The term **"Covered Worker"** typically refers to an individual who is employed and eligible to receive certain benefits or protections under a specific policy, program, or law. The exact meaning can vary depending on the context, but common applications include:

**1. Employment Benefits Context**

* A "covered worker" is an employee who is entitled to benefits such as health insurance, retirement plans, or disability coverage under an employer-provided program.

**2. Workers' Compensation Context**

* A "covered worker" refers to an employee who is protected under workers' compensation insurance, meaning they can receive benefits if they are injured or become ill as a result of their job.

**3. Social Security or Government Programs**

* In the context of social security systems (e.g., in the U.S.), a "covered worker" is an individual whose employment is subject to payroll taxes, which contribute to funding the program. This makes them eligible for benefits like retirement income or disability payments.

**4. Legal and Regulatory Context**

* A "covered worker" can also refer to employees who are protected by specific labor laws, such as minimum wage regulations, overtime rules, or anti-discrimination protections.

In summary, the term "covered worker" signifies an individual who is included within the scope of a certain policy, law, or benefit program, ensuring they receive the associated protections or entitlements.