

## Workers' Compensation Law

### Roles and Responsibilities for Employers and Employees



**DIVISION OF WORKERS' COMPENSATION**

Missouri Division of Workers' Compensation  
P.O. Box 55  
Jefferson City, MO 65102  
573-751-4231

Insurance Company	Third Party Administrator, Service Company, or Designated Individual If Self-Insured	Name	Address	Phone
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### Employee Information

The Missouri Division of Workers' Compensation (DWC) administers programs for workers who have been injured on the job or exposed to an occupational disease arising out of and in the course of employment. The Division's Administrative Law Judges have the authority to approve settlements or issue awards after a hearing relating to an injured employee's entitlement to benefits.

#### Steps to Take When Injured on the Job

1. Notify your employer immediately (written notice must be provided within 30 days of the accident or 30 days after the diagnosis of any occupational disease or repetitive trauma) by contacting:

employer representative

phone number

*\*Failure to do so may jeopardize your ability to receive benefits.*

2. Ask your employer to provide medical treatment (your employer/insurer is responsible for providing medical treatment and paying the medical fees and charges unless you choose to treat with another doctor at your own expense without your employer/insurer's approval).
3. Get more information about the benefits available under the Workers' Compensation Program or about the steps you may take to get the benefits you need. Visit [www.labor.mo.gov/DWC](http://www.labor.mo.gov/DWC) or call 800-775-COMP.

### Benefits for Injured Employees

#### Medical Care:

The employer or insurer is required to provide medical treatment and care that is reasonably required to cure and relieve the effects of the injury. This includes all costs for authorized medical treatment, prescriptions, and medical devices. There is no deductible, and all costs are paid by the employer or its workers' compensation insurance company. If you receive a bill, contact your employer or the insurance company immediately. The employer/insurer has the right to choose the healthcare provider or treating physician. You may select a different healthcare provider or treating physician, but if you do so, it may be at your own expense.

#### Payment for Lost Wages:

- If a doctor says you are unable to work due to your injuries or recovery from a surgery, you may be entitled to temporary total disability (TTD) benefits. If a doctor says that you can perform light or modified duty work and your employer offers you such work, you may not be eligible for TTD benefits. TTD benefits should be continued until the doctor says you can return to work, or when your treatment is concluded because your condition has reached "maximum medical improvement," whichever occurs first.
- If you return to light or modified duty at less than full pay, you may be entitled to temporary partial disability benefits.

#### Permanent Disability Benefits:

If the injury or illness results in a permanent disability, you may be entitled to receive either permanent partial or permanent total disability benefits.

#### Survivor Benefits:

If a work-related injury causes an employee's death, the surviving dependents may receive weekly death benefits paid at 66 2/3% of the deceased employee's average weekly wage along with funeral expenses up to \$5,000 from the employer/insurer. For additional information relating to survivor's benefits, including college scholarship opportunities for surviving children, please visit [www.labor.mo.gov/DWC](http://www.labor.mo.gov/DWC).

#### Additional Workers' Compensation Programs Available to Employees:

For information relating to additional benefits available, please refer to the Division's website at [www.labor.mo.gov/DWC/Injured\\_Workersbenefits](http://www.labor.mo.gov/DWC/Injured_Workersbenefits), available.

### EMPLOYER INFORMATION

With some exceptions, all employers with five or more employees, and construction industry employers with one or more employees, are required to insure their workers' compensation liability, either by purchasing a policy or obtaining self-insurance authority. Missouri's compensation insurance provides benefits to workers injured on the job. Employers also are required to post this notice in the workplace for employees to view. This poster is required by section 287.127, RSMo, and is available to employers and insurers free of charge by contacting the Division at 800-775-COMP.

#### Steps to Take When an Injury Occurs

1. Be sure first aid is administered and the employee is taken to a physician or hospital for further medical care, if necessary.
2. Report the injury to the insurance company or Third Party Administrator (TPA) within five days of the date of injury or within five days of the date on which the injury was reported to the employer by the employee, whichever is later. The insurer, TPA, or Division approved self-insurer is responsible for filing a First Report of Injury with the Division of Workers' Compensation within 30 days of knowledge of the injury.
3. Pay medical bills related to the work injury for treatment reasonably required to cure and relieve the employee of the effects of the injury. This includes all costs for authorized medical treatment, prescriptions, and medical devices. The employer has the right to choose the healthcare provider or treating physician, but if the employee does so, it may be at his/her own expense.
4. For more liability and insurance information relating to the Workers' Compensation Program, visit [www.labor.mo.gov/DWC](http://www.labor.mo.gov/DWC) or call 800-775-COMP.

