

# Workers' Compensation and Structured Settlements



**At Arcadia, we help resolve conflicts, reduce litigation expenses and create long-term financial security for people involved in workers' compensation claims through our settlement consulting services.**

We have a rich history as the first structured settlement firm in the world. In our more than 45 years in business, we have used our expertise and knowledge, innovative products and unparalleled service to help settle over 344,000 claims involving structured settlement funding of over \$43 billion. We have positively impacted hundreds of thousands of lives by providing security and closure. You can find us nearby, with more than 200 experienced settlement professionals across the United States and Canada.

At Arcadia, our passion for helping and empowering people is at the heart of everything we do. Thanks to proprietary training programs and state-of-the-art resources, we are the leading experts in the industry. We stay on top of the issues and use proven strategies to provide the support necessary to settle your workers' compensation case in a timely manner, regardless of size or complexity.

## **TYPES OF WORKERS' COMPENSATION CLAIMS THAT BENEFIT FROM USING STRUCTURED SETTLEMENTS**

- Any claim involving permanent and total disability
- Death cases
- Claims involving a wage differential
- Brain/brain stem injuries
- Spinal cord injuries
- Amputations
- Severe burns
- Multiple trauma claims
- Vision loss
- Hearing loss
- Occupational lung diseases

## WHY STRUCTURED SETTLEMENTS ARE THE RIGHT CHOICE FOR WORKERS' COMPENSATION CASES

Tax-exempt structured settlements in Workers' Compensation cases have been encouraged by the U.S. Congress for decades. Arcadia's expert team helps people navigate the complexities of workers' compensation claims with experience, well-proven strategies, compassion and innovation. Structured settlements provide:

**Stability and security:** Structured settlements offer unmatched protection against future loss or dissipation of funds. People don't have to be concerned with making a single cash payment last a lifetime, and are therefore less likely to rely on public assistance for their wellbeing.

**Tax-free income:** Payments received in the settlement of workers' compensation cases are tax-exempt at the federal and state level, whereas investment earnings from cash-only settlements are generally taxable.

**Low risk:** Going to a hearing involves significant risks to all parties involved, and the time and expense of litigation can be a significant burden. Structured settlements allow the parties to decide their own futures without the unpredictability of a trial.

**Saved time and money:** Structured settlements reduce administrative costs to an employer or its insurer, free up cash reserves and expedite case closure. They also allow claimants to manage their own futures, with the benefit of payments timed to meet real needs.

**Maximized government benefits:** A structured Medicare Set-Aside ensures that Medicare's interests are protected and the claimant maintains eligibility for future Medicare coverage.

Contact your Arcadia consultant today for assistance with a structured settlement, or visit [teamarcadia.com](http://teamarcadia.com)



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