



Overview

Telecommuters may or may not be covered by your SAIF policy. This section describes the circumstances for inclusion in your policy and payroll reporting requirements for workers who telecommute.

Telecommuters in Oregon

Your Oregon telecommuter is a covered worker on your SAIF policy if:

- You are an Oregon employer
- A worker was hired by you to do work for your Oregon operation
- The worker is allowed to do the work by electronic connection at a location provided by the worker within Oregon

Telecommuters in other states

In order to be covered under the policy and receive Oregon workers' comp benefits for an injury sustained in another jurisdiction, a worker must be employed in Oregon and become injured while temporarily out of the state incidental to Oregon employment.

Since telecommuting workers are often permanent residents of other states with no intention of returning to work in Oregon, they may not qualify for benefits under Oregon law. Each case must be evaluated individually. If you hire someone to work for you by electronic connection from a location provided by the worker in another state, the worker's payroll may be reportable in some cases.

We may extend Oregon coverage under your SAIF policy to telecommuting workers by endorsement if requested in writing.

Requirements of other states

Some states may not recognize SAIF coverage for workers living and working outside of Oregon. You should contact the regulatory agency in each state where telecommuting workers are living to determine the state's requirements.

Find out more about out-of-state workers

Need assistance?

Please contact your agent or SAIF representative for assistance in determining the reportability of a worker who telecommutes.