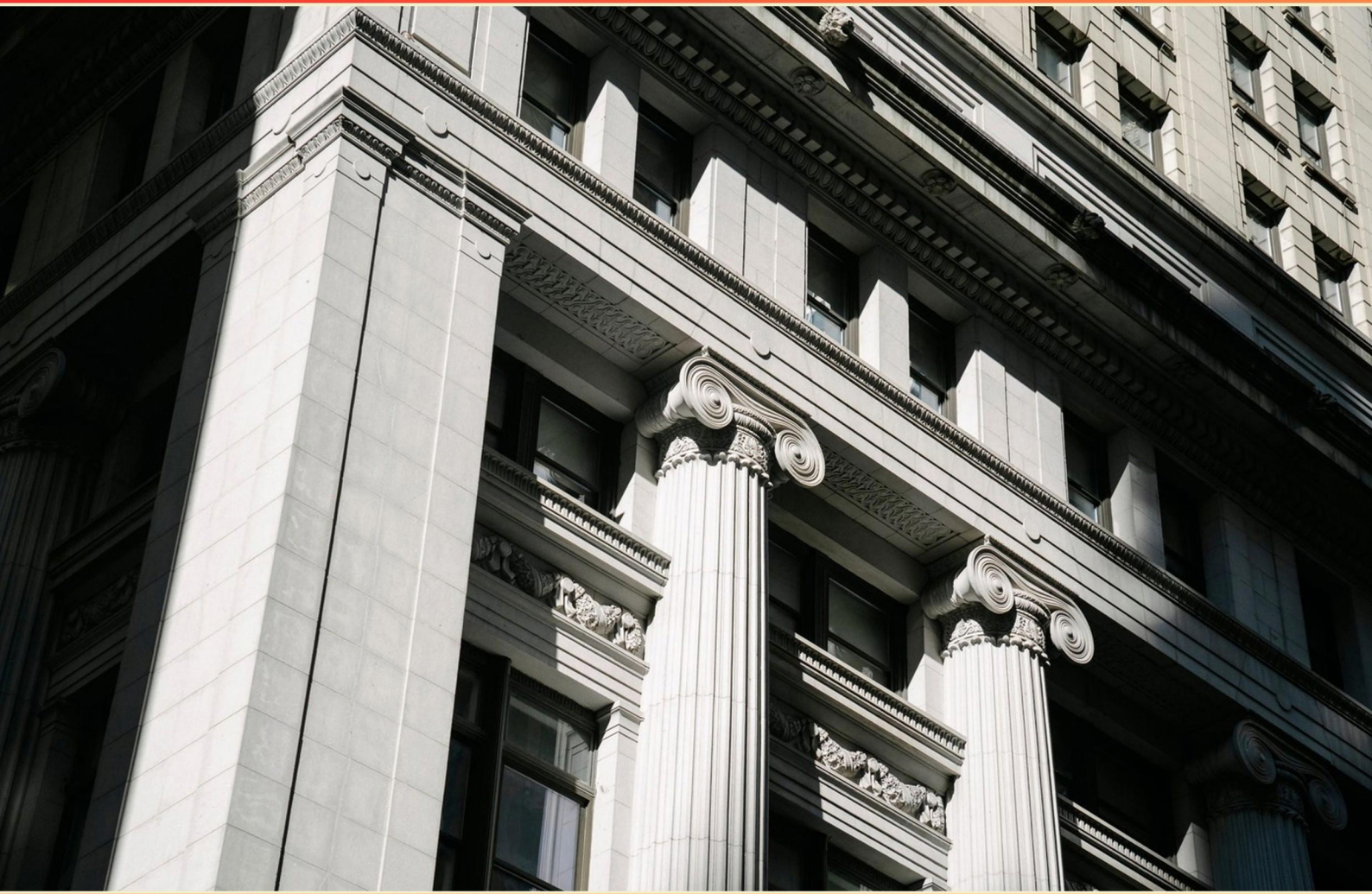


HAWAII STATE WORKERS COMPENSATION (WC) LICENSE PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. How often should employers conduct safety training to reduce workplace injuries?**
 - A. Once a year
 - B. When accidents occur
 - C. Regularly, as specific requirements can vary
 - D. Every six months
- 2. Is there a waiting period for temporary disability benefits in Hawaii?**
 - A. Yes, three days
 - B. No, benefits start immediately
 - C. Yes, five days
 - D. Yes, seven days
- 3. Which entity is responsible for overseeing dispute resolution in workers' compensation claims in Hawaii?**
 - A. The Department of Labor
 - B. The Disability Compensation Division (DCD) of the DLIR
 - C. The Office of the Attorney General
 - D. The Insurance Commissioner
- 4. How long does an injured worker have to file a workers' compensation claim in Hawaii?**
 - A. One year from the injury date
 - B. Two years from the injury date
 - C. Three years from the injury date
 - D. Five years from the injury date
- 5. What does "loss of earning capacity" refer to in workers' compensation?**
 - A. Full recovery from a work-related injury
 - B. Improved ability to earn income
 - C. Reduced ability to earn income in the future
 - D. Immediate financial compensation for lost wages

- 6. What distinguishes "direct pay" from "in-network" providers in workers' compensation?**
- A. Direct pay involves employer payments directly to providers
 - B. In-network providers charge lower fees
 - C. Direct pay providers work only with specific insurers
 - D. In-network providers are chosen by injured workers exclusively
- 7. What is the maximum number of years records related to WC must be kept?**
- A. 5 years
 - B. 10 years
 - C. 8 years
 - D. 2 years
- 8. What is the time frame for an injured employee to claim benefits after a date of injury?**
- A. Within 3 years
 - B. Within 5 years from DOI and 2 years of manifestation
 - C. Within 1 year
 - D. Within 10 years
- 9. When is an injured employee entitled to collect disability benefits?**
- A. Within 48 hours from the date of injury
 - B. After 3 days of the date of injury
 - C. On the 4th day of disability
 - D. Within 10 days from the date of injury
- 10. Which of the following actions can help ensure equipment is safe for use?**
- A. Periodic inspections and maintenance
 - B. Neglecting minor repairs
 - C. Allowing any employee to service equipment
 - D. Postponing upgrades

Answers

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1. C
