?

To find out whether you are eligible for a retraining voucher, determine if these statements apply to you:

1. My injury occurred on the job, or during a job-related activity.
2. My injury occurred on, or after, January 1, 2004.
3. I am permanently unable to do my former job, but am able to do other jobs not offered by my previous employer (this is called “permanent partial disability”).
4. I have not received a “Notice of Offer of Modified or Alternative Work” (Form DWC-AD 10133.53) from my claims administrator at the insurance company.

If all of these statements are applicable to you, you are probably eligible for the retraining voucher. However, if any of these statements do not apply, you may not be eligible.

When Will I Receive My Voucher?

If you are eligible for the voucher and you haven't settled your eligibility (see “How do I Settle My Voucher?” on pg. 6), you will receive the voucher from the insurance company within 25 calendar days from the date your disability award is issued by the Workers' Compensation Judge.

LINEA DIRECTA DE INFORMACION DE VOUCHER

Todavía tiene preguntas sobre el voucher?

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I Have My Voucher: What Now?

Your voucher may be used to pay for the training program of your choice from any state approved or accredited school. It covers tuition, fees, books, and any other expenses required for the program. In most cases, the funding goes directly to the school and you pay nothing. However, if you prefer, you may pay on your own and receive reimbursement at a later time.

Here's how it works:

- Step 1) Choose an occupation with physical demands that will be appropriate for you (for help with this step, you may call the Voucher Information Hotline).
- Step 2) Contact an approved school that offers training for the occupation you have selected (see "How Do I Choose a School?" on pg. 7).
- Step 3) Fill out and sign the voucher form and fax/mail it to the school to begin your enrollment.

How Do I Fill Out the Voucher?

When you receive the voucher, you will need to ensure that all necessary blanks have been completed. Specifically:

- The claims administrator at the insurance company should have completed lines 1 - 8. You are then responsible for completing lines 9 - 19.
- Lines 9 - 12 must be completed when using a Vocational Return to Work Counselor (or VRTWC. See "Do I Need a Rehabilitation Counselor?" on pg. 8). If you are not consulting a counselor, you do not need to complete lines 9 - 12.
- The school you select for training will assist you in completing lines 13 - 19 on the voucher.
- When you have completed the voucher, you must sign and date it before sending it back to the school or, if you are seeking reimbursement, to the claims administrator. If you have already paid and are seeking reimbursement through the voucher, you must also attach any receipts or invoices when submitting the voucher to your insurer (payment should arrive within 45 days).

For additional assistance, call the Voucher Information Hotline at 1-877-6-VOUCHER (686-8243).

How Much is My Voucher Worth?

The amount of your voucher is determined by a Workers' Compensation Administrative Law Judge or by the Workers' Compensation Appeals Board. They will review your case and give you an award rating. Based on the final rating they give, your voucher can be as high as the amounts indicated in the table below:

Disability Rating	Voucher Amount
Less than 15%	\$ 4,000
15% - 25%	\$ 6,000
26% - 49%	\$ 8,000
50% and 99%	\$10,000

Note: The voucher itself is not a cash benefit and has no monetary value. It can only be used to receive education and career counseling.

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What is Covered By My Voucher?

The voucher is designed to cover all costs required for your retraining (up to your maximum amount). This includes:

- Tuition for courses and/or skill enhancement
- Fees and Taxes
- Books and Materials
- Computers (if necessary for the program you have chosen)
- Vocational Counseling Services (up to 10% of the voucher amount)
- Shipping Fees (for distance learning courses)

Some insurers may restrict coverage of certain items if they are not deemed necessary for the training program you have chosen. If you are unsure, contact your school or your insurer for assistance.

What if the Voucher Amount is Not Enough?

If your voucher amount is not high enough to cover the program you have selected, you may consider the following options:

- You may qualify for additional assistance through the California Department of Rehabilitation (DOR). Some schools will allow you to combine these benefits with your voucher in order to cover excess costs. You may call the Voucher Information Hotline for more information about DOR eligibility.
- Student Loans – Ask your chosen school about student loan and payment plan options.

How Long is My Voucher Valid? Does it Expire?

Once it is received, the voucher is a permanent entitlement and has no expiration date. It remains open for use until all funds have been spent.

How Do I “Settle” My Voucher?

The voucher, unlike some other workers’ compensation benefits, has no cash benefit. However, under some circumstances an attorney can help you settle your rights to the voucher for a lump-sum cash payment. This payment may not be equal to the full voucher amount and must be reviewed and approved by a Workers’ Compensation Administrative Law Judge.

