

## The Ways We Are Paid

	Total Points Earned
15	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

**Directions:** Learn about Tom in the scenario below and use the information to answer the questions that follow.

Tom has been a full time firefighter for six years. He loves every shift spent at the firehouse. A few months ago, while working, Tom fell through the floor of the burning home. After a trip to the emergency room, Tom was told he had a broken leg that required surgery. Tom made it through surgery fine but had to wear a cast and walk on crutches for the next six weeks. In addition, he needed four weeks of physical therapy after the cast was removed.

Since his injury occurred while he was working, his medical expenses qualified for workers' compensation. Tom filed a workers' compensation claim as soon as his injury was diagnosed. Workers' compensation paid for all of his medical expenses - a grand total of \$31,365 between the emergency room visit, surgery, doctor's visits, a short hospital stay, and physical therapy.

Tom's employer gave him a light duty assignment while he recuperated. Therefore, Tom only missed two weeks of work, rather than the entire ten weeks while he was on crutches and receiving physical therapy. As one of his employment benefits, Tom had accumulated 35 paid sick days over the last six years. He was able to use these sick days during his recovery period, so he didn't lose any income during his two weeks of not working and the additional 5 days missed for follow up exams and physical therapy. This totaled \$2,500 in wages that would have been lost without paid sick days.

Thanks to workers' compensation and sick leave provided by his employer, Tom had a quick recovery and returned to fighting fires with no financial hardships from medical bills and lost wages. This helped him avoid stress during his recovery and his quick return to work enhanced Tom's well-being.

1. Complete the chart below:

	<b>How did the program or benefit help Tom?</b>	<b>What monetary benefit (dollar value) did Tom receive from each benefit/program?</b>	<b>How much did Tom contribute financially to have each benefit/program available to him?</b>	<b>If the benefits/programs were not available, what would it have cost Tom out of pocket?</b>
<b>Workers' compensation</b>				
<b>Paid sick leave</b>				Lost wages:

- How much did Tom have to pay to recover from his injury? Explain. (2 points)
- What would have happened to Tom's income if he didn't have the benefit of paid sick days?
- Do you believe Tom would have had the same outcome and quick recovery without workers' compensation and sick leave? Provide at least two reasons to support your answer. (2 points)
- Employers pay their employees in different ways. What is one way Tom was "paid" by his employer without receiving a direct wage?
- Using Tom's story as an example, write a short paragraph comparing the benefits of having a job with employer provided benefits to being paid cash by your employer.