2. D
3. B
4. B
5. C
6. A
7. C
8. B
9. B
10. A

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Explanations

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1. How often should employers conduct safety training to reduce workplace injuries?

- A. Once a year
- B. When accidents occur
- C. Regularly, as specific requirements can vary**
- D. Every six months

Regular safety training is vital in maintaining a safe working environment and reducing the risk of workplace injuries. The recommendation to conduct safety training regularly recognizes that the specific needs of a workplace can change over time. Factors such as evolving regulations, new equipment, changes in jobs, and the introduction of new hazards make it necessary to reassess training needs frequently. By conducting training regularly, employers can ensure that all employees are up-to-date with the latest safety practices, understand new operational procedures, and are aware of any changes in workplace risks. This proactive approach fosters a culture of safety and preparedness, helping to prevent incidents before they occur. In contrast, opting for annual training or conducting it only after accidents occur does not sufficiently address the ongoing nature of workplace hazards. Training every six months may be beneficial but does not account for variations in specific industry requirements or organizational changes that might necessitate more frequent updates. Regular training, therefore, aligns best with a dynamic safety management system.

2. Is there a waiting period for temporary disability benefits in Hawaii?

- A. Yes, three days
- B. No, benefits start immediately
- C. Yes, five days
- D. Yes, seven days**

In Hawaii, temporary disability benefits do indeed have a waiting period of seven days. This means that if an employee sustains a work-related injury and is unable to work due to that injury, they will not receive temporary disability benefits for the first seven days of their disability. However, if the disability lasts longer than seven days, the benefits will be retroactively paid for those initial days following the waiting period. This waiting period is a feature of the workers' compensation system meant to manage claims and ensure that benefits are provided to workers who are genuinely in need due to their incapacity from work-related injuries. This policy is in place to prevent the system from being misused and to ensure that benefits are directed to those who require support for a more extended period.