Keep in mind that, in the long run, a cash settlement is less beneficial than using your voucher for career retraining. By helping you obtain the skills and education necessary to re-enter the workforce, the voucher provides a genuine long-term solution. In contrast, a cash settlement by itself cannot offer a long-term solution for your career.

Will I Receive Help With Living Expenses During My Retraining? (Will I still receive a VRMA?)

Living expenses—including the Vocational Rehabilitation Maintenance Allowance (VRMA)—are not covered by the training voucher and are therefore unavailable to those injured on or after January 1, 2004.

LINEA DIRECTA DE INFORMACION DE VOUCHER

Todavía tiene preguntas sobre el voucher?

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www.TrainingVoucher.com

Career and Education Options

What Kind of Occupation Should I Pursue?

Job retraining enables you to enter the workforce in a new capacity. The position might be a little different than what you did before, or require skills that are entirely new to you. When choosing a career, it's important to find out everything you can about a new job. At a minimum, consider the following:

1. Is this profession physically appropriate? For example, if you have a back injury, a job requiring heavy lifting may conflict with your physical limitations.
2. Do I have the basic skills for the job? For example, many occupations require a certain level of proficiency in math and reading.
3. What is the employment outlook for the occupation? In most cases, it is best to choose an occupation that has openings available in your area. There are many online resources for finding information about job availability. (See the "Resources" section at the end of this guidebook.)

How Do I Choose a School?

Once you have chosen an occupation that you would like to pursue, the next step is to find a school for your training. The following should be considered:

1. Can the school accept your voucher? To accept the voucher, the school must be either (a) accredited, (b) state approved by the Bureau for Private Postsecondary and Vocational Education (BPPVE), or (c) approved by the Federal Aviation Administration (FAA). If in doubt, call the school and ask whether they will accept your voucher or call 1-877-6-VOUCHER (686-8243).
2. Does the school have a good history and a solid reputation in the program you are considering?
3. Is the school convenient for you? If it is a live school, such as a community college, ensure that it is conveniently located, accessible (considering your injury), and that it offers a schedule that will fit your needs. For many injured workers, a distance-education school provides a better alternative and offers the same quality training.
4. Does the school provide career guidance and job assistance? These are often not readily available to voucher holders and should be sought when selecting a school (especially if you are not using a return-to-work counselor).

Can I Use the Voucher at an Out-of-State School?

Yes. You can use the voucher to pay an out-of-state private provider of education-related retraining or skill enhancement. Just make sure they are approved by the governing state agency similarly to the way California providers are approved.

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Can I Use My Voucher at More Than One School?

Yes. As long as the total voucher amount has not been used, your voucher can be used any number of times at any number of schools. You may continue using your voucher until the entire amount has been depleted.

Do I Need to Receive the Voucher Before Beginning My Training?

No. If you prefer, you may pay your educational expenses up-front and submit your receipts and enrollment information to your insurer for reimbursement. Contact your claims administrator at the insurance company for more information about timing and coverage limitations.

Do I Need a Rehabilitation Counselor?

If you are unsure about the kinds of occupations you are likely to succeed in, it is recommended that you use the services of a Qualified Rehabilitation Counselor.

A Rehabilitation Counselor can provide many valuable services to help you with your retraining, including:

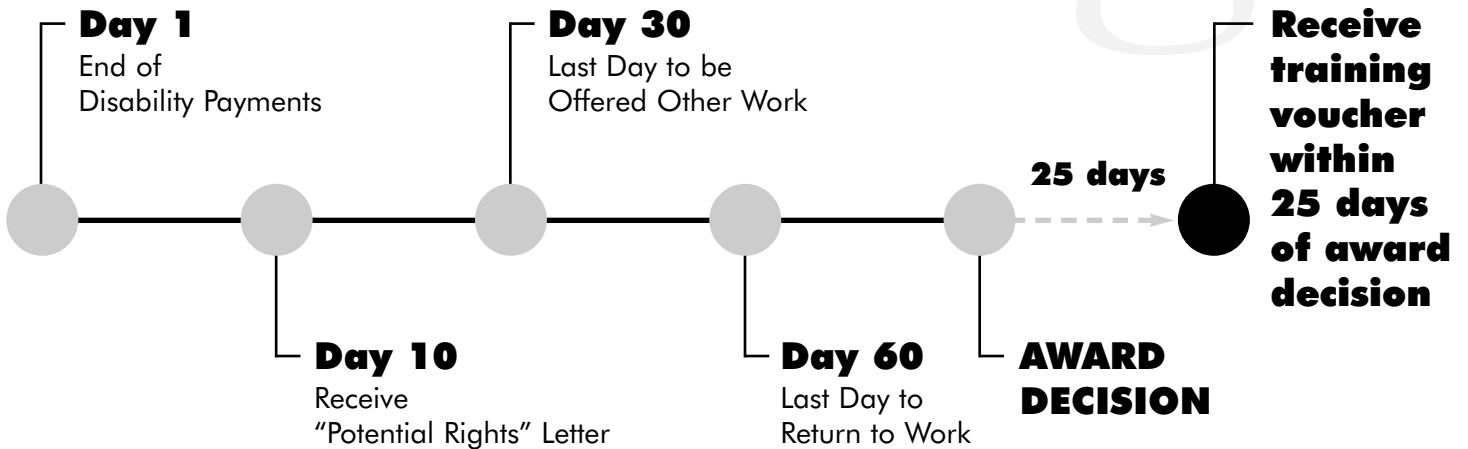
1. Expert advice about the careers you are interested in
2. Assessment testing to help you select an occupation that will be appropriate for your skills and physical challenges
3. Assistance with finding and securing a job upon the completion of your retraining
4. Assistance getting through the Workers' Compensation voucher system