#### Workers' Safety

Developing and implementing a comprehensive safety and health program can reduce occupational injuries and help lower workers' compensation costs. Insurance carriers in the state of Missouri must provide safety assistance at the request of the insured employer. The Missouri Department of Labor evaluates these services and provides additional assistance through its Missouri Workers' Safety Program.

Visit [www.labor.mo.gov/MWSP](http://www.labor.mo.gov/MWSP) or call 573-751-4231 for more information about these programs or for a registry of independent consultants who are certified in the state of Missouri to provide safety assistance.

### Fraud/Noncompliance

**Employer Fraud** – knowingly making a claim for workers' compensation benefits to which an employee knows he/she is not entitled or knowingly presenting multiple claims for the same occurrence with intent to defraud is a class E felony, punishable by a fine of up to \$10,000, or double the value of the fraud, whichever is greater. A subsequent violation is a class D felony.

**Employer Fraud** – knowingly misrepresenting an employee's job classification or any other fact to obtain insurance at less than the proper rate is a class A misdemeanor. A subsequent violation is a class E felony. An employer who knowingly makes a false or fraudulent statement regarding an employee's entitlement to benefits to discourage the worker from filing a workers' claim or who knowingly makes a false or fraudulent material statement or material representation to deny benefits to a worker is guilty of a class A misdemeanor punishable by a fine of up to \$10,000. A subsequent violation is a class D felony.

**Insurer Fraud** – knowingly and intentionally refusing to comply with workers' compensation obligations to which an insurance company or self-insurer knows an employee is entitled is a class E felony, punishable by a fine of up to \$10,000 or double the value of the fraud, whichever is greater. A subsequent violation is a class D felony.

**Employer Noncompliance** – knowingly failing to insure workers' compensation liability under the law is a class A misdemeanor punishable by a fine of up to three times the annual premium the employer would have paid had it been insured or up to \$50,000, whichever is greater. A subsequent violation is a class E felony. An employer who willfully fails to post the notice of workers' compensation at the workplace is guilty of a class A misdemeanor punishable by a fine of \$50 to \$1,000 or by imprisonment or both fine and imprisonment.



"Make sure your data is turned on and scan the QR code with your smartphone's camera to go to the Division of Workers' Compensation's Website for more information. If you are not redirected, you may need to update your smartphone's operating system or download a QR code reader app."

Missouri Division of Workers' Compensation is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY: 800-735-2966 Relay Missouri: 711

(07-19)

## \$15.00 MISSOURI MINIMUM WAGE IN EFFECT FOR 2026

Beginning August 28, 2025, the minimum wage will be based on the provisions set forth by HB 567 (2025), signed into law on July 10, 2025.



### TIPPED EMPLOYEES

Employers are required to pay tipped employees at least 50 percent of the minimum wage, \$7.50 per hour, plus any amount necessary to bring the employee's total compensation to a minimum of \$15.00 per hour.



### OVERTIME COMPENSATION

Overtime compensation must also be paid at a rate of at least one and one-half times a covered employee's regular rate for all hours worked over 40 in a workweek.



### EXCEPTIONS

All non-exempt employees are required to pay, at minimum, the \$15.00 per hour rate, except retail and service businesses whose annual gross sales are less than \$500,000.

The law does not apply to certain exempt employees/employees defined in Section 290.500(3), RSMo, and employees/employees engaged in agriculture in Section 290.507, RSMo, nor does it supersede more favorable laws or interfere with collective bargaining agreement rights.



### EMPLOYEE RIGHTS

An employee not being paid the correct wages can file a minimum wage complaint at [labor.mo.gov/DLS/MinimumWage](http://labor.mo.gov/DLS/MinimumWage) and is entitled to pursue a private legal right of action to collect any wages due.

An employer who unlawfully pays sub-minimum wages will be liable for the full amount of wage due (plus twice the amount left unpaid as liquidated damages) less any amount actually paid. The employer is also liable for costs and reasonable attorney fees as may be allowed by the court or jury.

