



# Workers' Compensation Insurance: It's the LAW.

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## ***How many employees does an employer have to have to come under the Act?***

If the employer has one employee, even a part-time employee, they must obtain workers' compensation insurance.

## ***Is there a waiting period for workers' compensation coverage?***

No. From the moment they are hired, employees are covered by the Act and must be insured.

## ***Do employees who are family members have to be insured?***

Yes, unless

1. They are bona fide corporate officers; or
2. They work for an agricultural enterprise that employs less than 400 working days of labor per quarter during the preceding calendar year, exclusive of working hours of the employer's spouse and other members of his or her immediate family residing with him or her.

## ***How do I know if my employer has workers' compensation coverage?***

By law, employers must post a completed workers' compensation notice in a conspicuous place in every work site. You have a right to know this information.

You may also search online for coverage information at [www.iwcc.il.gov/](http://www.iwcc.il.gov/). Go to the "Insurance" link and follow the instructions. Or contact us at 312/814-6611.

## ***My employer does not have workers' compensation insurance. What should I do?***

If you suspect an employer does not have insurance, search our database at [www.iwcc.il.gov/](http://www.iwcc.il.gov/), email us at [wcc.inscompquestions@illinois.gov](mailto:wcc.inscompquestions@illinois.gov), or call us at 312/814-6611; toll-free within Illinois 866/352-3033.

We will try to identify the carrier; if we cannot find evidence of coverage, we will ask the employer to provide proof of insurance, but will not mention the name of the informant.

## ***If I report my employer, do I have to give my name?***

No. Anyone reporting an employer may remain anonymous.

## ***Will my group health plan or occupational disability insurance cover workers' compensation cases?***

No. Group health, occupational disability, general liability, disability or property insurance will not cover workers' compensation liability. Only a workers' compensation policy fulfills this requirement. This coverage must be purchased from a carrier authorized to write workers' compensation insurance in Illinois.

## ***Can my employer deduct money from my paycheck for workers' compensation insurance?***

No. The employer must not charge the employee in any way for the workers' compensation benefits or insurance premiums.