The counselor will collect up to 10% of your voucher amount as a fee for his/her services, leaving 90% of the voucher funds still available for educational expenses. Although the services of a counselor are often recommended, they are not mandatory. A list of qualified counselors may be downloaded from the "Resources" page at www.TrainingVoucher.com, or you may call the Voucher Information Hotline to locate a counselor in your area.

Options

Voucher Timeline

Timing



Day 1: End of Disability Payments

The process begins once you have received your final disability payment for Total Temporary Disability.

Day 10: Receive "Potential Rights" Letter

Within 10 days, you will receive a letter confirming your eligibility for a retraining voucher.

Day 30: Last Day to be Offered Other Work

Your previous employer has 30 days to offer you "Modified or Alternative Work" (Form DWC AD 10133.53).

Day 60: Last Day to Return to Work

If "Modified or Alternative Work" was not offered by your previous employer and you have not returned to work within 60 days of your last disability payment, you will secure final eligibility for the voucher benefit.

AWARD DECISION

An award decision will be made or approved by a Workers' Compensation Appeals Judge sometime after Day 60.



25 Days After Award Decision

Within 25 days of the Award Decision, you will receive a retraining voucher ("Supplemental Job Displacement Benefit") from the insurance company handling your claim. Put this voucher in a safe place! You will use it to pay for your retraining and you will be responsible for making sure it is filled out properly (see "How Do I Fill Out the Voucher?" on pg. 5).

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Preguntas acerca del beneficio suplementario de sustitución de empleo "VOUCHER"

¿Que cubre "VOUCHER"?

El voucher esta designado para cubrir los costos de su entrenamiento, que incluye:

- Tomar cursos para aprender Ingles
- Cursos que le permitan aprender nuevas habilidades
- Costos de registraci3n e impuestos
- Libros y materiales
- Computadora (Si es necesaria para el curso que eligió)
- Servicios de un Consejero Vocacional (Costo no debe exceder el 10% de su voucher)
- Costos de envío (Para cursos de estudio en casa)

¿Que es un benefició suplementario de sustituci3n de empleo "VOUCHER"?

El voucher esta designado para ayudar el trabajador lastimado que no puede continuar con su empleo actual. Mediante cursos y entrenamientos escolares usted podrá tener una nueva carrera u oficio. Este beneficio se provee a través de una compensaci3n que tiene un valor de \$4,000 a \$10,000.

Este beneficio requiere que usted se informe sobre las carreras, escuelas y trabajos por su propia cuenta, lo cual ha hecho este proceso un tanto difícil. Actualmente y para facilitar este proceso, usted puede consultar con un Consejero Vocacional. Esta persona lo guiara ha escoger la mejor opci3n de una carrera y escuela. Para mayor informaci3n llámenos al 1-877-686-8243.

¿"Soy elegible para el Voucher"?

Usted es elegible para el voucher si:

- Se lastimo en el trabajo.
- Se lastimo en o después de Enero 1, 2004.
- No puede regresar a su trabajo actual pero si puede trabajar en otro oficio. (*se le llama incapacidad parcial o incapacidad permanente*).
- Dentro los 60 días después de recibir su último pago de indemnizaci3n de incapacidad temporal, no ha podido regresar a su empleo.
- No ha recibido la notificaci3n de oferta de trabajo modificado o alternativo (Forma DWC-AD10133.53) de parte del administrador de reclamos de la oficina de seguros.

Si todos estos puntos aplican hacia usted, es muy probable que sea elegible para este benefició del "VOUCHER". Si estos puntos no aplican hacia usted, tal vez usted no sea elegible.

LINEA DIRECTA DE INFORMACION DE VOUCHER

Todavía tiene preguntas sobre el voucher?