### LEARN MORE AT LABOR.MO.GOV/DLS/MINIMUMWAGE



**DIVISION OF LABOR STANDARDS**  
421 East DunKlin Street  
P.O. Box 44x  
Jefferson City, MO 65102-0449

573-751-3403  
Fax: 573-751-3721  
[laborstandards@labor.mo.gov](http://laborstandards@labor.mo.gov)

If you have served on active duty in the Armed Forces of the United States and would like information about veteran's services and benefits, please complete the survey here: [mvs.dps.mo.gov/MoVeteransInformationSurvey/DOLR](http://mvs.dps.mo.gov/MoVeteransInformationSurvey/DOLR). Missouri Department of Labor and Industrial Relations is an equal opportunity employer/program. TDD/TTY: 800-735-2966 Relay Missouri: 711

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### Notice to Employers / Employees

Your state has its own minimum wage law which requires posting a notice regarding the aspects of that law. Employers are still required to post the Federal Minimum Wage notice from the U.S. Dept. of Labor. Fair Labor Standards Act in addition to this state posting. According to the Dept. of Labor, where Federal and state law have different minimum wage rates, the higher standard applies.

This Posting is for Informational Purposes Only

### MISSOURI DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

### REQUIRED POSTER:



**DIVISION OF LABOR STANDARDS**

## EMPLOYERS EMPLOYING WORKERS UNDER THE AGE OF 16

### Youth Employment List

Employers are required to post this list of jobs/employee youth under the age of 16 in the workplace.

Name of Worker	School Term Shift (7 a.m. - 3 p.m.)	Non-School Shift (7 a.m. - 9 p.m.)
1)		
2)		
3)		
4)		
5)		
6)		
7)		
8)		
9)		
10)		

### Work certificates are required for youth 14 to 15 years of age before they start employment at any job (other than in the entertainment industry) during the school year. No child under the age of 14 may be employed in any capacity (other than in the entertainment industry or in newspaper delivery, babysitting, occasional yard or farm work with parental consent, or some youth sporting events). Work certificates are issued by school officials or their designees (or a parent of a home-schooled child) only upon application received in person by the child with the written consent of his/her parent, legal custodian or guardian or, if deemed necessary, by the issuing officer, the child shall be accompanied by his parent, guardian or custodian. The school official has the right to deny a certificate if deemed not in the best interest of the youth. School officials should keep copies of certificates issued, and cancellation notices.

### Unacceptable Types of Work and Workplaces for All Youth Under 16

- Door-to-door sales (excluding churches, schools, scouts)
- Operating hazardous equipment: ladders, scaffolding, freight elevators, cranes, hoisting machines, man lifts, etc.
- Handling/maintaining power-driven machinery (with the exception of lawnmower/machinery in a domestic setting) (HSMs 294.011(7)(c), and HSMs 294.040(1))
- Mining, quarrying, or stone crushing/quarrying (except in family efforts)
- Transporting or handling Type A and B explosives or ammunition
- Operation of any motor vehicle

### Metal-producing industries including stamping, punching, cold rolling, shearing, or heating

- Saw mills or cooperage stock (barrel) mills or where woodworking machinery is used
- Jobs involving ionizing or non-ionizing radiation or radioactive substances
- Jobs in hotels, motels, or resorts unless the work performed is physically separated from the sleeping accommodations
- Jobs in any establishment in which alcoholic beverages are sold, manufactured, bottled or stored unless 50 percent of the workplace sales are generated from other goods
- Any job dangerous to the life, limbs, health, or morals of youth

### Acceptable Work Hours for 14 and 15 year olds

- Between 7 a.m. and 7 p.m. during school term
  - Between 7 a.m. and 9 p.m. during non-school term
  - No more than three hours a day on school days
  - No more than eight hours a day on non-school days
  - No more than six days of 40 hours in a week
- Please contact the Missouri Department of Labor Standards at 573-751-3403, or email us at [YouthEmployment@labor.mo.gov](mailto:YouthEmployment@labor.mo.gov) or go to [www.labor.mo.gov/DLS](http://www.labor.mo.gov/DLS) if you have questions or need additional copies of this list.

Missouri Department of Labor and Industrial Relations is an equal opportunity employer/program. TDD/TTY: 800-735-2966 Relay Missouri: 711

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## DISCRIMINATION IN EMPLOYMENT IS PROHIBITED

The Missouri Human Rights Act makes it illegal to discriminate in any aspect of employment because of an individual's race, color, religion, national origin, ancestry, sex, disability, or age (40 through 69). An employer who intentionally or negligently fails to hire, promote, train, or otherwise treat an employee fairly or who intentionally or negligently fails to provide an employee with an equal opportunity to work for an employer.

