



## **INJURED AT WORK?**

### **You need you know about The UPSEU Statewide Workers' Compensation Network**

A Message from UPSEU President Kevin E. Boyle Jr.:

On the job injuries can be devastating to you and your family. It's becoming more difficult to collect the benefits that you may be entitled to, as a result of work related injuries. Your UPSEU leadership has decided to implement a program to assist our members with their Workers' Compensation and disability matters.

We are proud to announce the establishment of the **UPSEU "Workers' Compensation Network."**

If you get hurt at work, there are a number of procedures you should follow. This will briefly describe them. However, UPSEU has gone a step further by providing you with a *toll-free* number **1-866-275-0052** which will connect you with the state-wide **UPSEU Workers' Compensation Network**.

When you call the Network you will reach a UPSEU endorsed law firm, where a team of attorneys, paralegals and claims specialists will advise you on all aspects of your claim. If it is determined that you need the services of an attorney, you will be referred to a panel attorney in your locale.

Additionally, the **UPSEU Workers Compensation Network** attorneys can help you with claims for Social Security Disability, NYS Employee Disability Pensions, Long Term Disability Insurance, and other types of accidents and benefit claims.

**Call toll-free 1-866-275-0052**

There is no charge to any UPSEU member for a telephone consultation. In Workers' Compensation and Social Security Disability cases, if you retain an attorney, the appropriate governmental agency will set the attorney's fees. In other types of cases the panel attorneys will work out an affordable fee arrangement with you.

**Call toll-free 1-866-275-0052**

**The "UPSEU Workers' Compensation Network"** panel of disability law specialists consists of attorneys throughout the state who have been screened for the panel. Calling the panel does not obligate you to retain one of the panel attorneys.

**Call toll-free 1-866-275-0052**

**If you are injured on the job, be aware of what you must do to safeguard your right to receive Workers' Compensation Benefits.**

1. If injured, promptly notify your supervisor. The law gives you only thirty (30) days to advise your employer of an accident, so let your supervisor know as soon as possible. It is preferable to provide a notice in writing (an accident report). Verbal notice can be sufficient, but why take chances! File an accident report, immediately if possible.
2. In addition to giving notice to your supervisor, you must file a formal notice of claim with the Workers' Compensation Board within two (2) years of the date of the accident. Although two (2) years is the outside date, it is always better to file the formal claim as soon as reasonably possible. If you don't file your formal claim within two (2) years, your claim would be barred forever. Claims should be filed on a C-3 form. Be sure to keep a copy for yourself.

You can get a copy of the C-3 form by calling the UPSEU Workers' Compensation Network or asking your UPSEU Business Representative. You can also download the form from the Workers' Compensation Board website: [www.wcb.state.ny.us](http://www.wcb.state.ny.us). Fill out the form completely.

3. If injured, it's essential that you see a doctor so that your injury is documented. Without medical documentation it will likely be determined that you don't have an injury and don't have a disability. You may well lose valuable benefits. In most instances, you can see any doctor who is "coded" or authorized by the Workers' Compensation Board to treat injured workers. Most chiropractors, orthopedic surgeons, neurologists and most other specialists can treat injured workers. Be sure to tell your doctor at the very first visit, that you were injured on the job. Doctors should immediately tell you whether they accept Workers' Compensation patients. If they don't—ask them to refer you to a doctor that does! Otherwise you may be personally responsible for the doctor's bill and you won't be able to document that you were injured on the job.

Workers' Compensation benefits include lifetime medical care for that part of your body that you injured. There is no monetary limit to the amount of care that you may have, provided it's reasonably necessary to make you better. It can be an excellent medical insurance policy that provides greater benefits than your regular medical insurance. In addition to medical benefits you can receive a percentage of your wages as tax free weekly benefit payments for every week that you remain disabled---possibly for the rest of your life if the injury is permanent and severe. If you can't return to your job full time and have to take a lesser job and a reduction in salary because of your injury, you may be entitled to weekly payments to make up part of the difference between your regular earnings and your reduced earnings. As you can see, these can be substantial benefits!

Be certain that you safeguard these benefits by properly reporting and filing your claims. If you don't protect these benefits, you will lose them. **Call toll-free: 1-866-275-0052.**

Also, you should be aware that Workers' Compensation is available to people who suffer job related illnesses, such as certain skin and lung diseases from exposure to dusts and chemicals. Benefits may also be available to people who aggravate pre-existing, but dormant conditions. Where the work itself actually triggers an injury such as a heart attack or stroke, Workers' Compensation benefits may also be available depending on the facts.

Occupational illness cases can often be very difficult to prove, and if you think you might have an occupational illness, it is best to get professional legal advice before filing a claim.

**Call toll-free: 1-866-27-0052.**

Legal advice is also important to advise you about other benefits for which you may be eligible, and how, when and where to apply for them.

**Call toll-free: 1-866-275-0052**

So, don't be shy about getting some help with your claim. The insurance company or self-insured employer will have legal counsel defending them, so it wouldn't hurt you to get sound advice too. And, as we've mentioned there's no out of pocket cost to get legal advice about an on the job injury.

**Call toll-free: 1.866.275.0052**

**UPSEU**

**WORKERS' COMPENSATION NETWORK**

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