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Mándenos un correo electrónico ha voucher@alliedschools.com

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¿Cuándo recibiré el VOUCHER?

Si es elegible para este beneficio, usted podría recibir de la oficina de seguros su voucher a partir de 25 días en adelante de cuando su petición sea aprobada por el Juez de Compensación de Trabajadores.

¿Tengo mi "VOUCHER": Ahora que hago?

Su voucher puede ser cobrado por la escuela que usted elija, siempre y cuando la escuela sea aprobada y acreditada por el estado. Este voucher cubre los gastos de matrícula, libros y gastos adicionales requeridos por el programa de educación que usted eligió. Usualmente el pago se hace directamente a la escuela, pero usted como trabajador lastimado puede pagar por su propia cuenta y la oficina de seguros le reembolsara sus gastos al someter su reclamo.

¿Cual carrera es la más indicada para mí?

Sigue los tres pasos indicados para decidir cual será la mejor carrera para usted. Escogiendo la mejor escuela posible es muy importante, tomando en cuenta sus habilidades físicas para determinar sus oportunidades de su nuevo empleo.

Paso 1: Al escoger su nueva carrera considerando sus habilidades y limitaciones físicas (Si necesita ayuda para determinar esto llámenos al 1-877-686-8243.)

Paso 2: Escoja una escuela aprobada que ofrezca esa carrera que usted desea.

Paso 3: Cuando elija la escuela apropiada, llene su "VOUCHER" fírmelo y mándelo por correo o fax para iniciar el procesó de su nueva carrera.

¿Como determinar el valor de el "VOUCHER"?

La cantidad del "VOUCHER" es determinada por el Juez de Compensación de Trabajadores. Su caso será evaluado y determinado con una cantidad específica basada por un porcentaje de su incapacidad permanente. Basado en este porcentaje de su "VOUCHER" podría ser de \$4,000 hasta \$10,000. Examine lo siguiente:

Porcentaje de incapacidad	Valor del "VOUCHER"
Menos del 15%	\$ 4,000
15% - 25%	\$ 6,000
26% - 49%	\$ 8,000
50% - 99%	\$10,000

Si usted tiene mas preguntas acerca de este beneficio, llámenos al Centro de entrenamiento de Recursos de "VOUCHER" al 1-877-686-8243.

LINEA DIRECTA DE INFORMACION DE VOUCHER

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Resources

Information Resource Page Pagina de Recurso de Informacion

Portions of this booklet were taken from the resources below. Please contact these organizations for further information.

Partes de este folleto fueron tomadas de los recursos abajo. Por favor de ponerse en contacto con estas organizaciones para informacion adicional.

Voucher Information Hotline (TOLL FREE): 1-877-6-VOUCHER (686-8243)

www.TrainingVoucher.com

A free service of the Training Voucher Resource Center.

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The California Department of Consumer Affairs

Consumer Information Division

1625 North Market Blvd., Suite N112

Sacramento, CA 95834

www.dca.ca.gov

(800) 952-5210

California Division of Workers' Compensation (DWC)

DWC/voucher website: www.dir.ca.gov/dwc

(800) 736-7401

America's Job Bank

The Internet's largest job search and information resource.

www.ajb.dni.us

(877) US2-JOBS

California Labor & Workforce Development Agency (LWDA)

State agency overseeing improvements in labor fairness and job availability.

www.labor.ca.gov

(916) 327-9064

California Workforce Investment Board

Supports the Workforce Investment Act of 1988 for the unemployed.

(916) 324-3425

Employment Development Department (EDD)

Government resource for job placement and referrals, unemployment insurance, disability insurance, employment and training, labor market information, and more.

www.edd.ca.gov

(800) 300-5616

CalJOBS

Job search service of the Employment Development Department.

www.caljobs.ca.gov

(800) 758-0398

Workers' Compensation Appeals Board

Public Assistance - (800) 736-7401

Health Care Organization (HCO) complaint line - (800) 277-1767

Industrial Medical Council - (800) 794-6900; complaint line - (800) 999-1041

ACCURACY

The Training Voucher Resource Center does not guarantee accuracy of the information presented in this brochure or in any print material. This information is not intended to be a substitute for professional legal advice. Using the information in this brochure does not presume training voucher success or acceptance. We do not grant training vouchers. Information in this brochure was taken from outside resources. We cannot guarantee the accuracy of these outside resources.

Get the answers you need.



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Vouchers de Entrenamiento: Una Guía para Trabajadores Lastimados en California

Re-entrenamiento

Consejeros

Carrera

Clientes

Abogados

Escuelas

Centro de Recursos para Vouchers de Entrenamiento

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