### PROHIBITED EMPLOYMENT PRACTICES APPLIES TO:

- All employers with six or more employees.
  - All employment agencies.
  - All apprenticeship or training programs.
  - All state and local government agencies.
  - All labor organizations.
- DISCRIMINATORY PRACTICES PROHIBITED BY THE MISSOURI HUMAN RIGHTS ACT INCLUDE:**
- Hiring and firing; compensation; assignment; promotion; demotion; transfer; reassignment; suspension; layoff; or recall; job advertisement; recruitment; testing; use of employment tests; training; and apprenticeship programs; fringe benefits; retirement plans; or disability leave; or other terms and conditions of employment.
  - Harassment on the basis of race, color, religion, national origin, ancestry, sex, disability, or age.
  - Retaliating against an individual for filing a complaint or discrimination charge, or participating in any investigation or hearing, or proceeding under the Act.
  - Discriminating in any aspect of employment against an individual because of the individual's association with a person in one of the protected categories.

The Missouri Commission on Human Rights is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.

MISSOURI DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS  
MISSOURI COMMISSION ON HUMAN RIGHTS  
10-20

## UNEMPLOYMENT INSURANCE BENEFITS NOTICE TO WORKERS

You are eligible to receive Missouri Unemployment Insurance (UI) benefits if you are unemployed through no fault of your own and you have earned wages through no fault of your own during the base period.

**Nothing is deducted from your pay to cover UI costs.**

**WHEN TO APPLY FOR UI BENEFITS**

- If you are unemployed, laid off or working less than full time;
- If you have lost your job through no fault of your own or quit for a valid reason related to the work or the employer; and
- If you are able to work and actively seeking employment.

Jefferson City 573-751-0940 Springfield, MO 417-886-6361  
Kansas City 816-880-3101 St. Louis 314-340-4560

Outside Local Calling Area 1-800-320-2519

If you believe someone is fraudulently collecting unemployment benefits, email [ReportUIfraud@labor.mo.gov](mailto:ReportUIfraud@labor.mo.gov) or call 573-751-4068, option 5.

### PROPER WORKER CLASSIFICATION

Missouri law defines who is considered an employee or an independent contractor. Businesses that employ those who are independent contractors have an unfair competitive advantage. Improperly classified workers do not get unemployment benefits, workers' compensation coverage and employer tax contributions.

If you think you may be improperly classified or suspect a business of improperly classifying workers, visit [labor.mo.gov/DLIRMisclass](http://labor.mo.gov/DLIRMisclass) or call 573-751-1098.

LEARN MORE AT [LABOR.MO.GOV/UNEMPLOYED-WORKERS](http://LABOR.MO.GOV/UNEMPLOYED-WORKERS)

MISSOURI DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS  
P.O. Box 59  
Jefferson City, MO 65108-0059  
Fax: 573-760-4750  
[labor.mo.gov/dlir-misclass](http://labor.mo.gov/dlir-misclass)

## VICTIMS OF DOMESTIC OR SEXUAL VIOLENCE LEAVE TIME ALLOWED

SEE SECTION 208.030, RSMo, and Refer to Section 208.030 to 208.030 RSMo. The definition of "EMPLOYER" who are victims of domestic or sexual violence, has been amended to include a new member who is a victim of domestic or sexual violence, who may take unpaid leave from work to address such violence:

- Obtaining medical care or recovering from physical or psychological injuries caused by such violence.
- Seeking services from a victim services organization.
- Obtaining psychological or other counseling.
- Participating in safety planning, temporarily or permanently relocating, or taking other actions to increase the safety of the employee or employee's family or household.
- Seeking legal assistance or remedies to ensure health and safety.

In the case of domestic or sexual violence as defined by statute, an individual who works for a business with 50 or more employees is entitled to up to 15 workweeks of unpaid leave within any 12-month period to address the related matter above. An individual who works for a business employing 20 or fewer employees is entitled to up to one workweek of unpaid leave within any 12-month period to address such matter.

Leave may be taken intermittently or on a reduced work schedule. The employee shall provide to the employer a copy of this notice unless such notice is not practicable.

**EMPLOYER:**

- May request certification that the employee or member of family of household is a victim as described above.
- Must restore the employee to the position of employment held prior to the reporting of domestic or sexual violence or an equivalent position.

Must maintain coverage for the employee and any family or household member under any group health plan for the duration of such leave for the level and under the conditions coverage would have been provided had the employee continued in the employment previously held.

May, under many circumstances, recover from the employee any amount of the cost of health care coverage if the employee fails to return from leave after the leave period has expired.

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(10-23)