

WORKERS' COMPENSATION 101

WHAT ARE THE BENEFITS OF WORKERS' COMPENSATION?

Workers' compensation benefits that are typically paid are:

1

ALL MEDICAL COSTS
for the treatment of the injury.



2

TEMPORARY TOTAL DISABILITY
which can be up to 2/3 of the worker's pay while he or she is unable to work.



3

PERMANENT PARTIAL DISABILITY
is a one-time payment to compensate the workers for any permanent disability suffered as a result of the injury.

4

PERMANENT TOTAL DISABILITY
will be paid if the worker is injured so badly that he/she cannot work. The employee will receive regular payments from his/her employer or receive a lump sum payout.

WORKERS' COMPENSATION PROCESS:

1. OCCUPATIONAL INJURIES CAN OCCUR DUE TO A ONE-TIME EVENT OR CAN OCCUR OVER TIME.



One-time work injury example:
fall at work

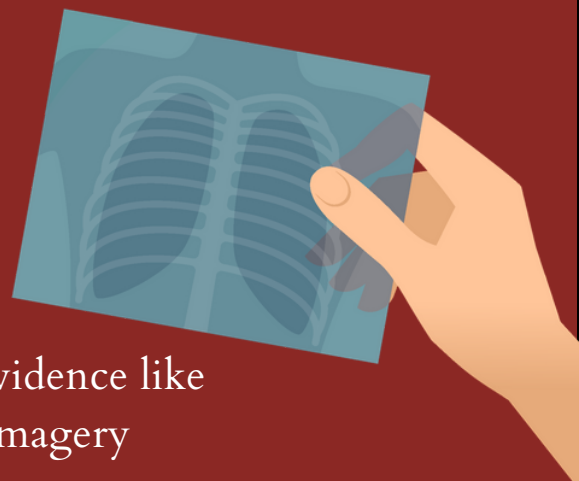


Over time work injury example:
exposure to toxic materials

2. YOU MUST HAVE EVIDENCE OF YOUR INJURY. THIS CAN INCLUDE:



Medical testimony from your doctor



Medical evidence like charts or imagery

3. WORKERS' COMPENSATION PREVENTS EMPLOYEES FROM SUING EMPLOYERS BUT THEY CAN SUE THIRD PARTIES WHOSE NEGLIGENCE CONTRIBUTED TO INJURIES.

example Defective equipment contributing to an injury could lead to the worker suing the manufacturer.

3rd party lawsuits can lead to workers repaying employers or insurers for benefits, but following that they can keep the money from the third party negligence suit.

It's essential to speak with an experienced attorney to make an occupational claim. Your attorney will have a better understanding of the law & guide you through the right steps to take in order to file a claim.