3. Which entity is responsible for overseeing dispute resolution in workers' compensation claims in Hawaii?

- A. The Department of Labor
- B. The Disability Compensation Division (DCD) of the DLIR**
- C. The Office of the Attorney General
- D. The Insurance Commissioner

The Disability Compensation Division (DCD) of the Department of Labor and Industrial Relations (DLIR) is the entity responsible for overseeing dispute resolution in workers' compensation claims in Hawaii. This division plays a critical role in the administration and enforcement of the workers' compensation laws in the state, including handling disputes that may arise between employers and employees regarding claims. The DCD provides resources and services related to the resolution of disputes over benefits, work injuries, and compensation. It facilitates mediation and other forms of dispute resolution to ensure that claims are processed fairly and in accordance with Hawaii's workers' compensation laws. By overseeing these processes, the DCD helps to maintain the integrity of the workers' compensation system and ensures that injured workers receive the benefits to which they are entitled. Other entities mentioned, while important in the overall context of workers' compensation, do not specifically handle the resolution of disputes related to claims. The Department of Labor serves broader functions beyond just workers' compensation, the Office of the Attorney General focuses on legal defense and representation for the state, and the Insurance Commissioner regulates insurance companies but does not directly oversee dispute resolution in workers' comp matters.

4. How long does an injured worker have to file a workers' compensation claim in Hawaii?

- A. One year from the injury date
- B. Two years from the injury date**
- C. Three years from the injury date
- D. Five years from the injury date

In Hawaii, an injured worker is required to file a workers' compensation claim within two years from the date of the injury. This time frame is crucial as it ensures that claims are made in a timely manner, allowing for efficient processing and resolution. The two-year limit encourages both the injured worker and the employer to address the workers' compensation claims promptly, which benefits everyone involved. It is important for workers to be aware of this deadline, as missing it can result in losing the right to benefits, including medical care and wage loss compensation. Understanding this timeframe is essential for those working within the workers' compensation arena, as it directly affects the rights and responsibilities of both employees and employers in the event of workplace injuries.

5. What does "loss of earning capacity" refer to in workers' compensation?

- A. Full recovery from a work-related injury
- B. Improved ability to earn income
- C. Reduced ability to earn income in the future**
- D. Immediate financial compensation for lost wages

"Loss of earning capacity" specifically refers to the diminished ability of an individual to earn income in the future as a result of a work-related injury. This concept is significant in workers' compensation cases because it addresses not only the immediate financial impacts of an injury but also its long-term effects on an individual's career and earning potential. When someone sustains an injury that affects their ability to perform their job or limits potential employment opportunities, their earning capacity is inherently reduced. This can result from various factors, such as physical limitations due to the injury, the need for retraining in a different job, or even changes in the labor market influenced by the injury. Understanding "loss of earning capacity" helps determine the appropriate benefits and compensation in workers' compensation cases, ensuring that affected individuals receive support that reflects their altered ability to generate income over time.

6. What distinguishes "direct pay" from "in-network" providers in workers' compensation?

- A. Direct pay involves employer payments directly to providers**
- B. In-network providers charge lower fees
- C. Direct pay providers work only with specific insurers
- D. In-network providers are chosen by injured workers exclusively

Direct pay in workers' compensation is characterized by the employer paying the medical provider directly for the services rendered to an injured employee. This system allows for a straightforward transaction where the employer assumes the responsibility of payment without the need for intermediaries such as insurance companies. This is significant because it can enhance the speed at which the injured worker receives care, as the financial transaction does not involve extensive claims processing or negotiations with insurers. The alternative options present concepts related to in-network providers, who function under agreements with insurance companies. While in-network providers may offer cost efficiencies and may be preferred for various reasons, the essence of direct pay specifically revolves around the employer's direct involvement in transaction settlements with providers. Thus, this distinction highlights the unique nature of direct pay as separate from the broader insurance and provider network structures.

