

## Worker's Compensation Made Easy

### Your Rights Under the Worker's Compensation Act

#### What to Do When Injured on the Job?

- ✚ **Make your Supervisor aware of the incident as soon as possible**
- ✚ **Make out an incident report form**
- ✚ **If no form, make a report in writing**
- ✚ **Find out name of Employer's Worker's Compensation Insurance Carrier**

#### File an Official Claim

- ✚ **Fill out a 30-C form and send it via "Certified Mail" with a return receipt**
- ✚ **Copy to Employer and Worker Compensation Commission**
- ✚ **Keep a copy for your file**

#### Filing a Claim

- ✚ **A claim must be filed within one-year of the incident of injury**
- ✚ **Three-years for an occupational illness**
- ✚ **You have three-years to file a claim, if the incident involves contact with the HIV Virus**

#### Documentation

- ✚ **Document everything**
- ✚ **Take detailed notes**
- ✚ **Keep a file of all documents**

#### Medical Treatment

- ✚ **The doctor providing treatment must be within the network**
- ✚ **You may have the doctor of your choice, as long as the doctor is within the Network**
- ✚ **The employer has a list of doctors that are in the Network**

#### Medical Bills

- ✚ **Make sure the doctor sends all bills to the Workers' Compensation Insurance Carrier and not to your Major Medical Insurance Carrier**
- ✚ **Bills should not be sent to the injured employee**

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#### Medications

- + Worker's Compensation Insurance Carrier to pay for medications**
- + Keep receipts of all medications**
- + Workers' comp. insurance carrier should reimburse your major Medical Insurance Carrier for prescription drugs**

#### Wage replacement

- + Full days pay for day of injury**
- + Incapacitated for more than 3 calendar days, benefits begin on 4<sup>th</sup> day**
- + If incapacitated for 7 days or more, benefits paid from the beginning**
- + Temporary total disability (TT)**
- + 75% of employee's after-tax (State, Federal and FICA) average weekly Wage for the 52 week period prior to the injury**
- + Minimum and Maximum exist**

#### How is it determined when I go back to work?

- + You and your doctor determine when you are able to go back to work**

#### What about FMLA

- + While on workers' compensation leave, your employer can designate you as being on FMLA at the same time, unless prohibited by a Collective Bargaining Agreement.**

#### What expenses can I be reimbursed for?

- + Travel expenses for medical services**
- + Lost time reimbursement**
- + Health Club Membership may be paid, if you are getting therapy there**

**\*\*\* The City of New Haven has it's own policy and procedures regarding Worker's Compensation. These tips are something you should do in conjunction with the City's procedure not instead of.**