7. What is the maximum number of years records related to WC must be kept?

- A. 5 years
- B. 10 years
- C. 8 years**
- D. 2 years

The maximum number of years that records related to Workers' Compensation must be kept is indeed eight years. This requirement is specified to ensure that there is a sufficient amount of time for any claims or inquiries related to the Workers' Compensation claims to be appropriately addressed. Keeping the records for this duration allows the necessary documentation to be available for audits, claims processing, and any legal matters that may arise. The eight-year requirement reflects the importance of maintaining comprehensive records, which can help both employees and employers in case of disputes regarding claims. By retaining these records for a significant time frame, it provides a safeguard for both parties involved, ensuring that all necessary information is available should any issues come to light later.

8. What is the time frame for an injured employee to claim benefits after a date of injury?

- A. Within 3 years
- B. Within 5 years from DOI and 2 years of manifestation**
- C. Within 1 year
- D. Within 10 years

In Hawaii, an injured employee has specific time frames to file a claim for workers' compensation benefits. The correct answer indicates that an employee must file within 5 years of the date of injury (DOI) and within 2 years of manifestation in cases of occupational diseases. This means that if the injury or condition doesn't become apparent immediately, the employee has additional time to recognize the illness and file a claim. This time frame acknowledges the complexities involved in some injuries or occupational diseases, allowing claimants appropriate time to understand and respond to their injuries. It ensures that individuals are not unduly penalized for delays in realization of their condition, which can sometimes take years to manifest, especially with certain types of long-term exposure or repetitive trauma injuries. Understanding the time frames for filing a claim is crucial for ensuring that injured workers receive the benefits they need without facing unnecessary hurdles related to deadlines.

9. When is an injured employee entitled to collect disability benefits?

- A. Within 48 hours from the date of injury
- B. After 3 days of the date of injury**
- C. On the 4th day of disability
- D. Within 10 days from the date of injury

An injured employee in Hawaii is entitled to collect disability benefits after three days from the date of injury. This aligns with the state's workers' compensation laws, which establish a waiting period before benefits are activated. Although coverage for medical expenses starts right away, disability benefits are designed to replace lost wages due to the inability to work. The rationale behind the three-day waiting period is to prevent the system from being overwhelmed with claims for temporary or minor injuries that may not result in significant long-term effects. By allowing this initial waiting period, the system ensures that only those who genuinely are unable to work for more extended periods due to their injuries receive the unemployment benefits. Benefits start on the fourth day, which allows for a clearer distinction between injuries that cause only short periods of incapacity and those that may have more substantial impacts on employment and earnings.

10. Which of the following actions can help ensure equipment is safe for use?

A. Periodic inspections and maintenance

B. Neglecting minor repairs

C. Allowing any employee to service equipment

D. Postponing upgrades

Periodic inspections and maintenance are essential for ensuring equipment safety in the workplace. Regularly checking and servicing equipment helps identify potential hazards, mechanical issues, and wear and tear that could lead to accidents or injuries if left unaddressed. This proactive approach not only enhances the operational reliability of the equipment but also complies with safety regulations and standards that govern workplace safety. By conducting scheduled maintenance, organizations can prevent breakdowns and ensure that equipment operates efficiently and safely. This practice also helps to extend the lifespan of the equipment, ultimately saving costs associated with replacements and downtime due to unforeseen repairs. Regular inspections create a culture of safety and accountability, further protecting employees and improving overall workplace conditions. In contrast, neglecting repairs, allowing untrained personnel to handle sensitive equipment, and postponing necessary upgrades can significantly increase the risk of accidents and injuries, highlighting the importance of consistent maintenance as a key component of workplace safety.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://hawaii.statewc.examzify.com>

We wish you the very best on your exam journey. You've got this!

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